August 26, 2022

Ms. Lindsi Swartz, MBA, MCM, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2023 ACA Rate Filing (Individual Market)
Filing # 1A-DP-22-HCA (SERFF # HGHM-133249767)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Coverage Advantage (HCA) 2023 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HCA must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HCA should be redacted before release.

Dear Ms. Swartz:

This Filing includes the Highmark Coverage Advantage ("HCA", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2023.

As a result of the Department's review of this filing thus far, the following change has been made to the prior version of the filing:

- Pursuant to the Department's August 23, 2022 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of $60,000 attachment point, 53% coinsurance rate, and $100,000 reinsurance cap.

The remainder of this cover letter and all of the supporting filing documents have been revised to reflect the changes described above.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2023 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

<u>Requested Company Information</u>

1. Company Name & NAIC #: **Highmark Coverage Advantage, NAIC # 15507**

2. Market: **Individual**

3. On or Off Exchange: T**he Company anticipates selling plans on and off of the exchange.**

4. Effective date of coverage: **January 1, 2023**

5. Average rate change requested: **4.3% increase**

6. Range of rate change requested: **-0.7% to 5.6%**

7. Total additional annual revenue generated from the proposed rate change: **$3,977,438**

8. Product(s): **EPO**

9. Rating Areas and the change from 2022: **Rating Areas 1 and 4**

   The company expanded plan offerings in one additional county of Rating Area 4 for 2022. In 2023, the Company intends to offer plans in one additional county of Rating Area 4. Please see the Plan Design Summary for details.

10. Metal Levels and Catastrophic Plans: **The Company anticipates selling Gold, Silver, Bronze, and Catastrophic plans in 2023**

11. Current number of covered lives as of February 1, 2022: **14,579 covered lives**

12. Number of plans offered in 2023 and the change this represents from 2022: **17**

    The Company offered 16 plans in 2022. For 2023, the Company is offering 6 new plans in the Market and removing 5 plans from the Market.

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

13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA23-125113149 affecting the following Company products and forms:**

Product Name / Type	**Contract Form & SERFF#**
Together Blue EPO	TB/EPO/HCA/DP-3; HGHM-133209728
Together Blue EPO Premier	TB/EPO/Premier/HCA/DP-1; HGHM-133209941
Together Blue EPO HDHP	TB/EPO/HDHP/HCA/DP-3; HGHM-133209736
Together Blue Catastrophic EPO	TB/CAT/EPO/HCA/DP-3; HGHM-133209720
Together Blue EPO Adult Dental and Vision	TB/EPO/ADV/HCA/DP-3; HGHM-133209717
Together Blue EPO Premier Adult Dental and Vision	TB/EPO/Premier/ADV/HCA/DP-1; HGHM-133209940
Together Blue Diabetes EPO	TB/DIA/EPO/HCA/DP; HGHM-133214448
Together Blue Diabetes EPO Adult Dental and Vision	TB/DIA/EPO/ADV/HCA/DP; HGHM-133214461

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79279, Company Filing #1A-DP-22-HCA (SERFF Filing # HGHM-133249767)**

Additional Filing Disclosures

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

Potential for Material Unforeseen Impacts

Per the Department's guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters. If the final parameters should change from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of the COVID-19 pandemic and the lack of Federal CSR funding. The continuation of American Rescue Plan Act (ARPA) level enhanced subsidies in the Inflation Reduction Act was considered in the rate development but no adjustment was included at this time. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

Request for Confidentiality

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

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

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

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

[redacted]
RTKL Representative
Director Privacy & Data Ethics
Highmark Health
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at [redacted] or via e-mail at: [redacted]

Sincerely,

[redacted]

Vice President, Actuarial Services
Highmark Inc.

Rate Change Summary

Highmark Coverage Advantage – Individual Plans

Rate request filing ID # 1A-DP-22-HCA (SERFF # HGHM-133249767) - 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:	5.3%
Revised requested average rate change:	4.3%[1]
Range of requested rate change:	-0.7% to 5.6%
Effective date:	January 1, 2023
People impacted:	14,579
Available in:	Rating Areas 1 and 4

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	$54,649,759
Claims	$43,391,250
Administrative expenses	$9,405,707
Taxes & fees	$1,589,169
Company made (after taxes)	**$263,632**

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

Claims:	83%
Administrative:	15%
Taxes & fees:	3%
Profit:	0%

The company expects its annual medical costs to increase **7.2%**.

Explanation of requested rate change

The proposed average rate change is being driven by cost and utilization trend as well as changes to the reinsurance parameters.

[1] Rates revised to correct any inadvertent errors and/or Department recommended changes.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Coverage Advantage (“HCA”, “Company”)
- NAIC #: 15507
- HIOS Issuer ID: 79279
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2023
- SERFF Rate Filing #: HGHM- 133249767

In accordance with the Department’s August 23, 2022 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of $60,000 attachment point, 53% coinsurance rate, and $100,000 reinsurance cap. If the final parameters should change from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of the COVID-19 pandemic and the lack of Federal CSR funding. The continuation of American Rescue Plan Act (ARPA) level enhanced subsidies in the Inflation Reduction Act was considered in the rate development but no adjustment was included at this time. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for HCA are as follows:

Year	Avg. Increase	SERFF ID#
2022	-3.6%	HGHM-132820368
2021	3.1%	HGHM-132324161
2020	Initial Filing	HGHM-131904511

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2023 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

As requested by the Department, a historical MLR Exhibit is included as Attachment H. MLR results reflect any amounts attributed to the applicable benefit year. As an example, Risk Adjustment paid in mid-2019 for the 2018 benefit year is attributed to the 2018 benefit year.

C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 4.3%
- Table 11: 4.3%

Table 10 calculates the percentage change in the member weighted average rate for 2022 and the member weighted average rate for 2023. Table 11 calculates the percentage increase for each plan and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of Highmark Coverage Advantage's renewing 2023 plans contain cost sharing that differs from the 2022 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2021 calendar year results for all policies in the single risk pool, with run out through February 2022. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by HCA. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.

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

  Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.
- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes $0.20 PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period. The Risk Adjustment transfer portion of the total is consistent with the results of the Department's RATEE analysis using the files dated May 2, 2022.

G. Credibility of Data

The experience period data for HCA is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 6.75%. Additionally, there is an induced utilization adjustment of 0.46% per year applied to reach the overall trend of 7.23% shown in Table 3 column G. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2018 to 2021 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level, then combined to develop a total trend assumption. The regression tool removes components of trend that are more explainable from the observed trend rates and then uses regression analysis to isolate the underlying trend rate. Some of the more explainable variables include high dollar claims, workdays, provider contracting, demographics, and seasonality. The total trend is the sum of the explainable components and the estimated underlying trend rate. The valuation regression tool primarily informed the trend selection with the final requested trend also based on actuarial judgment.

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HCA data with run-out through February 2022. This data was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- The Change in Morbidity adjustment of 0.932 is comprised of the following: the morbidity impact from claims experience and an adjustment to account for the impact of Covid-19. In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000. Each of the components is described in more detail below.

  <u>The Morbidity Impact from Claims Experience</u>

  This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

  <u>Covid-19 Impact</u>

  In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

  1. Adjusted the claims in the base experience period to a non-COVID-19 baseline. This was done to stabilize the base from which claims are being projected. The base period adjustment accounts for the impacts of testing, treatment, vaccines, and deferred/rescheduled/induced care. Claims in the base experience period were decreased by a factor of 0.953 to remove the impact of COVID-19.

2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was accomplished by applying a trend of 6.75% (which excludes any impact from COVID-19) to our adjusted BEP claims.
3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. The following components were accounted for:
    a. COVID Testing (0.2% claims impact) – Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years.
    b. COVID Treatment/Care (0.2% claims impact) – Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years. Additionally, new variants are expected to be less severe.
    c. Vaccines (1.2% claims impact) – Assumes insurers will cover vial cost and administration cost; however, booster utilization is expected to diminish.
    d. Deferred/Rescheduled/Induced Care (1.1% claims impact) – Includes care that didn't happen because it wasn't necessary (like ER visits), because it couldn't get scheduled (like inpatient stays when the beds are filled with COVID patients), and care that patients chose to defer (like elective procedures). For the projection period, the primary driver of avoided care is displaced non-COVID care.
    e. Actuarial Judgement (-1.4% claims impact) – The Company reviewed the composite CY2023 COVID impact resulting from the components outlined above and elected to temper the adjustment in light of the inherent unpredictability of items such as deferred care and treatment costs.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 0.958. Please see Attachment G for a more detailed calculation of the of these factors.

- The Change in Demographics adjustment of 1.023 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is no Change in Network adjustment.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.991 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.783. The formula found in Table 5 cell C28 was overwritten because, unlike the average factors found in Table 10 cells K15 and K16, the Company's paid-to-allowed factor is weighted on projected allowed charges and is also dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of ($26.26) PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of ($26.24) PMPM in order to be used in the rate development. The expected risk adjustment payable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be lower than the statewide average.

The ($27.57) PMPM value in cell C31 of Table 5 equals the ($26.24) PMPM value from Attachment B, a charge of ($1.81) PMPM for the projected net impact of the High Cost Risk Pool program, and a further adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 88%. This results in a percentage of 2.6%. The PMPM of $11.71 is calculated as 2.6% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of $16.97 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2021 incurred claims by member to the CY2023 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 4.8%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The Company intends to offer several plans that include benefits in addition to EHB. Six plans have an adult dental and vision benefit, and four plans have a hearing, OTC, and personal assistance (i.e. Papa Pals) benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- **Adult dental benefit** – United Concordia Dental (UCD) estimated this benefit to be worth $33.88 PMPM on a paid basis.
- **Adult vision benefit** – Davis Vision estimated this benefit to be worth $2.45 PMPM on a paid basis.
- **Hearing benefit** – TruHearing estimated this benefit to be worth $0.03 PMPM on a paid basis.
- **OTC Benefit** – Fieldtex estimated that benefit to be worth $1.93 PMPM on a paid basis.
- **Personal assistance (i.e. Papa Pals) benefit** – Papa (the external vendor) estimated this benefit to be worth $2.70 PMPM on a paid basis.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of $6.50 PMPM for 2023. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 3.80%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%
- Risk Adjustment User Fee is set to $0.22 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to $0.26 PMPM.

The Profit/Contingency for all plans is set to 0%. HCA has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HCA is not waving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Pennsylvania Insurance Department.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2022 values are pulled from the prior year's filing, while the 2023 values represent our projection for 2023 assumed in the 2023 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2023 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2022 plan year rate filing ($336.68).

Table 9 presents the data elements supporting the calculations in Table 8. The 2022 values are populated using the 2022 filed factors adjusted for the membership mix as of February 1, 2022.

3. Plan Rate Development

Table 10 shows the plan rate development for 2023. This table shows the plans that the Company intends to offer in 2023, as well as all plans offered in the 2022 portfolio. The calibrated plan adjusted index rates for 2022 are calculated according to the instructions. The 2023 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula: (Plan AV)^2 – (Plan AV) + 1.24. The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2022 rate of the discontinuing plan to the 2023 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2022 enrollment by 2023 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.22 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 4.3%.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

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

C. Network Factors

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period. The Company's factors for the rating period are unchanged from the currently approved factors.

D. Service Area Composition

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Actuarial Certifications

I, [redacted], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HCA to accompany its rate filing (for calendar year 2023) for the Individual Market on and off the Pennsylvania Exchange.

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

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

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

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2023 PA Actuarial Memorandum Rate Exhibits.

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

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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

I certify that the 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.

[redacted]

Date: 08/26/2022

Highmark Coverage Advantage

Individual Market Product Portfolio

Supplemental Exhibits

Attachment A	Change in Morbidity & Non-Morbidity Changes Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Change in Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	COVID Adjustment Calculation
Attachment H	MLR Exhibit

Highmark Coverage Advantage

Individual Market

Attachment A - 'Change in Morbidity' & 'Non-Morbidity Changes' Calculations

Components of 'Change in Morbidity'	2021 Member Distribution	2021 Normalized Allowed PMPM	2023 Member Distribution	2021 Normalized Allowed PMPM	Morbidity Change Relative to Total
Population Source					
HMCAI ACA	100.0%	$356.74	67.0%	$346.19	0.970
Other Highmark			6.0%	$391.80	1.098
Prior ACA			1.0%	$164.15	0.460
New-to-Blue			26.0%	$346.19	0.970
Morbidity Factor	100.0%	$356.74	100.0%	$347.11	0.973
Capitation and Dental Dampening Factor					1.000
Dampened Morbidity Factor					0.973
COVID-19 Adjustment Factor					0.958
Table 5 'Change in Morbidity' Factor					0.932

Components of 'Non-Morbidity Changes'	Factor
CY2021 Demographic Factor	1.644
CY2023 Demographic Factor	1.681
Change in Demographics	1.023
CY2021 Network Factor	0.702
CY2023 Network Factor	0.702
Change in Network	1.000
Change in Benefits	1.000
Change in Other	0.991
Table 5 'Non-Morbidity Changes' Factor	1.014

Highmark Coverage Advantage

Individual Market

Attachment B - Risk Adjustment Calculation

[redacted]

Highmark Coverage Advantage

Individual Market

Attachment C - Induced Demand Calculation

Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79279PA0080008	Gold	52,380	$23,899,283.18	$19,030,848.60	0.796	0.799	1.004
79279PA0130005	Gold	6,828	$3,426,913.17	$2,728,829.36	0.796	0.799	1.004
79279PA0140001	Gold	41,028	$19,228,417.36	$15,805,862.29	0.822	0.837	1.018
79279PA0150001	Gold	19,596	$10,050,053.87	$8,261,198.24	0.822	0.837	1.018
79279PA0260001	Gold	2,184	$1,010,479.60	$829,420.73	0.821	0.835	1.018
79279PA0270001	Gold	288	$145,997.13	$119,837.20	0.821	0.835	1.018
79279PA0090004	Gold	6,360	$2,847,950.84	$2,165,347.39	0.760	0.749	0.985
79279PA0140002	Silver	3,108	$1,508,296.67	$1,326,198.34	0.879	0.928	1.056
79279PA0150002	Silver	864	$454,993.94	$400,062.02	0.879	0.928	1.056
79279PA0080012	Silver	35,880	$16,783,768.43	$14,082,943.09	0.839	0.863	1.029
79279PA0080010	Silver	2,352	$1,031,952.50	$738,311.54	0.715	0.691	0.965
79279PA0130004	Silver	1,188	$581,566.95	$416,082.70	0.715	0.691	0.965
79279PA0080001	Bronze	17,844	$7,655,477.60	$4,999,456.34	0.653	0.616	0.944
79279PA0130002	Bronze	3,780	$1,831,989.30	$1,196,391.79	0.653	0.616	0.944
79279PA0090001	Bronze	10,080	$4,351,512.62	$2,926,263.70	0.672	0.639	0.950
79279PA0080011	Bronze	4,956	$2,097,718.96	$1,256,871.44	0.599	0.558	0.931
79279PA0100001	Catastrophic	4,740	$1,832,020.56	$1,005,267.72	0.549	0.507	0.924
Total		213,456	$98,738,392.69	$77,289,192.49	0.783	0.783	1.000

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to-Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
79279PA0080008	Gold	0.796	1.078	1.074	0.799
79279PA0130005	Gold	0.796	1.078	1.074	0.799
79279PA0140001	Gold	0.822	1.094	1.074	0.837
79279PA0150001	Gold	0.822	1.094	1.074	0.837
79279PA0260001	Gold	0.821	1.093	1.074	0.835
79279PA0270001	Gold	0.821	1.093	1.074	0.835
79279PA0090004	Gold	0.760	1.058	1.074	0.749
79279PA0140002	Silver	0.879	1.134	1.074	0.928
79279PA0150002	Silver	0.879	1.134	1.074	0.928
79279PA0080012	Silver	0.839	1.105	1.074	0.863
79279PA0080010	Silver	0.715	1.036	1.074	0.691
79279PA0130004	Silver	0.715	1.036	1.074	0.691
79279PA0080001	Bronze	0.653	1.013	1.074	0.616
79279PA0130002	Bronze	0.653	1.013	1.074	0.616
79279PA0090001	Bronze	0.672	1.020	1.074	0.639
79279PA0080011	Bronze	0.599	1.000	1.074	0.558
79279PA0100001	Catastrophic	0.549	0.992	1.074	0.507

Highmark Coverage Advantage

Individual Market

Attachment D - Broker Commission Calculation

[redacted]

Highmark Coverage Advantage

Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Age Band	HHS Age Factor	Tobacco Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55	2.230	1.225
56	2.333	1.225
57	2.437	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63	2.952	1.225
64	3.000	1.225

Table E.2 - Experience Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.42%	0.00%	0.42%
0.35%	0.00%	0.35%
0.35%	0.00%	0.35%
0.22%	0.00%	0.22%
0.29%	0.00%	0.29%
0.29%	0.00%	0.29%
0.22%	0.00%	0.22%
0.18%	0.00%	0.18%
0.27%	0.00%	0.27%
0.27%	0.00%	0.27%
0.26%	0.00%	0.26%
0.20%	0.00%	0.20%
0.29%	0.00%	0.29%
0.32%	0.00%	0.32%
0.32%	0.00%	0.32%
0.28%	0.00%	0.28%
0.32%	0.00%	0.32%
0.31%	0.00%	0.31%
0.29%	0.00%	0.29%
0.67%	0.00%	0.67%
0.81%	0.00%	0.81%
0.97%	0.01%	0.98%
1.00%	0.00%	1.00%
1.11%	0.01%	1.12%
1.05%	0.04%	1.09%
1.47%	0.02%	1.49%
4.76%	0.18%	4.94%
2.62%	0.19%	2.81%
2.44%	0.17%	2.61%
2.38%	0.13%	2.52%
2.25%	0.18%	2.43%
2.12%	0.11%	2.23%
1.83%	0.13%	1.96%
1.75%	0.17%	1.92%
1.78%	0.11%	1.89%
1.62%	0.06%	1.68%
1.69%	0.17%	1.87%
1.52%	0.22%	1.74%
1.57%	0.13%	1.71%
1.38%	0.13%	1.51%
1.39%	0.09%	1.48%
1.54%	0.05%	1.59%
1.39%	0.11%	1.50%
1.22%	0.05%	1.28%
1.28%	0.07%	1.34%
1.27%	0.11%	1.38%
1.03%	0.07%	1.10%
1.29%	0.08%	1.37%
1.41%	0.13%	1.54%
1.72%	0.09%	1.82%
1.69%	0.07%	1.76%
1.90%	0.09%	2.00%
1.70%	0.10%	1.80%
1.71%	0.08%	1.79%
1.75%	0.12%	1.87%
1.92%	0.12%	2.04%
1.93%	0.12%	2.05%
2.47%	0.13%	2.60%
2.30%	0.15%	2.44%
2.52%	0.16%	2.68%
2.99%	0.15%	3.14%
3.68%	0.25%	3.93%
4.30%	0.29%	4.59%
4.95%	0.33%	5.28%
3.07%	0.15%	3.22%
94.66%	5.34%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.27%	0.00%	0.27%
0.29%	0.00%	0.29%
0.41%	0.00%	0.41%
0.40%	0.00%	0.40%
0.28%	0.00%	0.28%
0.31%	0.00%	0.31%
0.23%	0.00%	0.23%
0.25%	0.00%	0.25%
0.25%	0.00%	0.25%
0.26%	0.00%	0.26%
0.27%	0.00%	0.27%
0.22%	0.00%	0.22%
0.24%	0.00%	0.24%
0.23%	0.00%	0.23%
0.29%	0.00%	0.29%
0.25%	0.00%	0.25%
0.23%	0.00%	0.23%
0.31%	0.00%	0.31%
0.33%	0.00%	0.33%
0.61%	0.00%	0.61%
0.73%	0.00%	0.73%
0.83%	0.02%	0.85%
1.06%	0.02%	1.07%
1.18%	0.01%	1.19%
1.09%	0.03%	1.12%
1.38%	0.03%	1.41%
3.21%	0.13%	3.34%
3.05%	0.16%	3.21%
2.29%	0.16%	2.45%
2.44%	0.16%	2.60%
2.15%	0.11%	2.25%
1.98%	0.14%	2.13%
2.01%	0.08%	2.10%
1.91%	0.14%	2.05%
1.68%	0.17%	1.86%
1.77%	0.13%	1.90%
1.69%	0.07%	1.76%
1.75%	0.15%	1.90%
1.59%	0.17%	1.76%
1.60%	0.13%	1.72%
1.39%	0.08%	1.47%
1.27%	0.05%	1.32%
1.46%	0.06%	1.51%
1.33%	0.06%	1.40%
1.23%	0.07%	1.30%
1.22%	0.04%	1.26%
1.14%	0.08%	1.22%
1.15%	0.08%	1.23%
1.28%	0.09%	1.37%
1.27%	0.13%	1.40%
1.62%	0.08%	1.70%
1.68%	0.10%	1.78%
1.77%	0.10%	1.87%
1.83%	0.09%	1.93%
1.73%	0.08%	1.81%
1.79%	0.13%	1.92%
1.88%	0.13%	2.02%
2.28%	0.16%	2.44%
2.65%	0.09%	2.73%
2.55%	0.16%	2.71%
2.91%	0.15%	3.06%
3.42%	0.18%	3.60%
4.42%	0.34%	4.76%
4.70%	0.26%	4.97%
5.61%	0.31%	5.92%
94.87%	5.13%	100.00%

Table E.4 - Area Factors

Rating	Experience Period		Projection Period	
Area	Enrollment	Area Factor	Enrollment	Area Factor
1	13.2%	0.940	11.9%	0.940
2	0.0%	0.940	0.0%	0.940
4	86.8%	0.940	88.1%	0.940
5	0.0%	0.940	0.0%	0.940
6	0.0%	1.040	0.0%	1.040
7	0.0%	1.040	0.0%	1.040
9	0.0%	1.040	0.0%	1.040
Total	100.0%	0.940	100.0%	0.940

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.737	1.777	
Average Tobacco Factor	1.007	1.007	
Average Area Factor	0.940	0.940	
Average Demographic Factor	1.644	1.682	
Capitation Dampening	1.000	1.000	
Final Demographic Factor	1.644	1.681	1.023

Highmark Coverage Advantage

Individual Market

Attachment F - URRT Average Increase

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
79279PA0080001	Renewing	1,590	1,590	$340.13	$351.83	3.44%
79279PA0080004	Terminated	216	0	$510.17	$0.00	0.00%
79279PA0080006	Terminated	0	0	$0.00	$0.00	0.00%
79279PA0080008	Renewing	4,825	4,825	$433.43	$456.23	5.26%
79279PA0080010	Renewing	143	143	$381.63	$394.19	3.29%
79279PA0080011	New	0	0	$0.00	$0.00	0.00%
79279PA0080012	New	0	0	$0.00	$0.00	0.00%
79279PA0090001	Renewing	526	526	$345.20	$364.53	5.60%
79279PA0090002	Terminated	2,310	0	$474.62	$0.00	0.00%
79279PA0090003	Terminated	0	0	$0.00	$0.00	0.00%
79279PA0090004	Renewing	59	59	$421.54	$427.53	1.42%
79279PA0100001	Renewing	205	205	$252.37	$266.33	5.53%
79279PA0110001	Terminated	0	0	$0.00	$0.00	0.00%
79279PA0120001	Terminated	0	0	$0.00	$0.00	0.00%
79279PA0130001	Terminated	0	0	$0.00	$0.00	0.00%
79279PA0130002	Renewing	178	178	$385.04	$397.44	3.22%
79279PA0130003	Terminated	64	0	$555.08	$0.00	0.00%
79279PA0130004	Renewing	62	62	$426.55	$439.82	3.11%
79279PA0130005	Renewing	343	343	$478.34	$501.87	4.92%
79279PA0140001	Renewing	2,445	2,445	$462.79	$483.75	4.53%
79279PA0140002	New	0	0	$0.00	$0.00	0.00%
79279PA0150001	Renewing	1,006	1,006	$507.71	$529.39	4.27%
79279PA0150002	New	0	0	$0.00	$0.00	0.00%
79279PA0260001	New	0	0	$0.00	$0.00	0.00%
79279PA0270001	New	0	0	$0.00	$0.00	0.00%
Total		13,972	11,382	$425.78	$445.80	4.70%

Highmark Coverage Advantage

Individual Market

Attachment G - COVID Adjustment Calculation

	COVID-19 Impact
CY2021 Adjustment	
Category	
Testing	2.9%
COVID Treatment/Care	3.8%
Vaccines	1.6%
Deferred/Rescheduled/Induced Care	(1.2%)
Total Medical Impact	7.1%
Medical Spend as % of Total Spend	69.2%
Total Impact	4.9%
CY2021 Adjustment Factor	**0.953**
CY2023 Adjustment	
Category	
Testing	0.2%
COVID Treatment/Care	0.2%
Vaccines	1.2%
Deferred/Rescheduled/Induced Care	1.1%
Total Medical Impact	2.7%
Medical Spend as % of Total Spend	69.2%
Total Impact	1.9%
Actuarial Judgement - Deferred Care/Treatment	(1.4%)
Total Impact after Actuarial Judgement	0.005
CY2023 Adjustment Factor	**1.005**
Total COVID-19 Adjustment Factor	0.958

Highmark Coverage Advantage

Individual Market

Attachment H - MLR Exhibit

	MLR		Member Months	
Calendar Year	**Actual**	**Pricing**	**Actual**	**Pricing**
2018	N/A	N/A	0	0
2019	N/A	N/A	0	0
2020	69.4%	81.3%	80,110	138,912
3-yr Total	**69.4%**	**81.3%**	**80,110**	**138,912**

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HMCAI		
Product(s):	EPO		
Market Segment:	Individual		
Rate Effective Date:	1/1/2023	to	12/31/2023
Base Period Start Date:	1/1/2021	to	12/31/2021
Date of Most Recent Membership:	2/1/2022		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2022)	Projected Rating Period
Average Age	42.6	43.1	43.2
Total	129,105	14,579	213,456
<18	6,649	719	10,601
18-24	7,707	843	12,613
25-29	18,544	1,986	27,771
30-34	13,469	1,525	22,169
35-39	10,978	1,305	19,320
40-44	9,288	1,027	14,924
45-49	9,304	938	13,843
50-54	11,890	1,318	19,380
55-59	15,258	1,686	25,221
60-63	21,866	2,374	34,982
64+	4,152	858	12,632

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
$ 56,787,165.04	$ 48,780,413.19	$ 49,848,553.77	129,105	$ 9,301,770.39	$ 59,150,324.16	$ 312,343.67	$ (4,855,639.05)	$ 25,821.00	$ -	$ (2,137,406.00)	$ 1,627,485.96
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 418.33**
Loss Ratio											**79.40%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.00%	2.64%	0.46%	7.24%	14.35%
Outpatient Hospital	4.00%	2.64%	0.46%	7.24%	17.79%
Professional	4.00%	2.64%	0.46%	7.24%	34.33%
Other Medical	4.00%	2.64%	0.46%	7.24%	2.70%
Capitation				-11.52%	0.05%
Prescription Drugs	4.00%	2.64%	0.46%	7.24%	30.78%
Total Annual Trend				7.23%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.150	

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

*** Should equal URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20		$ 1,445,469.16	1.0000	$ 1,445,469.16	5,978	$ 241.80		$ (126,020.23)	$ 1,905,157.71	$ 318.69
Feb-20		$ 1,361,309.19	1.0000	$ 1,361,322.60	6,063	$ 224.53		$ (143,922.09)	$ 1,742,353.00	$ 287.37
Mar-20		$ 1,692,815.89	1.0000	$ 1,692,839.13	6,287	$ 269.26		$ (196,672.75)	$ 2,010,844.73	$ 319.84
Apr-20		$ 1,375,696.70	0.9999	$ 1,375,782.20	6,552	$ 209.98		$ (184,448.60)	$ 1,506,778.64	$ 229.97
May-20		$ 1,590,806.29	0.9998	$ 1,591,094.04	6,762	$ 235.30		$ (191,701.92)	$ 1,872,424.45	$ 276.90
Jun-20		$ 2,098,587.79	0.9997	$ 2,099,224.27	6,914	$ 303.62		$ (245,339.12)	$ 2,353,677.80	$ 340.42
Jul-20		$ 2,096,615.99	0.9997	$ 2,097,179.13	6,919	$ 303.10		$ (227,290.79)	$ 2,578,860.09	$ 372.72
Aug-20		$ 2,473,073.84	0.9990	$ 2,475,652.87	6,825	$ 362.73		$ (222,049.27)	$ 2,775,626.95	$ 406.69
Sep-20		$ 2,151,668.97	0.9987	$ 2,154,492.38	6,977	$ 308.80		$ (225,144.28)	$ 2,408,274.66	$ 345.17
Oct-20		$ 2,177,785.22	0.9983	$ 2,181,421.68	6,993	$ 311.94		$ (260,242.47)	$ 2,429,824.86	$ 347.47
Nov-20		$ 2,220,319.08	0.9987	$ 2,223,215.14	6,993	$ 317.92		$ (232,406.49)	$ 2,428,635.73	$ 347.30
Dec-20	$ 33,869,130.05	$ 2,361,318.50	0.9985	$ 2,364,867.56	6,847	$ 345.39	$ 6,024,565.23	$ (263,438.39)	$ 2,555,990.39	$ 373.30
Jan-21		$ 2,727,216.45	0.9981	$ 2,732,436.92	9,262	$ 295.02		$ (243,460.00)	$ 3,188,299.67	$ 344.23
Feb-21		$ 3,173,694.66	0.9972	$ 3,182,670.74	9,964	$ 319.42		$ (268,736.83)	$ 3,689,822.43	$ 370.32
Mar-21		$ 3,833,780.33	0.9969	$ 3,845,645.40	9,958	$ 386.19		$ (338,289.14)	$ 4,418,209.18	$ 443.68
Apr-21		$ 3,664,838.44	0.9975	$ 3,674,071.45	10,143	$ 362.23		$ (380,066.11)	$ 4,098,472.26	$ 404.07
May-21		$ 3,578,520.25	0.9972	$ 3,588,479.35	10,445	$ 343.56		$ (386,941.46)	$ 3,951,767.17	$ 378.34
Jun-21		$ 4,296,482.17	0.9955	$ 4,316,024.09	10,704	$ 403.22		$ (397,185.32)	$ 4,689,290.73	$ 438.09
Jul-21		$ 4,757,992.65	0.9922	$ 4,795,275.53	11,028	$ 434.83		$ (443,282.29)	$ 5,143,896.02	$ 466.44
Aug-21		$ 4,390,094.60	0.9866	$ 4,449,783.41	11,298	$ 393.86		$ (453,571.12)	$ 4,815,661.76	$ 426.24
Sep-21		$ 4,821,222.96	0.9854	$ 4,892,420.24	11,585	$ 422.31		$ (459,500.17)	$ 5,242,049.43	$ 452.49
Oct-21		$ 4,475,517.08	0.9791	$ 4,571,100.77	11,631	$ 393.01		$ (442,302.60)	$ 4,864,504.24	$ 418.24
Nov-21		$ 4,478,817.73	0.9321	$ 4,805,108.13	11,583	$ 414.84		$ (507,992.59)	$ 5,044,496.64	$ 435.51
Dec-21	$ 56,787,165.04	$ 4,582,235.87	0.9173	$ 4,995,537.73	11,504	$ 434.24	$ 9,301,770.39	$ (534,311.41)	$ 5,148,215.57	$ 447.52

** Express Completion Factor as a percentage*

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

Carrier Name:	**HMCAI**
Product(s):	**EPO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2023**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ -
Loss Ratio											0.00%

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

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

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!

** Express Completion Factor as a percentage*
***Express Prescription Drug Rebates as a negative number*

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

Carrier Name:	**HMCAI**	**Attachment Point:**	**$60,000**
Product(s):	**EPO**	**Reinsurance Cap:**	**$100,000**
Market Segment:	**Individual**	**Coinsurance Rate:**	**53%**
Rate Effective Date:	**1/1/2023**		
Incurred Dates:	**1/1/2021 to 12/31/2021**	**Proj. Incurred Claim Impact:**	**-3.1%**

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2021 to 12/31/2021					
Annual Incurred Claims Range		**Unique Members**	**Member Months**	**Total Incurred Claims**	**Total Incurred Claims with Reinsurance**
$0	$29,999	[redacted]	[redacted]	[redacted]	$27,161,492
$30,000	$34,999	[redacted]	[redacted]	[redacted]	$1,519,419
$35,000	$39,999	[redacted]	[redacted]	[redacted]	$1,258,362
$40,000	$44,999	[redacted]	[redacted]	[redacted]	$1,065,164
$45,000	$49,999	[redacted]	[redacted]	[redacted]	$569,886
$50,000	$54,999	[redacted]	[redacted]	[redacted]	$515,373
$55,000	$59,999	[redacted]	[redacted]	[redacted]	$1,032,691
$60,000	$64,999	[redacted]	[redacted]	[redacted]	$731,797
$65,000	$69,999	[redacted]	[redacted]	[redacted]	$1,141,480
$70,000	$74,999	[redacted]	[redacted]	[redacted]	$398,299
$75,000	$79,999	[redacted]	[redacted]	[redacted]	$882,942
$80,000	$84,999	[redacted]	[redacted]	[redacted]	$490,992
$85,000	$89,999	[redacted]	[redacted]	[redacted]	$508,352
$90,000	$94,999	[redacted]	[redacted]	[redacted]	$225,694
$95,000	$99,999	[redacted]	[redacted]	[redacted]	$310,258
$100,000	$109,999	[redacted]	[redacted]	[redacted]	$337,706
$110,000	$119,999	[redacted]	[redacted]	[redacted]	$741,537
$120,000	$129,999	[redacted]	[redacted]	[redacted]	$103,046
$130,000	$139,999	[redacted]	[redacted]	[redacted]	$685,393
$140,000	$149,999	[redacted]	[redacted]	[redacted]	$0
$150,000	$159,999	[redacted]	[redacted]	[redacted]	$397,489
$160,000	$169,999	[redacted]	[redacted]	[redacted]	$285,377
$170,000	$179,999	[redacted]	[redacted]	[redacted]	$766,192
$180,000	$189,999	[redacted]	[redacted]	[redacted]	$160,820
$190,000	$199,999	[redacted]	[redacted]	[redacted]	$351,242
$200,000	$209,999	[redacted]	[redacted]	[redacted]	$0
$210,000	$219,999	[redacted]	[redacted]	[redacted]	$191,472
$220,000	$229,999	[redacted]	[redacted]	[redacted]	$208,206
$230,000	$239,999	[redacted]	[redacted]	[redacted]	$210,992
$240,000	$249,999	[redacted]	[redacted]	[redacted]	$0
$250,000	$259,999	[redacted]	[redacted]	[redacted]	$0
$260,000	$269,999	[redacted]	[redacted]	[redacted]	$239,440
$270,000	$279,999	[redacted]	[redacted]	[redacted]	$258,048
$280,000	$289,999	[redacted]	[redacted]	[redacted]	$0
$290,000	$299,999	[redacted]	[redacted]	[redacted]	$0
$300,000	$324,999	[redacted]	[redacted]	[redacted]	$299,063
$325,000	$349,999	[redacted]	[redacted]	[redacted]	$0
$350,000	$374,999	[redacted]	[redacted]	[redacted]	$332,708
$375,000	$399,999	[redacted]	[redacted]	[redacted]	$1,091,552
$400,000	$424,999	[redacted]	[redacted]	[redacted]	$396,960
$425,000	$449,999	[redacted]	[redacted]	[redacted]	$0
$450,000	$474,999	[redacted]	[redacted]	[redacted]	$0
$475,000	$499,999	[redacted]	[redacted]	[redacted]	$0
$500,000	$599,999	[redacted]	[redacted]	[redacted]	$0
$600,000	$699,999	[redacted]	[redacted]	[redacted]	$0
$700,000	$799,999	[redacted]	[redacted]	[redacted]	$0
$800,000	$899,999	[redacted]	[redacted]	[redacted]	$845,633
$900,000	$999,999	[redacted]	[redacted]	[redacted]	$0
$1,000,000+		[redacted]	[redacted]	[redacted]	$1,701,742
Total		**15,702**	**129,105**	**$48,923,160**	**$47,416,818**

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

Carrier Name:	**HMCAI**	**Attachment Point:**	**$60,000**
Product(s):	**EPO**	**Reinsurance Cap:**	**$100,000**
Market Segment:	**Individual**	**Coinsurance Rate:**	**53%**
Rate Effective Date:	**1/1/2023**		
		Proj. Incurred Claim Impact:	**-4.8%**
		Proj. Morbidity Impact:	**0.0%**

Reinsurance Program Impact Continuance Table Development - Plan Year 2023					
Annual Incurred Claims Range		**Unique Members**	**Member Months**	**Total Incurred Claims**	**Total Incurred Claims with Reinsurance**
$0	$29,999	[redacted]	[redacted]	[redacted]	$207,213,846
$30,000	$34,999	[redacted]	[redacted]	[redacted]	$16,548,908
$35,000	$39,999	[redacted]	[redacted]	[redacted]	$16,180,752
$40,000	$44,999	[redacted]	[redacted]	[redacted]	$15,006,250
$45,000	$49,999	[redacted]	[redacted]	[redacted]	$12,663,374
$50,000	$54,999	[redacted]	[redacted]	[redacted]	$11,241,777
$55,000	$59,999	[redacted]	[redacted]	[redacted]	$10,767,662
$60,000	$64,999	[redacted]	[redacted]	[redacted]	$9,679,184
$65,000	$69,999	[redacted]	[redacted]	[redacted]	$8,881,265
$70,000	$74,999	[redacted]	[redacted]	[redacted]	$7,973,524
$75,000	$79,999	[redacted]	[redacted]	[redacted]	$9,132,570
$80,000	$84,999	[redacted]	[redacted]	[redacted]	$6,139,517
$85,000	$89,999	[redacted]	[redacted]	[redacted]	$6,124,064
$90,000	$94,999	[redacted]	[redacted]	[redacted]	$5,939,107
$95,000	$99,999	[redacted]	[redacted]	[redacted]	$4,580,410
$100,000	$109,999	[redacted]	[redacted]	[redacted]	$9,699,423
$110,000	$119,999	[redacted]	[redacted]	[redacted]	$7,256,323
$120,000	$129,999	[redacted]	[redacted]	[redacted]	$8,408,241
$130,000	$139,999	[redacted]	[redacted]	[redacted]	$7,607,129
$140,000	$149,999	[redacted]	[redacted]	[redacted]	$6,829,233
$150,000	$159,999	[redacted]	[redacted]	[redacted]	$6,288,434
$160,000	$169,999	[redacted]	[redacted]	[redacted]	$5,725,715
$170,000	$179,999	[redacted]	[redacted]	[redacted]	$4,914,691
$180,000	$189,999	[redacted]	[redacted]	[redacted]	$3,618,958
$190,000	$199,999	[redacted]	[redacted]	[redacted]	$4,346,153
$200,000	$209,999	[redacted]	[redacted]	[redacted]	$4,994,347
$210,000	$219,999	[redacted]	[redacted]	[redacted]	$4,229,354
$220,000	$229,999	[redacted]	[redacted]	[redacted]	$2,865,480
$230,000	$239,999	[redacted]	[redacted]	[redacted]	$3,856,041
$240,000	$249,999	[redacted]	[redacted]	[redacted]	$3,572,337
$250,000	$259,999	[redacted]	[redacted]	[redacted]	$2,799,626
$260,000	$269,999	[redacted]	[redacted]	[redacted]	$3,899,552
$270,000	$279,999	[redacted]	[redacted]	[redacted]	$5,077,477
$280,000	$289,999	[redacted]	[redacted]	[redacted]	$2,378,920
$290,000	$299,999	[redacted]	[redacted]	[redacted]	$1,370,593
$300,000	$324,999	[redacted]	[redacted]	[redacted]	$4,360,225
$325,000	$349,999	[redacted]	[redacted]	[redacted]	$4,800,341
$350,000	$374,999	[redacted]	[redacted]	[redacted]	$6,101,500
$375,000	$399,999	[redacted]	[redacted]	[redacted]	$2,568,296
$400,000	$424,999	[redacted]	[redacted]	[redacted]	$4,639,809
$425,000	$449,999	[redacted]	[redacted]	[redacted]	$5,847,939
$450,000	$474,999	[redacted]	[redacted]	[redacted]	$3,524,417
$475,000	$499,999	[redacted]	[redacted]	[redacted]	$2,780,677
$500,000	$599,999	[redacted]	[redacted]	[redacted]	$7,769,891
$600,000	$699,999	[redacted]	[redacted]	[redacted]	$8,765,860
$700,000	$799,999	[redacted]	[redacted]	[redacted]	$1,442,639
$800,000	$899,999	[redacted]	[redacted]	[redacted]	$0
$900,000	$999,999	[redacted]	[redacted]	[redacted]	$925,387
$1,000,000+		[redacted]	[redacted]	[redacted]	$13,031,772
Total		**92,098**	**812,515**	**$540,126,138**	**$514,368,992**

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**HMCAI**
Product(s):	**EPO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2023**

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

Development of the Projected Index Rate	**Actual Experience Data**	**Manual Data**	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 418.33	$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.150	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	$ 481.03	$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.932		<- See URRT Instructions
Total Non-Morbidity Changes	1.014	0.000	
Change in Demographics	1.023		<- See URRT Instructions
Change in Network	1.000		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	0.991		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 454.60	$ -	
Credibility Factors	**100%**	**0%**	<- See Instructions
Blended Projected EHB Claims PMPM		$ **454.60**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 454.60	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.783		
Projected Incurred EHB Claims PMPM	$ 355.84		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-$27.57		
Projected Incurred Exchange User Fees PMPM	$11.71		
Projected Incurred Reinsurance Recoveries PMPM	$16.97		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 378.15		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 483.09	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 9.28		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 385.42		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 492.38		

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	14.64%	$66.20
General and Claims	9.40%	$42.51
Agent/Broker Fees and Commissions	1.44%	$6.51
Quality Improvement Initiatives	3.80%	$17.18
Taxes and Fees	0.11%	$0.48
Risk Adjustment User Fee	0.05%	$0.22
PCORI Fee	0.06%	$0.26
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.00%	$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	0.00%	$0.00
Total Retention	14.75%	$66.68
Projected Required Revenue PMPM	$ 452.09	

Table 8. Components of Rate Change

Rate Components	**2022**	**2023**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 258.90	$ 270.04	$ 11.15	4.3%
B. Base period allowed claims before normalization	$ 336.68	$ 418.33	$ 81.65	31.5%
C. Normalization factor component of change	$ (72.45)	$ (87.88)	$ (15.43)	-6.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 264.22	$ 330.45	$ 66.22	25.6%
D2. URRT Trend	$ 40.39	$ 49.53	$ 9.14	3.5%
D3. URRT Morbidity	$ 21.17	$ (25.81)	$ (46.98)	-18.1%
D4. URRT Other	$ 5.57	$ 4.93	$ (0.65)	-0.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 23.53	$ 27.82	$ 4.29	1.7%
D6. Normalized Exchange User Fee on an allowed basis	$ 10.70	$ 11.82	$ 1.12	0.4%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ (22.53)	$ (17.12)	$ 5.41	2.1%
D8. Subtotal - Sum(D1:D7)	$ 343.05	$ 381.61	$ 38.56	14.9%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (102.16)	$ (114.16)	$ (12.00)	-4.6%
E2. Pricing AV	$ (43.56)	$ (57.44)	$ (13.88)	-5.4%
E3. Benefit Richness	$ 18.70	$ 15.93	$ (2.77)	-1.1%
E4. Catastrophic Eligibility	$ (0.24)	$ (0.25)	$ (0.01)	0.0%
E5. Subtotal - Sum(E1:E4)	$ (127.26)	$ (155.93)	$ (28.67)	-11.1%
F. Change in Retention Components				
F1. Administrative Expenses	$ 39.43	$ 39.54	$ 0.11	0.0%
F2. Taxes and Fees	$ 0.30	$ 0.28	$ (0.01)	0.0%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ 39.73	$ 39.83	$ 0.10	0.0%
G. Change in Miscellaneous Items	$ 3.38	$ 4.54	$ 1.16	0.4%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 258.90	$ 270.04	$ 11.15	4.3%

ıce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	$ 418.33	<- Index Rate of Experience Period on URRT
Blended Earned Premium	$ 56,787,165.04	
Blended Loss Ratio	79.40%	

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

Effective Date	1/1/2023	4/1/2023	7/1/2023	10/1/2023	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	$ 454.60	$ 454.60	$ 454.60	$ 454.60	$ 454.60
Months of Trend	-	3	6	9	
Annual Trend	7.23%	7.23%	7.23%	7.23%	
Single Risk Pool Projected Allowed Claims	$ 454.60	$ 462.60	$ 470.75	$ 479.04	$ -
Quarterly Trend Factor	1.000	1.018	1.036	1.054	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2022	2023
Average Age Factor	1.758	1.777
Average Geographic Factor	0.940	0.940
Average Tobacco Factor	1.007	1.007
Average Benefit Richness (induced demand)	1.091	1.074
Average Network Factor	0.702	0.701
Market-Adjusted Projected Allowed Total Claims PMPM	$ 447.27	$ 492.38
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 351.02	$ 388.94

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

	2022	2023	
Paid-to-Allowed	0.811	0.783	
URRT Trend (Total Applied Trend Factor)	1.153	1.150	<- URRT W1, S2
URRT Morbidity	1.069	0.932	<- URRT W1, S2
URRT "Other"	1.017	1.014	<- URRT W1, S2
Risk Adjustment	$ 24.32	$ 27.57	<- URRT W1, S3
Exchange User Fee	$ 11.06	$ 11.71	<- URRT W1, S3
Reinsurance Recoveries	$ 23.29	$ 16.97	<- URRT W1, S3
Capitation	$ 0.15	$ 0.15	<- URRT W1, S2
Network	0.702	0.701	
Pricing AV	0.819	0.785	<- 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
Benefit Richness	1.095	1.076	
Catastrophic Eligibility	0.999	0.999	
Administrative Expenses	15.23%	14.64%	
Taxes and Fees	0.12%	0.11%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	HMCAI
Product(s):	EPO
Market Segment:	Individual
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:	$ 483.09

										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, Discontinued & Not 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**
Totals - Current Membership							**0.753**			**0.785**	**1.002**	**1.017**	**1.000**	**0.999**	**1.039**	**$ 387.25**
Total - Projected Membership							**0.748**			**0.780**	**1.000**	**1.019**	**1.000**	**0.998**	**1.041**	**$ 384.78**
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
Plan 1	79279PA0080001	EPO	Together Blue EPO Bronze 3800	M		Bronze	0.647	Approach (2)	On/Off	0.653	0.944	1.000	1.000	1.000	1.000	$297.74
Plan 2	79279PA0080004	EPO	Together Blue EPO Silver 2900	DM	79279PA0140002	Silver	0.718	Approach (1)	On/Off	0.721	1.056	1.011	1.000	1.000	1.220	$453.45
Plan 3	79279PA0080008	EPO	Together Blue EPO Gold 0	M		Gold	0.788	Approach (1)	On/Off	0.796	1.004	1.000	1.000	1.000	1.000	$386.10
Plan 4	79279PA0080010	EPO	Together Blue EPO Silver 2600	M		Silver	0.72	Approach (1)	Off	0.715	0.965	1.000	1.000	1.000	1.000	$333.59
Plan 5	79279PA0080011	EPO		N		Bronze	0.599	Approach (2)	On/Off	0.599	0.931	1.000	1.000	1.000	1.000	$269.50
Plan 6	79279PA0090001	EPO	Together Blue EPO Bronze 6900 HSA	M		Bronze	0.644	Standard AV	On/Off	0.672	0.950	1.000	1.000	1.000	1.000	$308.50
Plan 7	79279PA0090002	EPO	Together Blue EPO Silver 3250 HSA	DM	79279PA0080012	Silver	0.701	Approach (1)	On/Off	0.688	1.029	1.000	1.000	1.000	1.220	$417.11
Plan 8	79279PA0090004	EPO	Together Blue EPO Gold 1400 HSA	M		Gold	0.781	Approach (1)	On/Off	0.760	0.985	1.000	1.000	1.000	1.000	$361.81
Plan 9	79279PA0100001	EPO	Together Blue Major Events EPO 8700 - 3 Free PCP Visits	M		Catastrophic	0.575	Standard AV	On/Off	0.549	0.924	1.000	1.000	0.920	1.000	$225.38
Plan 10	79279PA0130002	EPO	Together Blue EPO Bronze 3800 + Adult Dental and Vision	M		Bronze	0.647	Approach (2)	On/Off	0.653	0.944	1.130	1.000	1.000	1.000	$336.35
Plan 11	79279PA0130003	EPO	Together Blue EPO Silver 2900 + Adult Dental and Vision	DM	79279PA0150002	Silver	0.718	Approach (1)	On/Off	0.721	1.056	1.097	1.000	1.000	1.220	$492.06
Plan 12	79279PA0130004	EPO	Together Blue EPO Silver 2600 + Adult Dental and Vision	M		Silver	0.72	Approach (1)	Off	0.715	0.965	1.116	1.000	1.000	1.000	$372.19
Plan 13	79279PA0130005	EPO	Together Blue EPO Gold 0 + Adult Dental and Vision	M		Gold	0.788	Approach (1)	On/Off	0.796	1.004	1.100	1.000	1.000	1.000	$424.71
Plan 14	79279PA0140001	EPO	Together Blue EPO Premier Gold 0	M		Gold	0.812	Approach (1)	On/Off	0.822	1.018	1.012	1.000	1.000	1.000	$409.40
Plan 15	79279PA0150001	EPO	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	M		Gold	0.812	Approach (1)	On/Off	0.822	1.018	1.108	1.000	1.000	1.000	$448.00
Plan 16	79279PA0160001	EPO	Together Blue Care Advantage EPO Premier Gold 0	DM	79279PA0140001	Gold	0.812	Approach (1)	On/Off	0.822	1.018	1.012	1.000	1.000	1.000	$409.40
Plan 17	79279PA0170001	EPO	Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision	DM	79279PA0150001	Gold	0.812	Approach (1)	On/Off	0.822	1.018	1.108	1.000	1.000	1.000	$448.00
Plan 18	79279PA0260001	EPO		N		Gold	0.801	Approach (1)	On/Off	0.821	1.018	1.000	1.000	1.000	1.000	$403.58
Plan 19	79279PA0270001	EPO		N		Gold	0.801	Approach (1)	On/Off	0.821	1.018	1.096	1.000	1.000	1.000	$442.19

Calibration	
Age Calibration Factor	1.777
Geographic Calibration Factor	0.940
Tobacco Calibration Factor	1.007
Aggregate Calibration Factor	1.682

Total Covered Lives @ 02-01-2022
14,579

									02-01-2022 Number of Covered Lives by Rating Area										
Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	Total Projected Lives	2022 Calibrated Plan Adjusted Index Rate PMPM	2023 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	1	2	3	4	5	6	7	8	9	Total	2023 Continued/ Discontinued Plans Indicator
14.6%	**0.1%**	**0.0%**	**14,579**	**17,788**	**$ 258.90**	**$ 270.04**	**4.3%**		1,856	-	-	12,723	-	-	-	-	-	**14,579**	
14.6%	**0.1%**	**0.0%**																	
N/A	N/A	N/A	-	-	N/A	N/A	N/A	N/A	-	-	-	-	-	-	-	-	-	-	0
14.6%	0.1%	0.0%	1,590	1,487	$ 200.72	$ 207.62	3.4%	10.9%	247	-	-	1,343	-	-	-	-	-	1,590	1
14.6%	0.1%	0.0%	216	259	$ 301.07	$ 316.21	5.0%	1.5%	36	-	-	180	-	-	-	-	-	216	1
14.6%	0.1%	0.0%	4,825	4,365	$ 255.78	$ 269.24	5.3%	33.1%	560	-	-	4,265	-	-	-	-	-	4,825	1
14.6%	0.1%	0.0%	143	196	$ 225.21	$ 232.62	3.3%	1.0%	14	-	-	129	-	-	-	-	-	143	1
14.6%	0.1%	0.0%	-	413	$ -	$ 187.94	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
14.6%	0.1%	0.0%	526	840	$ 203.72	$ 215.13	5.6%	3.6%	56	-	-	470	-	-	-	-	-	526	1
14.6%	0.1%	0.0%	2,310	2,990	$ 280.09	$ 290.86	3.8%	15.8%	353	-	-	1,957	-	-	-	-	-	2,310	1
14.6%	0.1%	0.0%	59	530	$ 248.76	$ 252.30	1.4%	0.4%	3	-	-	56	-	-	-	-	-	59	1
14.6%	0.1%	0.0%	205	395	$ 148.93	$ 157.16	5.5%	1.4%	18	-	-	187	-	-	-	-	-	205	1
14.6%	0.1%	0.0%	178	315	$ 227.23	$ 234.55	3.2%	1.2%	13	-	-	165	-	-	-	-	-	178	1
14.6%	0.1%	0.0%	64	72	$ 327.57	$ 343.13	4.7%	0.4%	5	-	-	59	-	-	-	-	-	64	1
14.6%	0.1%	0.0%	62	99	$ 251.72	$ 259.54	3.1%	0.4%	1	-	-	61	-	-	-	-	-	62	1
14.6%	0.1%	0.0%	343	569	$ 282.29	$ 296.16	4.9%	2.4%	46	-	-	297	-	-	-	-	-	343	1
14.6%	0.1%	0.0%	2,445	3,419	$ 273.11	$ 285.49	4.5%	16.8%	325	-	-	2,120	-	-	-	-	-	2,445	1
14.6%	0.1%	0.0%	1,006	1,633	$ 299.62	$ 312.41	4.3%	6.9%	113	-	-	893	-	-	-	-	-	1,006	1
14.6%	0.1%	0.0%	345	-	$ 287.63	$ 285.49	-0.7%	2.4%	32	-	-	313	-	-	-	-	-	345	1
14.6%	0.1%	0.0%	262	-	$ 314.14	$ 312.41	-0.6%	1.8%	34	-	-	228	-	-	-	-	-	262	1
14.6%	0.1%	0.0%	-	182	$ -	$ 281.43	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1
14.6%	0.1%	0.0%	-	24	$ -	$ 308.35	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1

PA Rate Template Part IV A - Individual

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

Carrier Name:	HMCAI
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	1/1/2023

							2022 21-year-old, Non-Tobacco Premium PMPM									
Plan Number	**HIOS Plan ID (Standard Component)**	**1/1/2022 Plan Marketing Name**	**Discontinued, New, Modified, Existing (D,N,M,E) for 2023**	**1/1/2023 Plan HIOS Plan ID (If 1/1/2022 Plan Discontinued & Mapped)**	**Metallic Tier**	**Exchange On/Off or Off**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**Average (weighted by enrollment by rating area)**
Totals	**These cells auto-fill using the data entered in Table 10.**						$ 243.53	$ -	$ -	$ 243.34	$ -	$ -	$ -	$ -	$ -	$ 243.36
Plan 1	79279PA0080001	gether Blue EPO Bronze 38	M		Bronze	On/Off	$ 188.68	$ -	$ -	$ 188.68	$ -	$ -	$ -	$ -	$ -	$ 188.68
Plan 2	79279PA0080004	gether Blue EPO Silver 29	DM	79279PA0140002	Silver	On/Off	$ 283.00	$ -	$ -	$ 283.00	$ -	$ -	$ -	$ -	$ -	$ 283.00
Plan 3	79279PA0080008	Together Blue EPO Gold 0	M		Gold	On/Off	$ 240.43	$ -	$ -	$ 240.43	$ -	$ -	$ -	$ -	$ -	$ 240.43
Plan 4	79279PA0080010	gether Blue EPO Silver 26	M		Silver	Off	$ 211.70	$ -	$ -	$ 211.70	$ -	$ -	$ -	$ -	$ -	$ 211.70
Plan 5	79279PA0080011		N		Bronze	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	79279PA0090001	her Blue EPO Bronze 690	M		Bronze	On/Off	$ 191.49	$ -	$ -	$ 191.49	$ -	$ -	$ -	$ -	$ -	$ 191.49
Plan 7	79279PA0090002	ther Blue EPO Silver 3250	DM	79279PA0080012	Silver	On/Off	$ 263.28	$ -	$ -	$ 263.28	$ -	$ -	$ -	$ -	$ -	$ 263.28
Plan 8	79279PA0090004	ther Blue EPO Gold 1400	M		Gold	On/Off	$ 233.84	$ -	$ -	$ 233.84	$ -	$ -	$ -	$ -	$ -	$ 233.84
Plan 9	79279PA0100001	Major Events EPO 8700 - 3	M		Catastrophic	On/Off	$ 140.00	$ -	$ -	$ 140.00	$ -	$ -	$ -	$ -	$ -	$ 140.00
Plan 10	79279PA0130002	PO Bronze 3800 + Adult D	M		Bronze	On/Off	$ 213.59	$ -	$ -	$ 213.59	$ -	$ -	$ -	$ -	$ -	$ 213.59
Plan 11	79279PA0130003	EPO Silver 2900 + Adult De	DM	79279PA0150002	Silver	On/Off	$ 307.92	$ -	$ -	$ 307.92	$ -	$ -	$ -	$ -	$ -	$ 307.92
Plan 12	79279PA0130004	EPO Silver 2600 + Adult De	M		Silver	Off	$ 236.62	$ -	$ -	$ 236.62	$ -	$ -	$ -	$ -	$ -	$ 236.62
Plan 13	79279PA0130005	e EPO Gold 0 + Adult Dent	M		Gold	On/Off	$ 265.35	$ -	$ -	$ 265.35	$ -	$ -	$ -	$ -	$ -	$ 265.35
Plan 14	79279PA0140001	ther Blue EPO Premier Go	M		Gold	On/Off	$ 256.72	$ -	$ -	$ 256.72	$ -	$ -	$ -	$ -	$ -	$ 256.72
Plan 15	79279PA0150001	O Premier Gold 0 + Adult	M		Gold	On/Off	$ 281.64	$ -	$ -	$ 281.64	$ -	$ -	$ -	$ -	$ -	$ 281.64
Plan 16	79279PA0160001	e Care Advantage EPO Pr	DM	79279PA0140001	Gold	On/Off	$ 270.38	$ -	$ -	$ 270.38	$ -	$ -	$ -	$ -	$ -	$ 270.38
Plan 17	79279PA0170001	tage EPO Premier Gold 0	DM	79279PA0150001	Gold	On/Off	$ 295.29	$ -	$ -	$ 295.29	$ -	$ -	$ -	$ -	$ -	$ 295.29
Plan 18	79279PA0260001		N		Gold	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	79279PA0270001		N		Gold	On/Off	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

2023 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ 253.99	$ -	$ -	$ 253.82	$ -	$ -	$ -	$ -	$ -	$ 253.84
$ 195.17	$ -	$ -	$ 195.17	$ -	$ -	$ -	$ -	$ -	$ 195.17
$ 297.24	$ -	$ -	$ 297.24	$ -	$ -	$ -	$ -	$ -	$ 297.24
$ 253.09	$ -	$ -	$ 253.09	$ -	$ -	$ -	$ -	$ -	$ 253.09
$ 218.66	$ -	$ -	$ 218.66	$ -	$ -	$ -	$ -	$ -	$ 218.66
$ 176.66	$ -	$ -	$ 176.66	$ -	$ -	$ -	$ -	$ -	$ -
$ 202.22	$ -	$ -	$ 202.22	$ -	$ -	$ -	$ -	$ -	$ 202.22
$ 273.41	$ -	$ -	$ 273.41	$ -	$ -	$ -	$ -	$ -	$ 273.41
$ 237.16	$ -	$ -	$ 237.16	$ -	$ -	$ -	$ -	$ -	$ 237.16
$ 147.73	$ -	$ -	$ 147.73	$ -	$ -	$ -	$ -	$ -	$ 147.73
$ 220.47	$ -	$ -	$ 220.47	$ -	$ -	$ -	$ -	$ -	$ 220.47
$ 322.55	$ -	$ -	$ 322.55	$ -	$ -	$ -	$ -	$ -	$ 322.55
$ 243.97	$ -	$ -	$ 243.97	$ -	$ -	$ -	$ -	$ -	$ 243.97
$ 278.39	$ -	$ -	$ 278.39	$ -	$ -	$ -	$ -	$ -	$ 278.39
$ 268.36	$ -	$ -	$ 268.36	$ -	$ -	$ -	$ -	$ -	$ 268.36
$ 293.67	$ -	$ -	$ 293.67	$ -	$ -	$ -	$ -	$ -	$ 293.67
$ 268.36	$ -	$ -	$ 268.36	$ -	$ -	$ -	$ -	$ -	$ 268.36
$ 293.67	$ -	$ -	$ 293.67	$ -	$ -	$ -	$ -	$ -	$ 293.67
$ 264.54	$ -	$ -	$ 264.54	$ -	$ -	$ -	$ -	$ -	$ -
$ 289.85	$ -	$ -	$ 289.85	$ -	$ -	$ -	$ -	$ -	$ -

Change in 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
4.3%	0.0%	0.0%	4.3%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%
3.4%			3.4%						3.4%
5.0%			5.0%						5.0%
5.3%			5.3%						5.3%
3.3%			3.3%						3.3%
5.6%			5.6%						5.6%
3.8%			3.8%						3.8%
1.4%			1.4%						1.4%
5.5%			5.5%						5.5%
3.2%			3.2%						3.2%
4.7%			4.7%						4.7%
3.1%			3.1%						3.1%
4.9%			4.9%						4.9%
4.5%			4.5%						4.5%
4.3%			4.3%						4.3%
-0.7%			-0.7%						-0.7%
-0.6%			-0.6%						-0.6%

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**HMCAI**
Product(s):	**EPO**
Market Segment:	**Individual**
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	1.100
15	0.833			41	1.302	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913			44	1.397	1.132
19	0.941			45	1.444	1.145
20	0.970			46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
39	1.262	1.025				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	**Counties**	**Current Factor**	**Proposed Factor**
Rating Area 1	Erie	0.940	0.940
Rating Area 2		0.000	0.000
Rating Area 3		0.000	0.000
Rating Area 4	Allegheny, Washington, Butler, Westmoreland	0.940	0.940
Rating Area 5		0.000	0.000
Rating Area 6		0.000	0.000
Rating Area 7		0.000	0.000
Rating Area 8		0.000	0.000
Rating Area 9		0.000	0.000

Table 14. Network Factors

Projection Period Network Factors				
Network Name	**Rating Area**	**Current Factor**	**Proposed Factor**	**Approval Date**
Together Blue	Zone L (see Plan Design Summary)	0.620	0.620	4/26/2019

Company Name:	Highmark Care Advantage
Market:	Individual
Product:	EPO
Effective Date of Rates:	January 1, 2023
Ending date of Rates:	December 31, 2023

HIOS Plan ID (On Exchange)=>	79279PA0080008		79279PA0080008		79279PA0130005		79279PA0130005		79279PA0140001		79279PA0140001		79279PA0150001		79279PA0150001	
HIOS Plan ID (Off Exchange)=>	79279PA0080008		79279PA0080008		79279PA0130005		79279PA0130005		79279PA0140001		79279PA0140001		79279PA0150001		79279PA0150001	
Plan Marketing Name =>	Together Blue EPO Gold 0		Together Blue EPO Gold 0		Blue EPO Gold 0 + Adult Dental		Blue EPO Gold 0 + Adult Dental		ogether Blue EPO Premier Gold		ogether Blue EPO Premier Gold		EPO Premier Gold 0 + Adult De		EPO Premier Gold 0 + Adult De	
Form # =>	TB/EPO/HCA/DP-3		TB/EPO/HCA/DP-3		TB/EPO/ADV/HCA/DP-3		TB/EPO/ADV/HCA/DP-3		TB/EPO/Premier/HCA/DP-1		TB/EPO/Premier/HCA/DP-1		B/EPO/Premier/ADV/HCA/DP-		B/EPO/Premier/ADV/HCA/DP-	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		0		0		0		0		0		0	
Coinsurance =>	0.7		0.7		0.7		0.7		0.8		0.8		0.8		0.8	
Copays =>	$20 PCP		$20 PCP		$20 PCP		$20 PCP		$15 PCP		$15 PCP		$15 PCP		$15 PCP	
OOP Maximum =>	7500		7500		7500		7500		6500		6500		6500		6500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$193.61	$193.61	$193.61	$193.61	$212.97	$212.97	$212.97	$212.97	$205.30	$205.30	$205.30	$205.30	$224.66	$224.66	$224.66	$224.66
15	$210.82	$210.82	$210.82	$210.82	$231.90	$231.90	$231.90	$231.90	$223.54	$223.54	$223.54	$223.54	$244.63	$244.63	$244.63	$244.63
16	$217.40	$217.40	$217.40	$217.40	$239.14	$239.14	$239.14	$239.14	$230.52	$230.52	$230.52	$230.52	$252.26	$252.26	$252.26	$252.26
17	$223.98	$223.98	$223.98	$223.98	$246.38	$246.38	$246.38	$246.38	$237.50	$237.50	$237.50	$237.50	$259.90	$259.90	$259.90	$259.90
18	$231.07	$231.07	$231.07	$231.07	$254.17	$254.17	$254.17	$254.17	$245.01	$245.01	$245.01	$245.01	$268.12	$268.12	$268.12	$268.12
19	$238.16	$238.16	$238.16	$238.16	$261.96	$261.96	$261.96	$261.96	$252.53	$252.53	$252.53	$252.53	$276.34	$276.34	$276.34	$276.34
20	$245.50	$245.50	$245.50	$245.50	$270.04	$270.04	$270.04	$270.04	$260.31	$260.31	$260.31	$260.31	$284.86	$284.86	$284.86	$284.86
21	$253.09	$259.42	$253.09	$259.42	$278.39	$285.35	$278.39	$285.35	$268.36	$275.07	$268.36	$275.07	$293.67	$301.01	$293.67	$301.01
22	$253.09	$259.42	$253.09	$259.42	$278.39	$285.35	$278.39	$285.35	$268.36	$275.07	$268.36	$275.07	$293.67	$301.01	$293.67	$301.01
23	$253.09	$259.42	$253.09	$259.42	$278.39	$285.35	$278.39	$285.35	$268.36	$275.07	$268.36	$275.07	$293.67	$301.01	$293.67	$301.01
24	$253.09	$259.42	$253.09	$259.42	$278.39	$285.35	$278.39	$285.35	$268.36	$275.07	$268.36	$275.07	$293.67	$301.01	$293.67	$301.01
25	$254.10	$260.45	$254.10	$260.45	$279.50	$286.49	$279.50	$286.49	$269.43	$276.17	$269.43	$276.17	$294.84	$302.21	$294.84	$302.21
26	$259.16	$265.64	$259.16	$265.64	$285.07	$292.20	$285.07	$292.20	$274.80	$281.67	$274.80	$281.67	$300.72	$308.24	$300.72	$308.24
27	$265.24	$271.87	$265.24	$271.87	$291.75	$299.04	$291.75	$299.04	$281.24	$288.27	$281.24	$288.27	$307.77	$315.46	$307.77	$315.46
28	$275.11	$281.99	$275.11	$281.99	$302.61	$310.18	$302.61	$310.18	$291.71	$299.00	$291.71	$299.00	$319.22	$327.20	$319.22	$327.20
29	$283.21	$290.29	$283.21	$290.29	$311.52	$319.31	$311.52	$319.31	$300.29	$307.80	$300.29	$307.80	$328.62	$336.84	$328.62	$336.84
30	$287.26	$294.44	$287.26	$294.44	$315.97	$323.87	$315.97	$323.87	$304.59	$312.20	$304.59	$312.20	$333.32	$341.65	$333.32	$341.65
31	$293.33	$300.66	$293.33	$300.66	$322.65	$330.72	$322.65	$330.72	$311.03	$318.81	$311.03	$318.81	$340.36	$348.87	$340.36	$348.87
32	$299.41	$306.90	$299.41	$306.90	$329.34	$337.57	$329.34	$337.57	$317.47	$325.41	$317.47	$325.41	$347.41	$356.10	$347.41	$356.10
33	$303.20	$310.78	$303.20	$310.78	$333.51	$341.85	$333.51	$341.85	$321.50	$329.54	$321.50	$329.54	$351.82	$360.62	$351.82	$360.62
34	$307.25	$314.93	$307.25	$314.93	$337.97	$346.42	$337.97	$346.42	$325.79	$333.93	$325.79	$333.93	$356.52	$365.43	$356.52	$365.43
35	$309.28	$317.01	$309.28	$317.01	$340.19	$348.69	$340.19	$348.69	$327.94	$336.14	$327.94	$336.14	$358.86	$367.83	$358.86	$367.83
36	$311.30	$319.08	$311.30	$319.08	$342.42	$350.98	$342.42	$350.98	$330.08	$338.33	$330.08	$338.33	$361.21	$370.24	$361.21	$370.24
37	$313.33	$321.16	$313.33	$321.16	$344.65	$353.27	$344.65	$353.27	$332.23	$340.54	$332.23	$340.54	$363.56	$372.65	$363.56	$372.65
38	$315.35	$323.23	$315.35	$323.23	$346.87	$355.54	$346.87	$355.54	$334.38	$342.74	$334.38	$342.74	$365.91	$375.06	$365.91	$375.06
39	$319.40	$327.39	$319.40	$327.39	$351.33	$360.11	$351.33	$360.11	$338.67	$347.14	$338.67	$347.14	$370.61	$379.88	$370.61	$379.88
40	$323.45	$355.80	$323.45	$355.80	$355.78	$391.36	$355.78	$391.36	$342.96	$377.26	$342.96	$377.26	$375.31	$412.84	$375.31	$412.84
41	$329.52	$364.12	$329.52	$364.12	$362.46	$400.52	$362.46	$400.52	$349.40	$386.09	$349.40	$386.09	$382.36	$422.51	$382.36	$422.51
42	$335.34	$372.90	$335.34	$372.90	$368.87	$410.18	$368.87	$410.18	$355.58	$395.40	$355.58	$395.40	$389.11	$432.69	$389.11	$432.69
43	$343.44	$385.00	$343.44	$385.00	$377.78	$423.49	$377.78	$423.49	$364.16	$408.22	$364.16	$408.22	$398.51	$446.73	$398.51	$446.73
44	$353.57	$400.24	$353.57	$400.24	$388.91	$440.25	$388.91	$440.25	$374.90	$424.39	$374.90	$424.39	$410.26	$464.41	$410.26	$464.41
45	$365.46	$418.45	$365.46	$418.45	$402.00	$460.29	$402.00	$460.29	$387.51	$443.70	$387.51	$443.70	$424.06	$485.55	$424.06	$485.55
46	$379.64	$440.38	$379.64	$440.38	$417.59	$484.40	$417.59	$484.40	$402.54	$466.95	$402.54	$466.95	$440.51	$510.99	$440.51	$510.99
47	$395.58	$465.60	$395.58	$465.60	$435.12	$512.14	$435.12	$512.14	$419.45	$493.69	$419.45	$493.69	$459.01	$540.25	$459.01	$540.25
48	$413.80	$494.90	$413.80	$494.90	$455.17	$544.38	$455.17	$544.38	$438.77	$524.77	$438.77	$524.77	$480.15	$574.26	$480.15	$574.26
49	$431.77	$525.46	$431.77	$525.46	$474.93	$577.99	$474.93	$577.99	$457.82	$557.17	$457.82	$557.17	$501.00	$609.72	$501.00	$609.72
50	$452.02	$553.72	$452.02	$553.72	$497.20	$609.07	$497.20	$609.07	$479.29	$587.13	$479.29	$587.13	$524.49	$642.50	$524.49	$642.50
51	$472.01	$578.21	$472.01	$578.21	$519.20	$636.02	$519.20	$636.02	$500.49	$613.10	$500.49	$613.10	$547.69	$670.92	$547.69	$670.92
52	$494.03	$605.19	$494.03	$605.19	$543.42	$665.69	$543.42	$665.69	$523.84	$641.70	$523.84	$641.70	$573.24	$702.22	$573.24	$702.22
53	$516.30	$632.47	$516.30	$632.47	$567.92	$695.70	$567.92	$695.70	$547.45	$670.63	$547.45	$670.63	$599.09	$733.89	$599.09	$733.89
54	$540.35	$661.93	$540.35	$661.93	$594.36	$728.09	$594.36	$728.09	$572.95	$701.86	$572.95	$701.86	$626.99	$768.06	$626.99	$768.06
55	$564.39	$691.38	$564.39	$691.38	$620.81	$760.49	$620.81	$760.49	$598.44	$733.09	$598.44	$733.09	$654.88	$802.23	$654.88	$802.23
56	$590.46	$723.31	$590.46	$723.31	$649.48	$795.61	$649.48	$795.61	$626.08	$766.95	$626.08	$766.95	$685.13	$839.28	$685.13	$839.28
57	$616.78	$755.56	$616.78	$755.56	$678.44	$831.09	$678.44	$831.09	$653.99	$801.14	$653.99	$801.14	$715.67	$876.70	$715.67	$876.70
58	$644.87	$789.97	$644.87	$789.97	$709.34	$868.94	$709.34	$868.94	$683.78	$837.63	$683.78	$837.63	$748.27	$916.63	$748.27	$916.63
59	$658.79	$807.02	$658.79	$807.02	$724.65	$887.70	$724.65	$887.70	$698.54	$855.71	$698.54	$855.71	$764.42	$936.41	$764.42	$936.41
60	$686.89	$841.44	$686.89	$841.44	$755.55	$925.55	$755.55	$925.55	$728.33	$892.20	$728.33	$892.20	$797.02	$976.35	$797.02	$976.35
61	$711.18	$871.20	$711.18	$871.20	$782.28	$958.29	$782.28	$958.29	$754.09	$923.76	$754.09	$923.76	$825.21	$1,010.88	$825.21	$1,010.88
62	$727.13	$890.73	$727.13	$890.73	$799.81	$979.77	$799.81	$979.77	$771.00	$944.48	$771.00	$944.48	$843.71	$1,033.54	$843.71	$1,033.54
63	$747.12	$915.22	$747.12	$915.22	$821.81	$1,006.72	$821.81	$1,006.72	$792.20	$970.45	$792.20	$970.45	$866.91	$1,061.96	$866.91	$1,061.96
64+	$759.27	$930.11	$759.27	$930.11	$835.17	$1,023.08	$835.17	$1,023.08	$805.08	$986.22	$805.08	$986.22	$881.01	$1,079.24	$881.01	$1,079.24

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

HIOS Plan ID (On Exchange)=>	79279PA0260001		79279PA0260001		79279PA0270001		79279PA0270001		79279PA0090004		79279PA0090004		79279PA0140002		79279PA0140002	
HIOS Plan ID (Off Exchange)=>	79279PA0260001		79279PA0260001		79279PA0270001		79279PA0270001		79279PA0090004		79279PA0090004		79279PA0140002		79279PA0140002	
Plan Marketing Name =>	ogether Blue Diabetes EPO Gold		ogether Blue Diabetes EPO Gold		Diabetes EPO Gold 0 + Adult De		Diabetes EPO Gold 0 + Adult De		ogether Blue EPO Gold 1700 HS		ogether Blue EPO Gold 1700 HS		ether Blue EPO Premier Silver 2		ether Blue EPO Premier Silver 2	
Form # =>	TB/DIA/EPO/HCA/DP		TB/DIA/EPO/HCA/DP		TB/DIA/EPO/ADV/HCA/DP		TB/DIA/EPO/ADV/HCA/DP		TB/EPO/HDHP/HCA/DP-3		TB/EPO/HDHP/HCA/DP-3		TB/EPO/Premier/HCA/DP-1		TB/EPO/Premier/HCA/DP-1	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	0		0		0		0		1700		1700		2900		2900	
Coinsurance =>	0.7		0.7		0.7		0.7		0.8		0.8		0.7		0.7	
Copays =>	$20 PCP		$20 PCP		$20 PCP		$20 PCP		$$20 after Ded. PCP		$$20 after Ded. PCP		$75 PCP		$75 PCP	
OOP Maximum =>	7500		7500		7500		7500		5700		5700		7800		7800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$202.37	$202.37	$202.37	$202.37	$221.74	$221.74	$221.74	$221.74	$181.43	$181.43	$181.43	$181.43	$227.39	$227.39	$227.39	$227.39
15	$220.36	$220.36	$220.36	$220.36	$241.45	$241.45	$241.45	$241.45	$197.55	$197.55	$197.55	$197.55	$247.60	$247.60	$247.60	$247.60
16	$227.24	$227.24	$227.24	$227.24	$248.98	$248.98	$248.98	$248.98	$203.72	$203.72	$203.72	$203.72	$255.33	$255.33	$255.33	$255.33
17	$234.12	$234.12	$234.12	$234.12	$256.52	$256.52	$256.52	$256.52	$209.89	$209.89	$209.89	$209.89	$263.06	$263.06	$263.06	$263.06
18	$241.53	$241.53	$241.53	$241.53	$264.63	$264.63	$264.63	$264.63	$216.53	$216.53	$216.53	$216.53	$271.38	$271.38	$271.38	$271.38
19	$248.93	$248.93	$248.93	$248.93	$272.75	$272.75	$272.75	$272.75	$223.17	$223.17	$223.17	$223.17	$279.70	$279.70	$279.70	$279.70
20	$256.60	$256.60	$256.60	$256.60	$281.15	$281.15	$281.15	$281.15	$230.05	$230.05	$230.05	$230.05	$288.32	$288.32	$288.32	$288.32
21	$264.54	$271.15	$264.54	$271.15	$289.85	$297.10	$289.85	$297.10	$237.16	$243.09	$237.16	$243.09	$297.24	$304.67	$297.24	$304.67
22	$264.54	$271.15	$264.54	$271.15	$289.85	$297.10	$289.85	$297.10	$237.16	$243.09	$237.16	$243.09	$297.24	$304.67	$297.24	$304.67
23	$264.54	$271.15	$264.54	$271.15	$289.85	$297.10	$289.85	$297.10	$237.16	$243.09	$237.16	$243.09	$297.24	$304.67	$297.24	$304.67
24	$264.54	$271.15	$264.54	$271.15	$289.85	$297.10	$289.85	$297.10	$237.16	$243.09	$237.16	$243.09	$297.24	$304.67	$297.24	$304.67
25	$265.60	$272.24	$265.60	$272.24	$291.01	$298.29	$291.01	$298.29	$238.11	$244.06	$238.11	$244.06	$298.43	$305.89	$298.43	$305.89
26	$270.89	$277.66	$270.89	$277.66	$296.81	$304.23	$296.81	$304.23	$242.85	$248.92	$242.85	$248.92	$304.37	$311.98	$304.37	$311.98
27	$277.24	$284.17	$277.24	$284.17	$303.76	$311.35	$303.76	$311.35	$248.54	$254.75	$248.54	$254.75	$311.51	$319.30	$311.51	$319.30
28	$287.55	$294.74	$287.55	$294.74	$315.07	$322.95	$315.07	$322.95	$257.79	$264.23	$257.79	$264.23	$323.10	$331.18	$323.10	$331.18
29	$296.02	$303.42	$296.02	$303.42	$324.34	$332.45	$324.34	$332.45	$265.38	$272.01	$265.38	$272.01	$332.61	$340.93	$332.61	$340.93
30	$300.25	$307.76	$300.25	$307.76	$328.98	$337.20	$328.98	$337.20	$269.18	$275.91	$269.18	$275.91	$337.37	$345.80	$337.37	$345.80
31	$306.60	$314.27	$306.60	$314.27	$335.94	$344.34	$335.94	$344.34	$274.87	$281.74	$274.87	$281.74	$344.50	$353.11	$344.50	$353.11
32	$312.95	$320.77	$312.95	$320.77	$342.89	$351.46	$342.89	$351.46	$280.56	$287.57	$280.56	$287.57	$351.63	$360.42	$351.63	$360.42
33	$316.92	$324.84	$316.92	$324.84	$347.24	$355.92	$347.24	$355.92	$284.12	$291.22	$284.12	$291.22	$356.09	$364.99	$356.09	$364.99
34	$321.15	$329.18	$321.15	$329.18	$351.88	$360.68	$351.88	$360.68	$287.91	$295.11	$287.91	$295.11	$360.85	$369.87	$360.85	$369.87
35	$323.27	$331.35	$323.27	$331.35	$354.20	$363.06	$354.20	$363.06	$289.81	$297.06	$289.81	$297.06	$363.23	$372.31	$363.23	$372.31
36	$325.38	$333.51	$325.38	$333.51	$356.52	$365.43	$356.52	$365.43	$291.71	$299.00	$291.71	$299.00	$365.61	$374.75	$365.61	$374.75
37	$327.50	$335.69	$327.50	$335.69	$358.83	$367.80	$358.83	$367.80	$293.60	$300.94	$293.60	$300.94	$367.98	$377.18	$367.98	$377.18
38	$329.62	$337.86	$329.62	$337.86	$361.15	$370.18	$361.15	$370.18	$295.50	$302.89	$295.50	$302.89	$370.36	$379.62	$370.36	$379.62
39	$333.85	$342.20	$333.85	$342.20	$365.79	$374.93	$365.79	$374.93	$299.30	$306.78	$299.30	$306.78	$375.12	$384.50	$375.12	$384.50
40	$338.08	$371.89	$338.08	$371.89	$370.43	$407.47	$370.43	$407.47	$303.09	$333.40	$303.09	$333.40	$379.87	$417.86	$379.87	$417.86
41	$344.43	$380.60	$344.43	$380.60	$377.38	$417.00	$377.38	$417.00	$308.78	$341.20	$308.78	$341.20	$387.01	$427.65	$387.01	$427.65
42	$350.52	$389.78	$350.52	$389.78	$384.05	$427.06	$384.05	$427.06	$314.24	$349.43	$314.24	$349.43	$393.84	$437.95	$393.84	$437.95
43	$358.98	$402.42	$358.98	$402.42	$393.33	$440.92	$393.33	$440.92	$321.83	$360.77	$321.83	$360.77	$403.35	$452.16	$403.35	$452.16
44	$369.56	$418.34	$369.56	$418.34	$404.92	$458.37	$404.92	$458.37	$331.31	$375.04	$331.31	$375.04	$415.24	$470.05	$415.24	$470.05
45	$382.00	$437.39	$382.00	$437.39	$418.54	$479.23	$418.54	$479.23	$342.46	$392.12	$342.46	$392.12	$429.21	$491.45	$429.21	$491.45
46	$396.81	$460.30	$396.81	$460.30	$434.78	$504.34	$434.78	$504.34	$355.74	$412.66	$355.74	$412.66	$445.86	$517.20	$445.86	$517.20
47	$413.48	$486.67	$413.48	$486.67	$453.04	$533.23	$453.04	$533.23	$370.68	$436.29	$370.68	$436.29	$464.59	$546.82	$464.59	$546.82
48	$432.52	$517.29	$432.52	$517.29	$473.90	$566.78	$473.90	$566.78	$387.76	$463.76	$387.76	$463.76	$485.99	$581.24	$485.99	$581.24
49	$451.31	$549.24	$451.31	$549.24	$494.48	$601.78	$494.48	$601.78	$404.59	$492.39	$404.59	$492.39	$507.09	$617.13	$507.09	$617.13
50	$472.47	$578.78	$472.47	$578.78	$517.67	$634.15	$517.67	$634.15	$423.57	$518.87	$423.57	$518.87	$530.87	$650.32	$530.87	$650.32
51	$493.37	$604.38	$493.37	$604.38	$540.57	$662.20	$540.57	$662.20	$442.30	$541.82	$442.30	$541.82	$554.35	$679.08	$554.35	$679.08
52	$516.38	$632.57	$516.38	$632.57	$565.79	$693.09	$565.79	$693.09	$462.94	$567.10	$462.94	$567.10	$580.21	$710.76	$580.21	$710.76
53	$539.66	$661.08	$539.66	$661.08	$591.29	$724.33	$591.29	$724.33	$483.81	$592.67	$483.81	$592.67	$606.37	$742.80	$606.37	$742.80
54	$564.79	$691.87	$564.79	$691.87	$618.83	$758.07	$618.83	$758.07	$506.34	$620.27	$506.34	$620.27	$634.61	$777.40	$634.61	$777.40
55	$589.92	$722.65	$589.92	$722.65	$646.37	$791.80	$646.37	$791.80	$528.87	$647.87	$528.87	$647.87	$662.85	$811.99	$662.85	$811.99
56	$617.17	$756.03	$617.17	$756.03	$676.22	$828.37	$676.22	$828.37	$553.29	$677.78	$553.29	$677.78	$693.46	$849.49	$693.46	$849.49
57	$644.68	$789.73	$644.68	$789.73	$706.36	$865.29	$706.36	$865.29	$577.96	$708.00	$577.96	$708.00	$724.37	$887.35	$724.37	$887.35
58	$674.05	$825.71	$674.05	$825.71	$738.54	$904.71	$738.54	$904.71	$604.28	$740.24	$604.28	$740.24	$757.37	$927.78	$757.37	$927.78
59	$688.60	$843.54	$688.60	$843.54	$754.48	$924.24	$754.48	$924.24	$617.33	$756.23	$617.33	$756.23	$773.72	$947.81	$773.72	$947.81
60	$717.96	$879.50	$717.96	$879.50	$786.65	$963.65	$786.65	$963.65	$643.65	$788.47	$643.65	$788.47	$806.71	$988.22	$806.71	$988.22
61	$743.36	$910.62	$743.36	$910.62	$814.48	$997.74	$814.48	$997.74	$666.42	$816.36	$666.42	$816.36	$835.24	$1,023.17	$835.24	$1,023.17
62	$760.02	$931.02	$760.02	$931.02	$832.74	$1,020.11	$832.74	$1,020.11	$681.36	$834.67	$681.36	$834.67	$853.97	$1,046.11	$853.97	$1,046.11
63	$780.92	$956.63	$780.92	$956.63	$855.64	$1,048.16	$855.64	$1,048.16	$700.10	$857.62	$700.10	$857.62	$877.45	$1,074.88	$877.45	$1,074.88
64+	$793.62	$972.18	$793.62	$972.18	$869.55	$1,065.20	$869.55	$1,065.20	$711.48	$871.56	$711.48	$871.56	$891.72	$1,092.36	$891.72	$1,092.36

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

HIOS Plan ID (On Exchange)=>	79279PA0150002		79279PA0150002		79279PA0080012		79279PA0080012		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0150002		79279PA0150002		79279PA0080012		79279PA0080012		79279PA0080010		79279PA0080010		79279PA0130004		79279PA0130004	
Plan Marketing Name =>	O Premier Silver 2900 + Adult D		O Premier Silver 2900 + Adult D		Together Blue EPO Silver 5900		Together Blue EPO Silver 5900		Together Blue EPO Silver 3500		Together Blue EPO Silver 3500		e EPO Silver 3500 + Adult Dent		e EPO Silver 3500 + Adult Dent	
Form # =>	B/EPO/Premier/ADV/HCA/DP-		B/EPO/Premier/ADV/HCA/DP-		TB/EPO/HCA/DP-3		TB/EPO/HCA/DP-3		TB/EPO/HCA/DP-3		TB/EPO/HCA/DP-3		TB/EPO/ADV/HCA/DP-3		TB/EPO/ADV/HCA/DP-3	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	2900		2900		5900		5900		3500		3500		3500		3500	
Coinsurance =>	0.7		0.7		0.7		0.7		0.7		0.7		0.7		0.7	
Copays =>	$75 PCP		$75 PCP		$55 PCP		$55 PCP		$40 PCP		$40 PCP		$40 PCP		$40 PCP	
OOP Maximum =>	7800		7800		9100		9100		9100		9100		9100		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$246.75	$246.75	$246.75	$246.75	$209.16	$209.16	$209.16	$209.16	$167.27	$167.27	$167.27	$167.27	$186.64	$186.64	$186.64	$186.64
15	$268.68	$268.68	$268.68	$268.68	$227.75	$227.75	$227.75	$227.75	$182.14	$182.14	$182.14	$182.14	$203.23	$203.23	$203.23	$203.23
16	$277.07	$277.07	$277.07	$277.07	$234.86	$234.86	$234.86	$234.86	$187.83	$187.83	$187.83	$187.83	$209.57	$209.57	$209.57	$209.57
17	$285.46	$285.46	$285.46	$285.46	$241.97	$241.97	$241.97	$241.97	$193.51	$193.51	$193.51	$193.51	$215.91	$215.91	$215.91	$215.91
18	$294.49	$294.49	$294.49	$294.49	$249.62	$249.62	$249.62	$249.62	$199.64	$199.64	$199.64	$199.64	$222.74	$222.74	$222.74	$222.74
19	$303.52	$303.52	$303.52	$303.52	$257.28	$257.28	$257.28	$257.28	$205.76	$205.76	$205.76	$205.76	$229.58	$229.58	$229.58	$229.58
20	$312.87	$312.87	$312.87	$312.87	$265.21	$265.21	$265.21	$265.21	$212.10	$212.10	$212.10	$212.10	$236.65	$236.65	$236.65	$236.65
21	$322.55	$330.61	$322.55	$330.61	$273.41	$280.25	$273.41	$280.25	$218.66	$224.13	$218.66	$224.13	$243.97	$250.07	$243.97	$250.07
22	$322.55	$330.61	$322.55	$330.61	$273.41	$280.25	$273.41	$280.25	$218.66	$224.13	$218.66	$224.13	$243.97	$250.07	$243.97	$250.07
23	$322.55	$330.61	$322.55	$330.61	$273.41	$280.25	$273.41	$280.25	$218.66	$224.13	$218.66	$224.13	$243.97	$250.07	$243.97	$250.07
24	$322.55	$330.61	$322.55	$330.61	$273.41	$280.25	$273.41	$280.25	$218.66	$224.13	$218.66	$224.13	$243.97	$250.07	$243.97	$250.07
25	$323.84	$331.94	$323.84	$331.94	$274.50	$281.36	$274.50	$281.36	$219.53	$225.02	$219.53	$225.02	$244.95	$251.07	$244.95	$251.07
26	$330.29	$338.55	$330.29	$338.55	$279.97	$286.97	$279.97	$286.97	$223.91	$229.51	$223.91	$229.51	$249.83	$256.08	$249.83	$256.08
27	$338.03	$346.48	$338.03	$346.48	$286.53	$293.69	$286.53	$293.69	$229.16	$234.89	$229.16	$234.89	$255.68	$262.07	$255.68	$262.07
28	$350.61	$359.38	$350.61	$359.38	$297.20	$304.63	$297.20	$304.63	$237.68	$243.62	$237.68	$243.62	$265.20	$271.83	$265.20	$271.83
29	$360.93	$369.95	$360.93	$369.95	$305.95	$313.60	$305.95	$313.60	$244.68	$250.80	$244.68	$250.80	$273.00	$279.83	$273.00	$279.83
30	$366.09	$375.24	$366.09	$375.24	$310.32	$318.08	$310.32	$318.08	$248.18	$254.38	$248.18	$254.38	$276.91	$283.83	$276.91	$283.83
31	$373.84	$383.19	$373.84	$383.19	$316.88	$324.80	$316.88	$324.80	$253.43	$259.77	$253.43	$259.77	$282.76	$289.83	$282.76	$289.83
32	$381.58	$391.12	$381.58	$391.12	$323.44	$331.53	$323.44	$331.53	$258.67	$265.14	$258.67	$265.14	$288.62	$295.84	$288.62	$295.84
33	$386.41	$396.07	$386.41	$396.07	$327.55	$335.74	$327.55	$335.74	$261.95	$268.50	$261.95	$268.50	$292.28	$299.59	$292.28	$299.59
34	$391.58	$401.37	$391.58	$401.37	$331.92	$340.22	$331.92	$340.22	$265.45	$272.09	$265.45	$272.09	$296.18	$303.58	$296.18	$303.58
35	$394.16	$404.01	$394.16	$404.01	$334.11	$342.46	$334.11	$342.46	$267.20	$273.88	$267.20	$273.88	$298.13	$305.58	$298.13	$305.58
36	$396.74	$406.66	$396.74	$406.66	$336.29	$344.70	$336.29	$344.70	$268.95	$275.67	$268.95	$275.67	$300.08	$307.58	$300.08	$307.58
37	$399.32	$409.30	$399.32	$409.30	$338.48	$346.94	$338.48	$346.94	$270.70	$277.47	$270.70	$277.47	$302.03	$309.58	$302.03	$309.58
38	$401.90	$411.95	$401.90	$411.95	$340.67	$349.19	$340.67	$349.19	$272.45	$279.26	$272.45	$279.26	$303.99	$311.59	$303.99	$311.59
39	$407.06	$417.24	$407.06	$417.24	$345.04	$353.67	$345.04	$353.67	$275.95	$282.85	$275.95	$282.85	$307.89	$315.59	$307.89	$315.59
40	$412.22	$453.44	$412.22	$453.44	$349.42	$384.36	$349.42	$384.36	$279.45	$307.40	$279.45	$307.40	$311.79	$342.97	$311.79	$342.97
41	$419.96	$464.06	$419.96	$464.06	$355.98	$393.36	$355.98	$393.36	$284.70	$314.59	$284.70	$314.59	$317.65	$351.00	$317.65	$351.00
42	$427.38	$475.25	$427.38	$475.25	$362.27	$402.84	$362.27	$402.84	$289.72	$322.17	$289.72	$322.17	$323.26	$359.47	$323.26	$359.47
43	$437.70	$490.66	$437.70	$490.66	$371.02	$415.91	$371.02	$415.91	$296.72	$332.62	$296.72	$332.62	$331.07	$371.13	$331.07	$371.13
44	$450.60	$510.08	$450.60	$510.08	$381.95	$432.37	$381.95	$432.37	$305.47	$345.79	$305.47	$345.79	$340.83	$385.82	$340.83	$385.82
45	$465.76	$533.30	$465.76	$533.30	$394.80	$452.05	$394.80	$452.05	$315.75	$361.53	$315.75	$361.53	$352.29	$403.37	$352.29	$403.37
46	$483.83	$561.24	$483.83	$561.24	$410.12	$475.74	$410.12	$475.74	$327.99	$380.47	$327.99	$380.47	$365.96	$424.51	$365.96	$424.51
47	$504.15	$593.38	$504.15	$593.38	$427.34	$502.98	$427.34	$502.98	$341.77	$402.26	$341.77	$402.26	$381.33	$448.83	$381.33	$448.83
48	$527.37	$630.73	$527.37	$630.73	$447.03	$534.65	$447.03	$534.65	$357.51	$427.58	$357.51	$427.58	$398.89	$477.07	$398.89	$477.07
49	$550.27	$669.68	$550.27	$669.68	$466.44	$567.66	$466.44	$567.66	$373.03	$453.98	$373.03	$453.98	$416.21	$506.53	$416.21	$506.53
50	$576.07	$705.69	$576.07	$705.69	$488.31	$598.18	$488.31	$598.18	$390.53	$478.40	$390.53	$478.40	$435.73	$533.77	$435.73	$533.77
51	$601.56	$736.91	$601.56	$736.91	$509.91	$624.64	$509.91	$624.64	$407.80	$499.56	$407.80	$499.56	$455.00	$557.38	$455.00	$557.38
52	$629.62	$771.28	$629.62	$771.28	$533.70	$653.78	$533.70	$653.78	$426.82	$522.85	$426.82	$522.85	$476.23	$583.38	$476.23	$583.38
53	$658.00	$806.05	$658.00	$806.05	$557.76	$683.26	$557.76	$683.26	$446.07	$546.44	$446.07	$546.44	$497.70	$609.68	$497.70	$609.68
54	$688.64	$843.58	$688.64	$843.58	$583.73	$715.07	$583.73	$715.07	$466.84	$571.88	$466.84	$571.88	$520.88	$638.08	$520.88	$638.08
55	$719.29	$881.13	$719.29	$881.13	$609.70	$746.88	$609.70	$746.88	$487.61	$597.32	$487.61	$597.32	$544.05	$666.46	$544.05	$666.46
56	$752.51	$921.82	$752.51	$921.82	$637.87	$781.39	$637.87	$781.39	$510.13	$624.91	$510.13	$624.91	$569.18	$697.25	$569.18	$697.25
57	$786.05	$962.91	$786.05	$962.91	$666.30	$816.22	$666.30	$816.22	$532.87	$652.77	$532.87	$652.77	$594.55	$728.32	$594.55	$728.32
58	$821.86	$1,006.78	$821.86	$1,006.78	$696.65	$853.40	$696.65	$853.40	$557.15	$682.51	$557.15	$682.51	$621.64	$761.51	$621.64	$761.51
59	$839.60	$1,028.51	$839.60	$1,028.51	$711.69	$871.82	$711.69	$871.82	$569.17	$697.23	$569.17	$697.23	$635.05	$777.94	$635.05	$777.94
60	$875.40	$1,072.37	$875.40	$1,072.37	$742.03	$908.99	$742.03	$908.99	$593.44	$726.96	$593.44	$726.96	$662.13	$811.11	$662.13	$811.11
61	$906.37	$1,110.30	$906.37	$1,110.30	$768.28	$941.14	$768.28	$941.14	$614.43	$752.68	$614.43	$752.68	$685.56	$839.81	$685.56	$839.81
62	$926.69	$1,135.20	$926.69	$1,135.20	$785.51	$962.25	$785.51	$962.25	$628.21	$769.56	$628.21	$769.56	$700.93	$858.64	$700.93	$858.64
63	$952.17	$1,166.41	$952.17	$1,166.41	$807.11	$988.71	$807.11	$988.71	$645.48	$790.71	$645.48	$790.71	$720.20	$882.25	$720.20	$882.25
64+	$967.65	$1,185.37	$967.65	$1,185.37	$820.23	$1,004.78	$820.23	$1,004.78	$655.98	$803.58	$655.98	$803.58	$731.91	$896.59	$731.91	$896.59

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

HIOS Plan ID (On Exchange)=>	79279PA0080001		79279PA0080001		79279PA0130002		79279PA0130002		79279PA0090001		79279PA0090001		79279PA0080011		79279PA0080011	
HIOS Plan ID (Off Exchange)=>	79279PA0080001		79279PA0080001		79279PA0130002		79279PA0130002		79279PA0090001		79279PA0090001		79279PA0080011		79279PA0080011	
Plan Marketing Name =>	Together Blue EPO Bronze 3800		Together Blue EPO Bronze 3800		EPO Bronze 3800 + Adult Dent		EPO Bronze 3800 + Adult Dent		EPO Bronze 6900 HSA - Custon		EPO Bronze 6900 HSA - Custon		Together Blue EPO Bronze 8900		Together Blue EPO Bronze 8900	
Form # =>	TB/EPO/HCA/DP-3		TB/EPO/HCA/DP-3		TB/EPO/ADV/HCA/DP-3		TB/EPO/ADV/HCA/DP-3		TB/EPO/HDHP/HCA/DP-3		TB/EPO/HDHP/HCA/DP-3		TB/EPO/HCA/DP-3		TB/EPO/HCA/DP-3	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	3800		3800		3800		3800		6900		6900		8900		8900	
Coinsurance =>	0.5		0.5		0.5		0.5		1		1		1		1	
Copays =>	$65 PCP		$65 PCP		$65 PCP		$65 PCP		N/A		N/A		N/A		N/A	
OOP Maximum =>	9100		9100		9100		9100		6900		6900		8900		8900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$149.31	$149.31	$149.31	$149.31	$168.66	$168.66	$168.66	$168.66	$154.70	$154.70	$154.70	$154.70	$135.14	$135.14	$135.14	$135.14
15	$162.58	$162.58	$162.58	$162.58	$183.65	$183.65	$183.65	$183.65	$168.45	$168.45	$168.45	$168.45	$147.16	$147.16	$147.16	$147.16
16	$167.65	$167.65	$167.65	$167.65	$189.38	$189.38	$189.38	$189.38	$173.71	$173.71	$173.71	$173.71	$151.75	$151.75	$151.75	$151.75
17	$172.73	$172.73	$172.73	$172.73	$195.12	$195.12	$195.12	$195.12	$178.96	$178.96	$178.96	$178.96	$156.34	$156.34	$156.34	$156.34
18	$178.19	$178.19	$178.19	$178.19	$201.29	$201.29	$201.29	$201.29	$184.63	$184.63	$184.63	$184.63	$161.29	$161.29	$161.29	$161.29
19	$183.65	$183.65	$183.65	$183.65	$207.46	$207.46	$207.46	$207.46	$190.29	$190.29	$190.29	$190.29	$166.24	$166.24	$166.24	$166.24
20	$189.31	$189.31	$189.31	$189.31	$213.86	$213.86	$213.86	$213.86	$196.15	$196.15	$196.15	$196.15	$171.36	$171.36	$171.36	$171.36
21	$195.17	$200.05	$195.17	$200.05	$220.47	$225.98	$220.47	$225.98	$202.22	$207.28	$202.22	$207.28	$176.66	$181.08	$176.66	$181.08
22	$195.17	$200.05	$195.17	$200.05	$220.47	$225.98	$220.47	$225.98	$202.22	$207.28	$202.22	$207.28	$176.66	$181.08	$176.66	$181.08
23	$195.17	$200.05	$195.17	$200.05	$220.47	$225.98	$220.47	$225.98	$202.22	$207.28	$202.22	$207.28	$176.66	$181.08	$176.66	$181.08
24	$195.17	$200.05	$195.17	$200.05	$220.47	$225.98	$220.47	$225.98	$202.22	$207.28	$202.22	$207.28	$176.66	$181.08	$176.66	$181.08
25	$195.95	$200.85	$195.95	$200.85	$221.35	$226.88	$221.35	$226.88	$203.03	$208.11	$203.03	$208.11	$177.37	$181.80	$177.37	$181.80
26	$199.85	$204.85	$199.85	$204.85	$225.76	$231.40	$225.76	$231.40	$207.07	$212.25	$207.07	$212.25	$180.90	$185.42	$180.90	$185.42
27	$204.54	$209.65	$204.54	$209.65	$231.05	$236.83	$231.05	$236.83	$211.93	$217.23	$211.93	$217.23	$185.14	$189.77	$185.14	$189.77
28	$212.15	$217.45	$212.15	$217.45	$239.65	$245.64	$239.65	$245.64	$219.81	$225.31	$219.81	$225.31	$192.03	$196.83	$192.03	$196.83
29	$218.40	$223.86	$218.40	$223.86	$246.71	$252.88	$246.71	$252.88	$226.28	$231.94	$226.28	$231.94	$197.68	$202.62	$197.68	$202.62
30	$221.52	$227.06	$221.52	$227.06	$250.23	$256.49	$250.23	$256.49	$229.52	$235.26	$229.52	$235.26	$200.51	$205.52	$200.51	$205.52
31	$226.20	$231.86	$226.20	$231.86	$255.52	$261.91	$255.52	$261.91	$234.37	$240.23	$234.37	$240.23	$204.75	$209.87	$204.75	$209.87
32	$230.89	$236.66	$230.89	$236.66	$260.82	$267.34	$260.82	$267.34	$239.23	$245.21	$239.23	$245.21	$208.99	$214.21	$208.99	$214.21
33	$233.81	$239.66	$233.81	$239.66	$264.12	$270.72	$264.12	$270.72	$242.26	$248.32	$242.26	$248.32	$211.64	$216.93	$211.64	$216.93
34	$236.94	$242.86	$236.94	$242.86	$267.65	$274.34	$267.65	$274.34	$245.50	$251.64	$245.50	$251.64	$214.47	$219.83	$214.47	$219.83
35	$238.50	$244.46	$238.50	$244.46	$269.41	$276.15	$269.41	$276.15	$247.11	$253.29	$247.11	$253.29	$215.88	$221.28	$215.88	$221.28
36	$240.06	$246.06	$240.06	$246.06	$271.18	$277.96	$271.18	$277.96	$248.73	$254.95	$248.73	$254.95	$217.29	$222.72	$217.29	$222.72
37	$241.62	$247.66	$241.62	$247.66	$272.94	$279.76	$272.94	$279.76	$250.35	$256.61	$250.35	$256.61	$218.71	$224.18	$218.71	$224.18
38	$243.18	$249.26	$243.18	$249.26	$274.71	$281.58	$274.71	$281.58	$251.97	$258.27	$251.97	$258.27	$220.12	$225.62	$220.12	$225.62
39	$246.30	$252.46	$246.30	$252.46	$278.23	$285.19	$278.23	$285.19	$255.20	$261.58	$255.20	$261.58	$222.94	$228.51	$222.94	$228.51
40	$249.43	$274.37	$249.43	$274.37	$281.76	$309.94	$281.76	$309.94	$258.44	$284.28	$258.44	$284.28	$225.77	$248.35	$225.77	$248.35
41	$254.11	$280.79	$254.11	$280.79	$287.05	$317.19	$287.05	$317.19	$263.29	$290.94	$263.29	$290.94	$230.01	$254.16	$230.01	$254.16
42	$258.60	$287.56	$258.60	$287.56	$292.12	$324.84	$292.12	$324.84	$267.94	$297.95	$267.94	$297.95	$234.07	$260.29	$234.07	$260.29
43	$264.85	$296.90	$264.85	$296.90	$299.18	$335.38	$299.18	$335.38	$274.41	$307.61	$274.41	$307.61	$239.73	$268.74	$239.73	$268.74
44	$272.65	$308.64	$272.65	$308.64	$308.00	$348.66	$308.00	$348.66	$282.50	$319.79	$282.50	$319.79	$246.79	$279.37	$246.79	$279.37
45	$281.83	$322.70	$281.83	$322.70	$318.36	$364.52	$318.36	$364.52	$292.01	$334.35	$292.01	$334.35	$255.10	$292.09	$255.10	$292.09
46	$292.76	$339.60	$292.76	$339.60	$330.71	$383.62	$330.71	$383.62	$303.33	$351.86	$303.33	$351.86	$264.99	$307.39	$264.99	$307.39
47	$305.05	$359.04	$305.05	$359.04	$344.59	$405.58	$344.59	$405.58	$316.07	$372.01	$316.07	$372.01	$276.12	$324.99	$276.12	$324.99
48	$319.10	$381.64	$319.10	$381.64	$360.47	$431.12	$360.47	$431.12	$330.63	$395.43	$330.63	$395.43	$288.84	$345.45	$288.84	$345.45
49	$332.96	$405.21	$332.96	$405.21	$376.12	$457.74	$376.12	$457.74	$344.99	$419.85	$344.99	$419.85	$301.38	$366.78	$301.38	$366.78
50	$348.57	$427.00	$348.57	$427.00	$393.76	$482.36	$393.76	$482.36	$361.16	$442.42	$361.16	$442.42	$315.51	$386.50	$315.51	$386.50
51	$363.99	$445.89	$363.99	$445.89	$411.18	$503.70	$411.18	$503.70	$377.14	$462.00	$377.14	$462.00	$329.47	$403.60	$329.47	$403.60
52	$380.97	$466.69	$380.97	$466.69	$430.36	$527.19	$430.36	$527.19	$394.73	$483.54	$394.73	$483.54	$344.84	$422.43	$344.84	$422.43
53	$398.15	$487.73	$398.15	$487.73	$449.76	$550.96	$449.76	$550.96	$412.53	$505.35	$412.53	$505.35	$360.39	$441.48	$360.39	$441.48
54	$416.69	$510.45	$416.69	$510.45	$470.70	$576.61	$470.70	$576.61	$431.74	$528.88	$431.74	$528.88	$377.17	$462.03	$377.17	$462.03
55	$435.23	$533.16	$435.23	$533.16	$491.65	$602.27	$491.65	$602.27	$450.95	$552.41	$450.95	$552.41	$393.95	$482.59	$393.95	$482.59
56	$455.33	$557.78	$455.33	$557.78	$514.36	$630.09	$514.36	$630.09	$471.78	$577.93	$471.78	$577.93	$412.15	$504.88	$412.15	$504.88
57	$475.63	$582.65	$475.63	$582.65	$537.29	$658.18	$537.29	$658.18	$492.81	$603.69	$492.81	$603.69	$430.52	$527.39	$430.52	$527.39
58	$497.29	$609.18	$497.29	$609.18	$561.76	$688.16	$561.76	$688.16	$515.26	$631.19	$515.26	$631.19	$450.13	$551.41	$450.13	$551.41
59	$508.03	$622.34	$508.03	$622.34	$573.88	$703.00	$573.88	$703.00	$526.38	$644.82	$526.38	$644.82	$459.85	$563.32	$459.85	$563.32
60	$529.69	$648.87	$529.69	$648.87	$598.36	$732.99	$598.36	$732.99	$548.83	$672.32	$548.83	$672.32	$479.46	$587.34	$479.46	$587.34
61	$548.43	$671.83	$548.43	$671.83	$619.52	$758.91	$619.52	$758.91	$568.24	$696.09	$568.24	$696.09	$496.41	$608.10	$496.41	$608.10
62	$560.72	$686.88	$560.72	$686.88	$633.41	$775.93	$633.41	$775.93	$580.98	$711.70	$580.98	$711.70	$507.54	$621.74	$507.54	$621.74
63	$576.14	$705.77	$576.14	$705.77	$650.83	$797.27	$650.83	$797.27	$596.95	$731.26	$596.95	$731.26	$521.50	$638.84	$521.50	$638.84
64+	$585.51	$717.25	$585.51	$717.25	$661.41	$810.23	$661.41	$810.23	$606.66	$743.16	$606.66	$743.16	$529.98	$649.23	$529.98	$649.23

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

HIOS Plan ID (On Exchange)=>	79279PA0100001		79279PA0100001	
HIOS Plan ID (Off Exchange)=>	79279PA0100001		79279PA0100001	
Plan Marketing Name =>	r Events EPO Catastrophic 910		r Events EPO Catastrophic 910	
Form # =>	TB/CAT/EPO/HCA/DP-3		TB/CAT/EPO/HCA/DP-3	
Rating Area =>	Area 1		Area 4	
Network =>	L		L	
Metal =>	Catastrophic		Catastrophic	
Deductible =>	9100		9100	
Coinsurance =>	1		1	
Copays =>	Visits 1-3); then 100% after Dec		Visits 1-3); then 100% after Dec	
OOP Maximum =>	9100		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$113.01	$113.01	$113.01	$113.01
15	$123.06	$123.06	$123.06	$123.06
16	$126.90	$126.90	$126.90	$126.90
17	$130.74	$130.74	$130.74	$130.74
18	$134.88	$134.88	$134.88	$134.88
19	$139.01	$139.01	$139.01	$139.01
20	$143.30	$143.30	$143.30	$143.30
21	$147.73	$151.42	$147.73	$151.42
22	$147.73	$151.42	$147.73	$151.42
23	$147.73	$151.42	$147.73	$151.42
24	$147.73	$151.42	$147.73	$151.42
25	$148.32	$152.03	$148.32	$152.03
26	$151.28	$155.06	$151.28	$155.06
27	$154.82	$158.69	$154.82	$158.69
28	$160.58	$164.59	$160.58	$164.59
29	$165.31	$169.44	$165.31	$169.44
30	$167.67	$171.86	$167.67	$171.86
31	$171.22	$175.50	$171.22	$175.50
32	$174.76	$179.13	$174.76	$179.13
33	$176.98	$181.40	$176.98	$181.40
34	$179.34	$183.82	$179.34	$183.82
35	$180.53	$185.04	$180.53	$185.04
36	$181.71	$186.25	$181.71	$186.25
37	$182.89	$187.46	$182.89	$187.46
38	$184.07	$188.67	$184.07	$188.67
39	$186.44	$191.10	$186.44	$191.10
40	$188.80	$207.68	$188.80	$207.68
41	$192.34	$212.54	$192.34	$212.54
42	$195.74	$217.66	$195.74	$217.66
43	$200.47	$224.73	$200.47	$224.73
44	$206.38	$233.62	$206.38	$233.62
45	$213.32	$244.25	$213.32	$244.25
46	$221.60	$257.06	$221.60	$257.06
47	$230.90	$271.77	$230.90	$271.77
48	$241.54	$288.88	$241.54	$288.88
49	$252.03	$306.72	$252.03	$306.72
50	$263.85	$323.22	$263.85	$323.22
51	$275.52	$337.51	$275.52	$337.51
52	$288.37	$353.25	$288.37	$353.25
53	$301.37	$369.18	$301.37	$369.18
54	$315.40	$386.37	$315.40	$386.37
55	$329.44	$403.56	$329.44	$403.56
56	$344.65	$422.20	$344.65	$422.20
57	$360.02	$441.02	$360.02	$441.02
58	$376.42	$461.11	$376.42	$461.11
59	$384.54	$471.06	$384.54	$471.06
60	$400.94	$491.15	$400.94	$491.15
61	$415.12	$508.52	$415.12	$508.52
62	$424.43	$519.93	$424.43	$519.93
63	$436.10	$534.22	$436.10	$534.22
64+	$443.19	$542.91	$443.19	$542.91

Highmark Care Advantage
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0260001	Together Blue Diabetes EPO Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0270001	Together Blue Diabetes EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0140002	Together Blue EPO Premier Silver 2900	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0150002	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0080012	Together Blue EPO Silver 5900	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0090001	Together Blue EPO Bronze 6900 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland
79279PA0100001	Together Blue Major Events EPO Catastrophic 9100 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	L	1, 4	Allegheny, Erie, Washington, Butler, Westmoreland

Company Name **Highmark Care Advantage**
Market **Individual**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2022 Number of Covered Lives by Rating County			
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0260001	Together Blue Diabetes EPO Gold 0	EPO	Gold	On/Off
79279PA0270001	Together Blue Diabetes EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0090004	Together Blue EPO Gold 1700 HSA	EPO	Gold	On/Off
79279PA0140002	Together Blue EPO Premier Silver 2900	EPO	Silver	On/Off
79279PA0150002	Together Blue EPO Premier Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off
79279PA0080012	Together Blue EPO Silver 5900	EPO	Silver	On/Off
79279PA0080010	Together Blue EPO Silver 3500	EPO	Silver	Off
79279PA0130004	Together Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off
79279PA0090001	Together Blue EPO Bronze 6900 HSA - Custom Drug Benefit	EPO	Bronze	On/Off
79279PA0080011	Together Blue EPO Bronze 8900	EPO	Bronze	On/Off
79279PA0100001	Together Blue Major Events EPO Catastrophic 9100 - 3 Free PCP Visits	EPO	Catastrophic	On/Off

RATING AREA 1

0	0	1,856	0	0	0	0	0
Crawford	**Clarion**	**Erie**	**Forest**	**Mckean**	**Mercer**	**Venango**	**Warren**
		$253.09					
		$278.39					
		$268.36					
		$293.67					
		$264.54					
		$289.85					
		$237.16					
		$297.24					
		$322.55					
		$273.41					
		$218.66					
		$243.97					
		$195.17					
		$220.47					
		$202.22					
		$176.66					
		$147.73					

RATING AREA 2

0	0	0
Elk	**Cameron**	**Potter**

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	**Carbon**	**Clinton**	**Lackawanna**	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**

RATING AREA 4

9,924	0	0	0	0	0	0	0	1,637	1,162
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
$253.09			$253.09					$253.09	$253.09
$278.39			$278.39					$278.39	$278.39
$268.36			$268.36					$268.36	$268.36
$293.67			$293.67					$293.67	$293.67
$264.54			$264.54					$264.54	$264.54
$289.85			$289.85					$289.85	$289.85
$237.16			$237.16					$237.16	$237.16
$297.24			$297.24					$297.24	$297.24
$322.55			$322.55					$322.55	$322.55
$273.41			$273.41					$273.41	$273.41
$218.66			$218.66					$218.66	$218.66
$243.97			$243.97					$243.97	$243.97
$195.17			$195.17					$195.17	$195.17
$220.47			$220.47					$220.47	$220.47
$202.22			$202.22					$202.22	$202.22
$176.66			$176.66					$176.66	$176.66
$147.73			$147.73					$147.73	$147.73

RATING AREA 5

0	0	0	0	0	0	0
Bedford	**Blair**	**Clearfield**	**Cambria**	**Huntingdon**	**Jefferson**	**Somerset**

RATING AREA 6

0	0	0	0	0	0	0	0	0	0
Centre	**Columbia**	**Lehigh**	**Mifflin**	**Montour**	**Northampton**	**Northumberland**	**Schuylkill**	**Snyder**	**Union**

RATING AREA 7

0	0	0	0
Adams	**Berks**	**Lancaster**	**York**

RATING AREA 8

0	0	0	0	0
Bucks	**Chester**	**Delaware**	**Montgomery**	**Philadelphia**

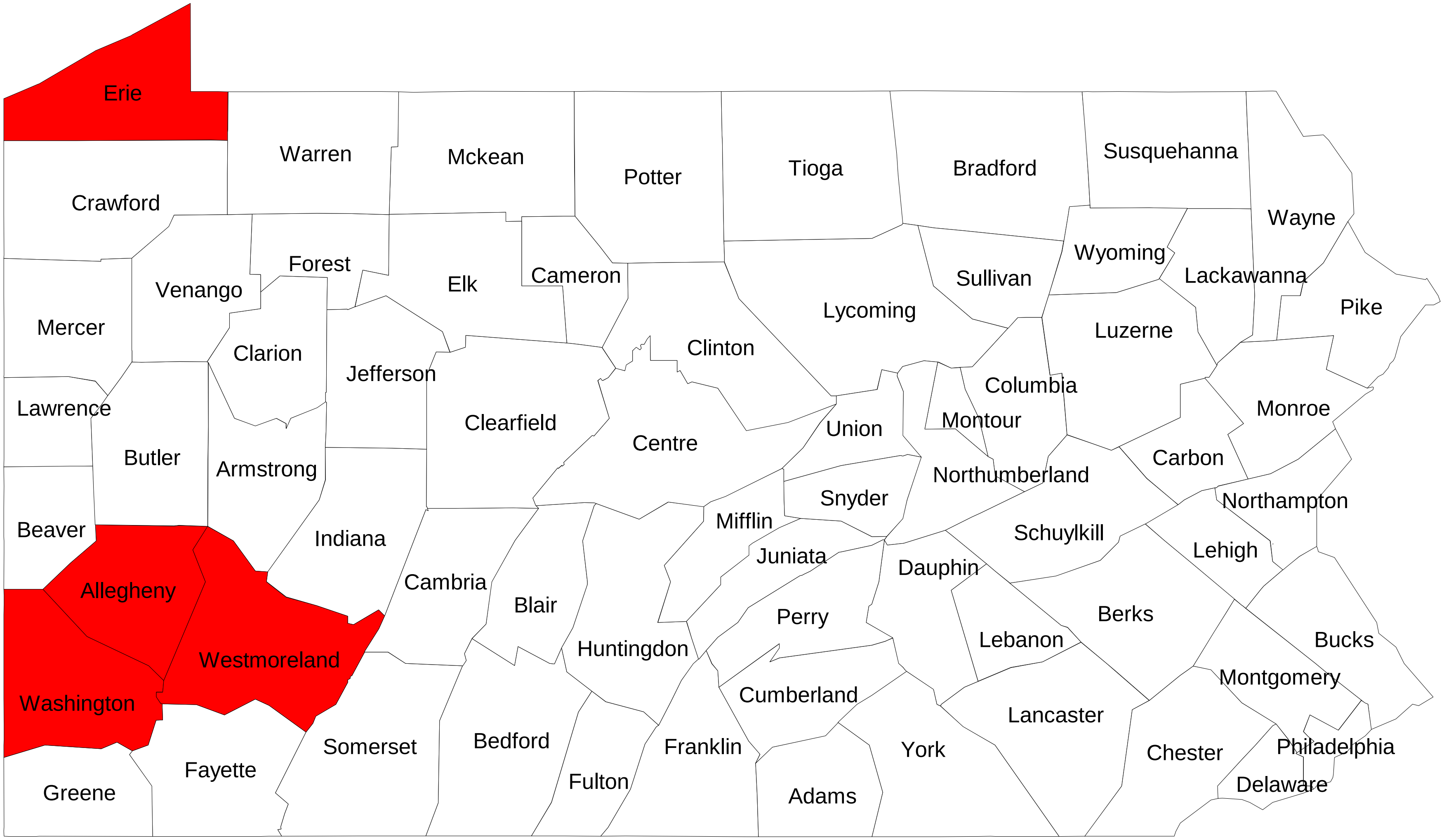
RATING AREA 9

0	0	0	0	0	0	0
Cumberland	**Dauphin**	**Franklin**	**Fulton**	**Juniata**	**Lebanon**	**Perry**

2022 Service Area

Issuer: Highmark Coverage Advantage (HCA)

Market: Individual



Key *(modify as needed)*

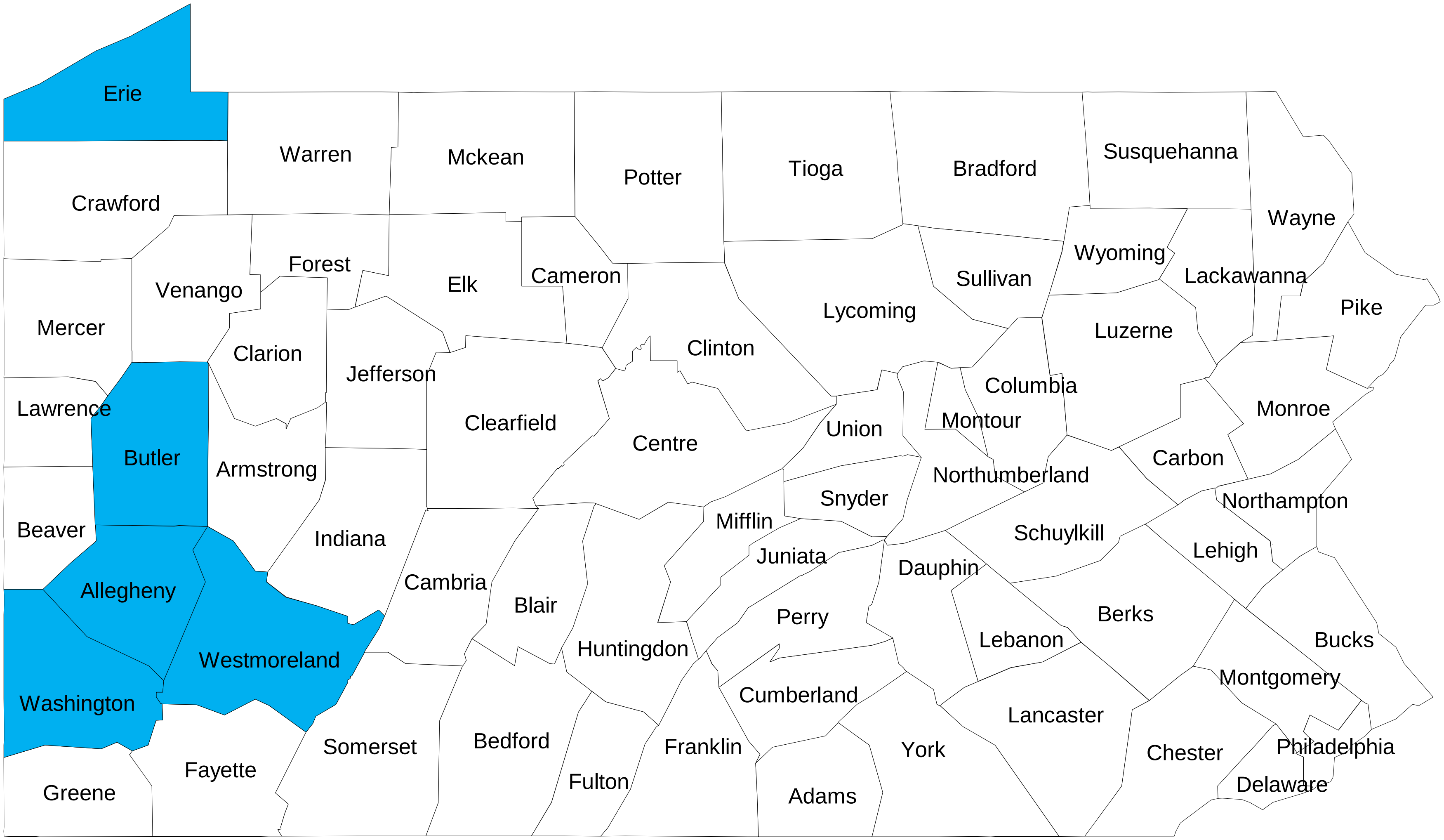
: 2022 on-exchange service area

: 2022 off-exchange only service area

2023 Service Area

Issuer: Highmark Coverage Advantage (HCA)

Market: Individual



Key *(modify as needed)*

: 2023 on-exchange service area

: 2023 off-exchange only service area

June 24, 2022

Mr. James Laverty, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2023 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-22-HCA (SERFF Filing # HGHM-133249767)

Dear Mr. Laverty:

Enclosed are responses to your June 15, 2022 questions regarding SERFF Filing # HGHM-133249767. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at [redacted] or via e-mail at: [redacted]

Sincerely,

[redacted]

[redacted]

Highmark Inc.

1. 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.

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

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

Response:
Yes, after accounting for members we expect to passively enroll, we assumed that the split of members actively enrolling in On- vs. Off-exchange coverage would match the experience we saw during the 2021 OEP (Nov 2020 – Jan 2021), which was the last OEP prior to ARPA.

No adjustment was made to the morbidity due to the expanded subsidies not being extended into 2023. This is consistent with our filing approach from last year which assumed no morbidity change due to expanded subsidies in 2022.

3. 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.

Response:
The quality improvement activity (QIA) expenses that are used to calculate the projected 2023 medical loss ratio (MLR) cited in the Part III Actuarial Memorandum are developed from the most recent actual QIA data that we have available. Our internal subject matter experts have been reviewing the QIA-related expenses in light of the changes outlined by CMS in the 2023 Notice of Benefit and Payment Parameters. Based on an initial review, we do not expect this requirement of excluding indirect QIA expenses to have a material impact on the results.

4. In the PAAM Exhibits, Table 6, the commission is listed as $6.51 PMPM. Please provide the quantitative development for determining the commission PMPM.

Response:
The development of the projected commission PMPM is shown in Attachment D. The projected commission expense is estimated to be worth $6.50 PMPM or 1.43% of premium as shown in Table 6. Because the projected required revenue PMPM in Table 6 does not account for the impact of the catastrophic eligibility factor, the required revenue displayed is slightly overstated. Thus, the formula in Table 6 for the commission PMPM calculates a value that is $0.01 PMPM higher than the actual assumption.

5. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: OpenEnrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please explain in detail the reason for the difference. Note that federal law prohibits 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.

Response:
Please see the attached exhibit labeled Q5 Response for the commission PMPMs for the requested categories of members. The commission PMPMs are consistent between the categories.

6. If available, please provide a current copy of the broker contract agreements for plan year 2023.

Response:
The broker contract agreements for plan year 2023 are not yet available.

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

Response:
Our rate filing assumed that the expanded subsidies implemented under ARPA are discontinued for the 2023 plan year. Our expectation in last year's filing was that enhanced ARPA subsidies would not impact the rates. Consistent with that assumption, we are assuming no rate impact in 2023 for the discontinuation of the ARPA enhanced subsidies.

8. With the Public Health Emergency scheduled to end on July 15th, how has the rate development been affected? Please provide support for any adjustments. Specifically, has any adjustments been made to your assumption of on-exchange membership for PY2023?

Response:
No adjustment has been made for the Public Health Emergency (PHE) potentially ending since current regulation/law has not changed and the PHE continues to be extended. Depending on changes to laws/regulations related to the PHE ending, Highmark reserves the right to modify the filing due to any substantial changes.

9. Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) have been met.

Response:
Our expanded bronze plans satisfy the requirements as defined by 45 CFR 156.140(c) by either covering at least one major service, other than preventive services, before the deductible or meeting the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2). For plans satisfying the requirement by covering at least one major service before the deductible, several major services are covered prior to the deductible including primary care and specialty care. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

10. Per the Pennsylvania Final Rate Filing Guidance, Table 5, the Change in Morbidity – All Other should have an individual adjustment factor of 1.0. Please confirm that no individual adjustment factor was used.

Response:
We confirm that the rate development did not include any adjustment for the individual mandate factor.

11. Per the PAAM Exhibits, Table 6, the cost of Quality Improvement Initiatives is $17.35. Please qualitatively and quantitatively show the development of the quality improvement initiative amount.

Response:
The Quality Improvement Initiatives PMPM is calculated by multiplying our internal estimate of Quality Improvement Initiatives percentage by the Projected Required Revenue PMPM. It was calculated as follows: 3.80% x $456.57 = $17.35. As mentioned in the response to Question 3 above, the quality improvement activity (QIA) expense percentage is developed from the most recent actual QIA data that we have available.

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

Response:
Projected drug rebates account for expected changes in cost, utilization, and contracting associated with rebatable drugs. The change in drug rebates is included in the “Change in Other” factor found on Table 5. The specific impact of the change in drug rebates is provided in the attached exhibit labeled Q12 Response.

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

Response:
Our trend development does not include an adjustment related to changes in telehealth services compared to traditional service types. Our cost/service for telehealth and non-telehealth services are at parity. Our assumption is that changes in telehealth vs. non-telehealth utilization of service patterns (visit and other associated services) will not materially impact the overall trend.

Highmark Coverage Advantage

Individual Market

Response to Objection 1 - Question 5

Enrollee Type	Commission PMPM	
	[redacted]	[redacted]
Open Enrollment - Renewing	[redacted]	[redacted]
Open Enrollment - New	[redacted]	[redacted]
Special Enrollment Period - Renewing	[redacted]	[redacted]
Special Enrollment Period - New	[redacted]	[redacted]

Highmark Coverage Advantage

Individual Market

Response to Objection 1 - Question 12

Description	Factor
Change in Rx Rebates	0.987
Change in Hospital/Physician Settlements	1.005
Change in Other	0.991

July 14, 2022

Mr. James Laverty, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2023 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-22-HCA (SERFF Filing # HGHM-133249767)

Dear Mr. Laverty:

Enclosed are responses to your July 6, 2022 questions regarding SERFF Filing # HGHM-133249767. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to the following document in SERFF:

- In response to Question 1, the 2021 experience period risk adjustment amount found in Table 2 of the PAAM Exhibits has been updated to reflect the final amount released by CMS on June 30, 2022.

Should you have any further questions regarding this Filing, please feel free to contact me at [redacted] or via e-mail at: [redacted]

Sincerely,

[redacted]

[redacted]
Highmark Inc.

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

Response:
The 2021 experience period risk adjustment amount in Table 2 has been updated to reflect the final amount released by CMS on June 30, 2022.

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

Response:
The Company does not intend to modify its projected 2023 risk adjustment transfer amounts based on the 2021 results.

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

Response:
We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.

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

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

Response:
All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.

5. The administrative expenses for HCA are a larger percent of premium (14.5%) than found in other individual market issuers in Pennsylvania. Please give some reasons why the administrative expenses are high for this company.

Response:
The Company's administrative expense as a percentage of the total projected required revenue is higher primarily because the projected incurred claims are very low as a result of the network factor found in Table 14.

COVERAGE ADVANTAGE

An Independent Licensee of the Blue Cross and Blue Shield Association

July 20, 2022

Mr. James Laverty, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2023 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-22-HCA (SERFF Filing # HGHM-133249767)

Dear Mr. Laverty:

Enclosed are responses to your July 18, 2022 questions regarding SERFF Filing # HGHM-133249767. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at [redacted] or via e-mail at: [redacted]

Sincerely,

[redacted]

[redacted]

Highmark Inc.

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

Response:
The Company's utilization management programs and any provider incentives apply consistently to members regardless of whether or not they reach eligibility for claims reinsurance.

2. It was noted in the PY23 rate filing that the CSR Defunding Adjustment factor would be 1.22 if ARPA subsidies were extended.
At this point are you still comfortable keeping the CSR factor at 1.22 if subsidies are extended? In addition, please explain if any other favorable adjustments should be made (due to increased membership, improving morbidity, etc.) if subsidies are extended. If so, please provide a range on what any such adjustment would be (i.e. 0.98 to 1.0).

Response:
The Company is comfortable with applying a 1.22 CSR Defunding Adjustment factor if ARPA subsidies are extended for 2023. We would expect membership to increase if ARPA subsidies are extended, but not materially impact rates.

Unified Rate Review v5.4

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.

Company Legal Name: **Highmark Coverage Advantage**
State: **PA**
HIOS Issuer ID: **79279**
Market: **Individual**
Effective Date of Rate Change(s): **1/1/2023**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2021 to 12/31/2021

	Total	PMPM
Allowed Claims	$54,320,506.11	$420.75
Reinsurance	$1,627,485.96	$12.61
Incurred Claims in Experience Period	$43,391,249.76	$336.09
Risk Adjustment	-$2,137,406.00	-$16.56
Experience Period Premium	$56,787,165.04	$439.85
Experience Period Member Months	129,105	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM
Inpatient Hospital	$60.03	1.040	1.026	1.040	1.026	$68.35
Outpatient Hospital	$74.43	1.040	1.026	1.040	1.026	$84.74
Professional	$143.60	1.040	1.026	1.040	1.026	$163.50
Other Medical	$11.30	1.040	1.026	1.040	1.026	$12.87
Capitation	$0.20	0.783	1.000	1.000	1.000	$0.16
Prescription Drug	$128.77	1.040	1.026	1.040	1.026	$146.61
Total	$418.33					**$476.23**

Morbidity Adjustment		0.932
Demographic Shift		1.023
Plan Design Changes		1.000
Other		1.000
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/2023**	**$454.05**

Manual EHB Allowed Claims PMPM	$0.00
Applied Credibility %	100.00%

			Projected Period Totals
Projected Index Rate for	**1/1/2023**	**$454.05**	$96,919,696.80
Reinsurance		$21.68	$4,627,726.08
Risk Adjustment Payment/Charge		-$35.22	-$7,517,920.32
Exchange User Fees		3.10%	$3,193,092.49
Market Adjusted Index Rate		**$482.55**	**$103,002,983.53**

Projected Member Months	**213,456**

Product-Plan Data Collection

Company Legal Name: **Highmark Coverage Advantage**
HIOS Issuer ID: **79279**
Effective Date of Rate Change(s): **1/1/2023**

State: **PA**
Market: **Individual**

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

Product/Plan Level Calculations

Field # **Section I: General Product and Plan Information**

1.1 Product Name		Together Blue EPO							Together Blue EPO HSA				er Blue Major Even
1.2 Product ID		79279PA008							79279PA009				79279PA010
1.3 Plan Name		EPO Bronze 3800	EPO Silver 2900	EPO Gold 800	EPO Gold 0	EPO Silver 3500	EPO Bronze 8900	EPO Silver 5900	EPO Bronze 6900	EPO Silver 3250	EPO Silver 1850	EPO Gold 1700	Major Events EPO
1.4 Plan ID (Standard Component ID)		79279PA0080001	79279PA0080004	79279PA0080006	79279PA0080008	79279PA0080010	79279PA0080011	79279PA0080012	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0090004	79279PA0100001
1.5 Metal		Bronze	Silver	Gold	Gold	Silver	Bronze	Silver	Bronze	Silver	Silver	Gold	Catastrophic
1.6 AV Metal Value		0.647	0.717	0.817	0.788	0.720	0.599	0.701	0.644	0.680	0.719	0.781	0.575
1.7 Plan Category		Renewing	Terminated	Terminated	Renewing	Renewing	New	New	Renewing	Terminated	Terminated	Renewing	Renewing
1.8 Plan Type		EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
1.9 Exchange Plan?		Yes	No	No	Yes	No	Yes	Yes	Yes	No	No	Yes	Yes
1.10 Effective Date of Proposed Rates		1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023
1.11 Cumulative Rate Change % (over 12 mos prior)		3.44%	0.00%	0.00%	5.26%	3.29%	0.00%	0.00%	5.60%	0.00%	0.00%	1.42%	5.53%
1.12 Product Rate Increase %		4.85%							5.09%				5.52%
1.13 Submission Level Rate Increase %		4.70%											

1.1 Product Name	dvantage EPO Adu	r Blue Care Advant	Together Blue EPO Adult Dental and Vision					Together Blue EPO Premier		er Blue EPO Premier Adult Dental and		ther Blue Diabetes	abetes EPO Adult Dental and Vision
1.2 Product ID	79279PA011	79279PA012	79279PA013					79279PA014		79279PA015		79279PA026	79279PA027
1.3 Plan Name	Care Advantage	Care Advantage	EPO Gold 800 +	EPO Bronze 3800	EPO Silver 2900 +	EPO Silver 3500 +	EPO Gold 0 +	EPO Premier Gold	EPO Premier	EPO Premier Gold	EPO Premier	Diabetes EPO	Diabetes EPO
1.4 Plan ID (Standard Component ID)	79279PA0110001	79279PA0120001	79279PA0130001	79279PA0130002	79279PA0130003	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0140002	79279PA0150001	79279PA0150002	79279PA0260001	79279PA0270001
1.5 Metal	Gold	Gold	Gold	Bronze	Silver	Silver	Gold	Gold	Silver	Gold	Silver	Gold	Gold
1.6 AV Metal Value	0.820	0.820	0.817	0.647	0.717	0.720	0.788	0.812	0.718	0.812	0.718	0.801	0.801
1.7 Plan Category	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Renewing	Renewing	New	Renewing	New	New	New
1.8 Plan Type	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
1.9 Exchange Plan?	No	No	No	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	3.22%	0.00%	3.11%	4.92%	4.53%	0.00%	4.27%	0.00%	0.00%	0.00%
1.12 Product Rate Increase %	0.00%	0.00%	4.28%					4.52%		4.27%		0.00%	0.00%
1.13 Submission Level Rate Increase %													

Section II: Experience Period and Current Plan Level Information

Worksheet 1 Totals														
	2.1 Plan ID (Standard Component ID)	Total	79279PA0080001	79279PA0080004	79279PA0080006	79279PA0080008	79279PA0080010	79279PA0080011	79279PA0080012	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0090004	79279PA0100001
$54,320,506	2.2 Allowed Claims	$54,320,506	$3,811,007	$1,776,109	$10,242,778	$12,677,186	$210,458	$0	$0	$1,736,222	$12,034,781	$230,981	$0	$261,381
$1,627,486	2.3 Reinsurance	$1,627,486	$90,179	$56,449	$305,234	$384,041	$5,349	$0	$0	$43,103	$396,734	$5,952	$0	$6,840
	2.4 Member Cost Sharing	$9,301,770	$1,759,510	$173,117	$1,735,767	$2,114,096	$84,934	$0	$0	$599,929	$883,071	$66,985	$0	$146,395
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$43,391,250	2.6 Incurred Claims	$43,391,250	$1,961,317	$1,546,543	$8,201,777	$10,179,050	$120,174	$0	$0	$1,093,190	$10,754,976	$158,044	$0	$108,147
-$2,137,406	2.7 Risk Adjustment Transfer Amount	-$2,137,406	-$3,449,645	$259,366	$261,644	-$1,390,630	-$135,772	$0	$0	-$303,668	$2,162,571	-$22,874	$0	-$97,987
$56,787,165	2.8 Premium	$56,787,165	$7,410,479	$1,629,996	$10,297,840	$13,345,693	$394,695	$0	$0	$1,660,511	$11,795,971	$185,019	$0	$430,227
129,105	2.9 Experience Period Member Months	129,105	20,518	2,894	20,953	30,829	1,097	0	0	4,977	23,957	464	0	2,796
	2.10 Current Enrollment	13,972	1,590	216	0	4,825	143	0	0	526	2,310	0	59	205
	2.11 Current Premium PMPM	$435.75	$340.13	$510.17	$0.00	$433.43	$381.63	$0.00	$0.00	$345.20	$474.62	$0.00	$421.54	$252.37
	2.12 Loss Ratio	79.40%	49.52%	81.86%	77.67%	85.14%	46.41%	#DIV/0!	#DIV/0!	80.57%	77.05%	97.47%	#DIV/0!	32.55%
	Per Member Per Month													
	2.13 Allowed Claims	$420.75	$185.74	$613.72	$488.85	$411.21	$191.85	#DIV/0!	#DIV/0!	$348.85	$502.35	$497.80	#DIV/0!	$93.48
	2.14 Reinsurance	$12.61	$4.40	$19.51	$14.57	$12.46	$4.88	#DIV/0!	#DIV/0!	$8.66	$16.56	$12.83	#DIV/0!	$2.45
	2.15 Member Cost Sharing	$72.05	$85.75	$59.82	$82.84	$68.57	$77.42	#DIV/0!	#DIV/0!	$120.54	$36.86	$144.36	#DIV/0!	$52.36
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	#DIV/0!	$0.00
	2.17 Incurred Claims	$336.09	$95.59	$534.40	$391.44	$330.18	$109.55	#DIV/0!	#DIV/0!	$219.65	$448.93	$340.61	#DIV/0!	$38.68
	2.18 Risk Adjustment Transfer Amount	-$16.56	-$168.13	$89.62	$12.49	-$45.11	-$123.77	#DIV/0!	#DIV/0!	-$61.01	$90.27	-$49.30	#DIV/0!	-$35.05
	2.19 Premium	$439.85	$361.17	$563.23	$491.47	$432.89	$359.80	#DIV/0!	#DIV/0!	$333.64	$492.38	$398.75	#DIV/0!	$153.87

2.1 Plan ID (Standard Component ID)	79279PA0110001	79279PA0120001	79279PA0130001	79279PA0130002	79279PA0130003	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0140002	79279PA0150001	79279PA0150002	79279PA0260001	79279PA0270001
2.2 Allowed Claims	$3,021,148	$1,817,680	$5,619,379	$440,022	$303,920	$137,455	$0	$0	$0	$0	$0	$0	$0
2.3 Reinsurance	$93,749	$54,641	$162,854	$9,414	$9,377	$3,570	$0	$0	$0	$0	$0	$0	$0
2.4 Member Cost Sharing	$268,024	$270,175	$936,930	$191,886	$31,419	$39,532	$0	$0	$0	$0	$0	$0	$0
2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
2.6 Incurred Claims	$2,659,374	$1,492,864	$4,519,595	$238,722	$263,124	$94,353	$0	$0	$0	$0	$0	$0	$0
2.7 Risk Adjustment Transfer Amount	$251,183	$324,291	$48,536	-$93,647	$64,763	-$15,538	$0	$0	$0	$0	$0	$0	$0
2.8 Premium	$1,482,720	$1,477,282	$5,588,794	$605,455	$270,149	$212,335	$0	$0	$0	$0	$0	$0	$0
2.9 Experience Period Member Months	3,112	2,973	11,824	1,703	478	530	0	0	0	0	0	0	0
2.10 Current Enrollment	0	0	0	178	64	62	343	2,445	0	1,006	0	0	0
2.11 Current Premium PMPM	$0.00	$0.00	$0.00	$385.04	$555.08	$426.55	$478.34	$462.79	$0.00	$507.71	$0.00	$0.00	$0.00
2.12 Loss Ratio	153.38%	82.86%	80.17%	46.64%	78.57%	47.94%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month													
2.13 Allowed Claims	$970.81	$611.40	$475.25	$258.38	$635.82	$259.35	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	$30.13	$18.38	$13.77	$5.53	$19.62	$6.74	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	$86.13	$90.88	$79.24	$112.68	$65.73	$74.59	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	$854.55	$502.14	$382.24	$140.18	$550.47	$178.02	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	$80.71	$109.08	$4.10	-$54.99	$135.49	-$29.32	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	$476.45	$496.90	$472.67	$355.52	$565.17	$400.63	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		79279PA0080001	79279PA0080004	79279PA0080006	79279PA0080008	79279PA0080010	79279PA0080011	79279PA0080012	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0090004	79279PA0100001
3.2 Market Adjusted Index Rate													
3.3 AV and Cost Sharing Design of Plan		0.6163	0.0000	0.0000	0.7992	0.6905	0.5579	0.8634	0.6386	0.0000	0.0000	0.7489	0.5071
3.4 Provider Network Adjustment		1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000
Administrative Costs													
3.6 Administrative Expense		14.64%	0.00%	0.00%	14.64%	14.64%	14.64%	14.64%	14.64%	0.00%	0.00%	14.64%	14.64%
3.7 Taxes and Fees		0.11%	0.00%	0.00%	0.11%	0.11%	0.11%	0.11%	0.11%	0.00%	0.00%	0.11%	0.11%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	0.9200
3.10 **Plan Adjusted Index Rate**		$348.85	$0.00	$0.00	$452.38	$390.85	$315.79	$488.72	$361.47	$0.00	$0.00	$423.91	$264.08
3.11 Age Calibration Factor	0.5627												
3.12 Geographic Calibration Factor	1.0638												
3.13 Tobacco Calibration Factor	0.9931												
3.14 **Calibrated Plan Adjusted Index Rate**		$207.38	$0.00	$0.00	$268.93	$232.35	$187.73	$290.53	$214.88	$0.00	$0.00	$252.00	$156.99

3.1 Plan ID (Standard Component ID)	79279PA0110001	79279PA0120001	79279PA0130001	79279PA0130002	79279PA0130003	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0140002	79279PA0150001	79279PA0150002	79279PA0260001	79279PA0270001
3.2 Market Adjusted Index Rate	$482.55												
3.3 AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	0.6163	0.0000	0.6905	0.7992	0.8372	0.9284	0.8372	0.9284	0.8354	0.8354
3.4 Provider Network Adjustment	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	0.0000	0.0000	0.0000	1.1297	0.0000	1.1157	1.1000	1.0122	1.0110	1.1077	1.0971	1.0000	1.0957
Administrative Costs													
3.6 Administrative Expense	0.00%	0.00%	0.00%	14.64%	0.00%	14.64%	14.64%	14.64%	14.64%	14.64%	14.64%	14.64%	14.64%
3.7 Taxes and Fees	0.00%	0.00%	0.00%	0.11%	0.00%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 **Plan Adjusted Index Rate**	$0.00	$0.00	$0.00	$394.10	$0.00	$436.07	$497.62	$479.67	$531.29	$524.93	$576.54	$472.87	$518.12
3.11 Age Calibration Factor	0.5627												
3.12 Geographic Calibration Factor	1.0638												
3.13 Tobacco Calibration Factor	0.9931												
3.14 **Calibrated Plan Adjusted Index Rate**	$0.00	$0.00	$0.00	$234.28	$0.00	$259.23	$295.82	$285.15	$315.84	$312.05	$342.73	$281.11	$308.01

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	79279PA0080001	79279PA0080004	79279PA0080006	79279PA0080008	79279PA0080010	79279PA0080011	79279PA0080012	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0090004	79279PA0100001
4.2 Allowed Claims	$98,738,393	$7,655,478	$0	$0	$23,899,283	$1,031,953	$2,097,719	$16,783,768	$4,351,513	$0	$0	$2,847,951	$1,832,021
4.3 Reinsurance	$3,685,711	$238,410	$0	$0	$907,529	$35,208	$59,937	$671,577	$139,546	$0	$0	$103,260	$47,938
4.4 Member Cost Sharing	$21,449,200	$2,656,021	$0	$0	$4,868,435	$293,641	$840,848	$2,700,825	$1,425,249	$0	$0	$682,603	$826,753
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$73,603,481	$4,761,046	$0	$0	$18,123,319	$703,103	$1,196,935	$13,411,366	$2,786,718	$0	$0	$2,062,088	$957,329
4.7 Risk Adjustment Transfer Amount	-$5,987,198	-$387,282	$0	$0	-$1,474,222	-$57,193	-$97,363	-$1,090,934	-$226,683	$0	$0	-$167,738	-$77,873
4.8 Premium	$96,234,687	$6,224,886	$0	$0	$23,695,617	$919,281	$1,565,073	$17,535,233	$3,643,649	$0	$0	$2,696,050	$1,251,719
4.9 Projected Member Months	213,456	17,844	0	0	52,380	2,352	4,956	35,880	10,080	0	0	6,360	4,740
4.10 Loss Ratio	81.56%	81.56%	#DIV/0!	#DIV/0!	81.56%	81.56%	81.55%	81.56%	81.56%	#DIV/0!	#DIV/0!	81.56%	81.55%
Per Member Per Month													
4.11 Allowed Claims	$462.57	$429.02	#DIV/0!	#DIV/0!	$456.27	$438.76	$423.27	$467.78	$431.70	#DIV/0!	#DIV/0!	$447.79	$386.50
4.12 Reinsurance	$17.27	$13.36	#DIV/0!	#DIV/0!	$17.33	$14.97	$12.09	$18.72	$13.84	#DIV/0!	#DIV/0!	$16.24	$10.11
4.13 Member Cost Sharing	$100.49	$148.85	#DIV/0!	#DIV/0!	$92.94	$124.85	$169.66	$75.27	$141.39	#DIV/0!	#DIV/0!	$107.33	$174.42
4.14 Cost Sharing Reduction	$0.00	$0.00	#DIV/0!	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	$0.00	$0.00
4.15 Incurred Claims	$344.82	$266.81	#DIV/0!	#DIV/0!	$346.00	$298.94	$241.51	$373.78	$276.46	#DIV/0!	#DIV/0!	$324.23	$201.97
4.16 Risk Adjustment Transfer Amount	-$28.05	-$21.70	#DIV/0!	#DIV/0!	-$28.14	-$24.32	-$19.65	-$30.41	-$22.49	#DIV/0!	#DIV/0!	-$26.37	-$16.43
4.17 Premium	$450.84	$348.85	#DIV/0!	#DIV/0!	$452.38	$390.85	$315.79	$488.72	$361.47	#DIV/0!	#DIV/0!	$423.91	$264.08

4.1 Plan ID (Standard Component ID)	79279PA0110001	79279PA0120001	79279PA0130001	79279PA0130002	79279PA0130003	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0140002	79279PA0150001	79279PA0150002	79279PA0260001	79279PA0270001
4.2 Allowed Claims	$0	$0	$0	$1,831,989	$0	$581,567	$3,426,913	$19,228,417	$1,508,297	$10,050,054	$454,994	$1,010,480	$145,997
4.3 Reinsurance	$0	$0	$0	$57,053	$0	$19,842	$130,130	$753,739	$63,243	$393,954	$19,078	$39,553	$5,715
4.4 Member Cost Sharing	$0	$0	$0	$635,598	$0	$165,484	$698,084	$3,422,555	$182,098	$1,788,856	$54,932	$181,059	$26,160
4.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6 Incurred Claims	$0	$0	$0	$1,139,339	$0	$396,241	$2,598,699	$15,052,124	$1,262,956	$7,867,244	$380,984	$789,868	$114,122
4.7 Risk Adjustment Transfer Amount	$0	$0	$0	-$92,678	$0	-$32,232	-$211,388	-$1,224,399	-$102,734	-$639,953	-$30,991	-$64,251	-$9,283
4.8 Premium	$0	$0	$0	$1,489,684	$0	$518,053	$3,397,729	$19,679,903	$1,651,256	$10,286,458	$498,129	$1,032,748	$149,220
4.9 Projected Member Months	0	0	0	3,780	0	1,188	6,828	41,028	3,108	19,596	864	2,184	288
4.10 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	81.56%	#DIV/0!	81.56%	81.56%	81.56%	81.56%	81.56%	81.56%	81.56%	81.55%
Per Member Per Month													
4.11 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	$484.65	#DIV/0!	$489.53	$501.89	$468.67	$485.29	$512.86	$526.61	$462.67	$506.93
4.12 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	$15.09	#DIV/0!	$16.70	$19.06	$18.37	$20.35	$20.10	$22.08	$18.11	$19.84
4.13 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	$168.15	#DIV/0!	$139.30	$102.24	$83.42	$58.59	$91.29	$63.58	$82.90	$90.83
4.14 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	$0.00	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.15 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	$301.41	#DIV/0!	$333.54	$380.59	$366.87	$406.36	$401.47	$440.95	$361.66	$396.26
4.16 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	-$24.52	#DIV/0!	-$27.13	-$30.96	-$29.84	-$33.05	-$32.66	-$35.87	-$29.42	-$32.23
4.17 Premium	#DIV/0!	#DIV/0!	#DIV/0!	$394.10	#DIV/0!	$436.07	$497.62	$479.67	$531.29	$524.93	$576.54	$472.87	$518.12

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9400
Rating Area 4	0.9400

Part III Actuarial Memorandum

Highmark Coverage Advantage

Individual Rate Filing

Effective January 1, 2023

TABLE OF CONTENTS

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Coverage Advantage's (HCA) individual block of business rate filing, for products with an effective date of January 1, 2023. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Coverage Advantage
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79279
- Market: Individual
- Effective Date: January 1, 2023

I.2 Company Contact Information:

- Primary Contact Name: [redacted]
- Primary Contact Telephone Number: [redacted]
- Primary Contact Email Address: [redacted]

II. Proposed Rate Changes

For all rate changes by plan, see the 'Cumulative Rate Change % (over 12 mos prior)' found in Worksheet 2, line 1.11 of the URRT. The rate change varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act as well as mappings between discontinued and new plans.

The primary drivers of the rate increase are cost and utilization trend and changes to the reinsurance parameters.

In accordance with the Department's August 23, 2022 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of $60,000 attachment point, 53% coinsurance rate, and $100,000 reinsurance cap. If the final parameters should change from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of the COVID-19 pandemic and the lack of Federal CSR funding. The continuation of American Rescue Plan Act (ARPA) level enhanced subsidies in the Inflation Reduction Act was considered in the rate development but no adjustment was included at this time. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

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

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2021, paid through February 2022. This includes 2021 experience in Affordable Care Act compliant plans. HCA did not offer any transitional plans in 2021.

III.2 Current Date:

The current date shown represents a snapshot of February 1, 2022.

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

- Historical Experience: We chose HCA's current experience for the individual block of business for the period January 1, 2021 through December 31, 2021, with claims paid through February, 2022 as the basis for the 2023 projected individual market pricing.

- Claims Incurred During the 12-month Experience Period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-

month experience period for HCA’s individual book-of-business. This section includes:

- The amount of claims which were processed through Company’s claims system,
- Claims processed outside of the Company’s claims system, and
- Our best estimate of claims incurred but not paid as of the paid through date stated above.

- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from The Company’s detailed claim-level historical data. This experience includes 2021 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.

- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2021 plan designs chosen by each member.

- Incurred but Not Paid (IBNR) Claims Estimate: The Company is using a completion factor of 0.9783 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for The Company’s individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drugs utilization were converted to a “per 30-day” script count.

V. Projection Factors

V.1 Trend Factors

This development of the CY2023 rates reflects an annual trend rate of 6.75% (4.0% cost, 2.6% utilization). These trends reflect HCA's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for some of the more explainable variables such as high dollar claims, work days, provider contracting, demographics, and seasonality.

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

V.2 Changes in the Morbidity of the Population Insured

The Change in Morbidity adjustment of 0.932 is comprised of the following: the morbidity impact from claims experience and an adjustment to account for the impact of Covid-19. In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000. Each of the components is described in more detail below.

The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline. This was done to stabilize the base from which claims are being projected. The base period adjustment accounts for the impacts of testing, treatment, vaccines, and deferred/rescheduled/induced care. Claims in the base experience period were decreased by a factor of 0.953 to remove the impact of COVID-19.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was

accomplished by applying a trend of 6.75% (which excludes any impact from COVID-19) to our adjusted BEP claims.

3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. The following components were accounted for:
    a. COVID Testing (0.2% claims impact) – Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years.
    b. COVID Treatment/Care (0.2% claims impact) – Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years. Additionally, new variants are expected to be less severe.
    c. Vaccines (1.2% claims impact) – Assumes insurers will cover vial cost and administration cost; however, booster utilization is expected to diminish.
    d. Deferred/Rescheduled/Induced Care (1.1% claims impact) – Includes care that didn't happen because it wasn't necessary (like ER visits), because it couldn't get scheduled (like inpatient stays when the beds are filled with COVID patients), and care that patients chose to defer (like elective procedures). For the projection period, the primary driver of avoided care is displaced non-COVID care.
    e. Actuarial Judgement (-1.4% claims impact) – The Company reviewed the composite CY2023 COVID impact resulting from the components outlined above and elected to temper the adjustment in light of the inherent unpredictability of items such as deferred care and treatment costs.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 0.958.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about 2.3% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

V.4 Changes in Benefits

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.

V.5 Changes in Other

The 1.0004 factor represents the combined impact of changes in network, induced demand, pharmacy rebates, hospital/physician settlements, and state mandates/laws (when applicable).

VI. Manual Rate Adjustments

HCA's individual experience is fully credible. No manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is from HCA's individual book of business in 2021. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HCA. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

IX. Market Adjusted Index Rate [MAIR]

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

IX.1 Projected Reinsurance PMPM

As outlined in the waiver application, the State is anticipating the Reinsurance Program will have the following parameters for 2023: an attachment point of $60,000, a coinsurance rate of 53%, and a cap of $100,000. HCA estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2021 incurred claims by member to the CY2023 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 4.8%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility. This amount is reflected in worksheet 1 of the URRT.

IX.2 Projected Risk Adjustment PMPM

The estimated average risk score for HCA's projected 2023 population was developed by using HCA's 2021 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for HCA based upon its projected 2023 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2023.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HCA paying to the risk adjustment pool. The (35.22) PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, HCA has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

IX.3 Exchange User Fee %

The 3.10% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

X. Plan Adjusted Index Rate [PAIR]

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

X.1 AV and Cost Sharing Design of Plan

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.

- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.22 and represents the non-payment of Cost Sharing Reduction subsidies.

X.2 Provider Network Adjustment

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

X.3 Benefits in Addition to EHB

Non-EHB benefits have been added to several plans. Six plans have an adult dental and vision benefit and four plans have a hearing, OTC, and personal assistance (i.e. Papa Pals) benefit.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

X.5 Taxes and Fees:

The following fees were added:

- $0.22 PMPM for Risk Transfer User Fee
- $0.26 PMPM for Patient Centered Outcomes Research Insitute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

X.6 Profit (or Contribution to Surplus) & Risk Margin:

HCA has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HCA is not waiving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Pennsylvania Insurance Department.

X.7 Catastrophic Adjustment

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

XI. Calibration

XI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.7771. This factor is calculated by dividing the all members age factor of 1.7766 by the ratio of billable members to total members 0.9997. The age curve calibration factor is 1/1.7771 = 0.5627.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 0.940. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.940. The geographic calibration factor is 1/0.940 = 1.0638.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.007. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.007. The tobacco calibration factor is 1/1.007 = 0.9931.

XI.4 Consumer Adjusted Premium Rate Development:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

XII. Projected Loss Ratio

The projected loss ratio for 2023 using the federally-prescribed MLR methodology is 88.9%.

XIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HCA's QHP application. Per CMS's guidance, a dummy AV Metal Value was applied to any terminated plans that fell out of the new de minimis range.

XIV. Membership Projections

Membership projections reflect HCA's expectations for 2023. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

HCA expects membership in 2023 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	**Subsidy Level**	**% of Silver Membership**	**% of Total Membership**
<150%	94%	31.1%	6.3%
150%-200%	87%	50.5%	10.3%
200%-250%	73%	5.8%	1.2 %
>250%	70%	12.6%	2.6%
Total		100.0%	20.3%

XV. Terminated Plans and Products

Plans in the 2021 experience period that will no longer be available in 2023 can be found in Exhibit I.

HCA also has some plans that were offered only in 2022 (not offered in the experience period or in the projection period). These plans are shown in Exhibit I.

XVI. Plan Type

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

XVII. Actuarial Certification

I, [redacted], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HCA to accompany its rate filing (for calendar year 2023) for the Individual Market on and off the Pennsylvania Exchange.

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

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

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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

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

The Part I Unified Rate Review Template does not demonstrate the process used by HCA to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [redacted]

[redacted]

Date: August 26, 2022

XVIII. Exhibit I

Highmark Coverage Advantage

Terminated Experience Period Plans

HIOS ID	Metal	Plan Name	2023 Mapping
79279PA0090003	Silver	Together Blue EPO Silver 1850 HSA	N/A
79279PA0080006	Gold	Together Blue EPO Gold 800	N/A
79279PA0130001	Gold	Together Blue EPO Gold 800 + Adult Dental and Vision	N/A
79279PA0120001	Gold	Together Blue Care Advantage EPO Gold 800	N/A
79279PA0110001	Gold	Together Blue Care Advantage EPO Gold 800 + Adult Dental and Vision	N/A
79279PA0090002	Silver	Together Blue EPO Silver 3250 HSA	79279PA0080012
79279PA0080004	Silver	Together Blue EPO Silver 2900	79279PA0140002
79279PA0130003	Silver	Together Blue EPO Silver 2900 + Adult Dental and Vision	79279PA0150002

Terminated Plans Offered in 2022 Only

HIOS ID	Metal	Plan Name	2023 Mapping
79279PA0160001	Gold	Together Blue Care Advantage EPO Premier Gold 0	79279PA0140001
79279PA0170001	Gold	Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision	79279PA0150001

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*	79279				
Rate Effective Date*	1/1/2023				
Rate Expiration Date*	12/31/2023				
Rating Method*	Age-Based Rates				

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: 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	Required: Enter the rate of an Individual tobacco enrollee on a plan
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	193.61	193.61
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	15	210.82	210.82
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	16	217.40	217.40
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	17	223.98	223.98
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	18	231.07	231.07
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	19	238.16	238.16
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	20	245.50	245.50
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	21	253.09	259.42
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	22	253.09	259.42
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	23	253.09	259.42
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	24	253.09	259.42
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	25	254.10	260.45
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	26	259.16	265.64
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	27	265.24	271.87
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	28	275.11	281.99
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	29	283.21	290.29
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	30	287.26	294.44
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	31	293.33	300.66
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	32	299.41	306.90
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	33	303.20	310.78
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	34	307.25	314.93
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	35	309.28	317.01
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	36	311.30	319.08
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	37	313.33	321.16
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	38	315.35	323.23
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	39	319.40	327.39
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	40	323.45	355.80
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	41	329.52	364.12
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	42	335.34	372.90
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	43	343.44	385.00
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	44	353.57	400.24
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	45	365.46	418.45
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	46	379.64	440.38
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	47	395.58	465.60
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	48	413.80	494.90
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	49	431.77	525.46
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	50	452.02	553.72
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	51	472.01	578.21
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	52	494.03	605.19
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	53	516.30	632.47
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	54	540.35	661.93
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	55	564.39	691.38
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	56	590.46	723.31
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	57	616.78	755.56
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	58	644.87	789.97
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	59	658.79	807.02
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	60	686.89	841.44
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	61	711.18	871.20
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	62	727.13	890.73
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	63	747.12	915.22
79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	759.27	930.11
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	193.61	193.61
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	15	210.82	210.82
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	16	217.40	217.40
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	17	223.98	223.98
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	18	231.07	231.07
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	19	238.16	238.16
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	20	245.50	245.50
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	21	253.09	259.42
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	22	253.09	259.42
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	23	253.09	259.42
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	24	253.09	259.42
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	25	254.10	260.45
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	26	259.16	265.64
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	27	265.24	271.87
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	28	275.11	281.99
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	29	283.21	290.29
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	30	287.26	294.44
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	31	293.33	300.66
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	32	299.41	306.90
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	33	303.20	310.78
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	34	307.25	314.93
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	35	309.28	317.01
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	36	311.30	319.08
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	37	313.33	321.16
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	38	315.35	323.23
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	39	319.40	327.39
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	40	323.45	355.80
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	41	329.52	364.12
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	42	335.34	372.90
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	43	343.44	385.00
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	44	353.57	400.24
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	45	365.46	418.45
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	46	379.64	440.38
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	47	395.58	465.60
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	48	413.80	494.90
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	49	431.77	525.46
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	50	452.02	553.72
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	51	472.01	578.21
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	52	494.03	605.19
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	53	516.30	632.47
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	54	540.35	661.93
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	55	564.39	691.38
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	56	590.46	723.31
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	57	616.78	755.56
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	58	644.87	789.97
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	59	658.79	807.02
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	60	686.89	841.44
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	61	711.18	871.20
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	62	727.13	890.73
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	63	747.12	915.22
79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	759.27	930.11
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	212.97	212.97
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	15	231.90	231.90
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	16	239.14	239.14
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	17	246.38	246.38
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	18	254.17	254.17
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	19	261.96	261.96
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	20	270.04	270.04
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	21	278.39	285.35
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	22	278.39	285.35
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	23	278.39	285.35

79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	24	278.39	285.35
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	25	279.50	286.49
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	26	285.07	292.20
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	27	291.75	299.04
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	28	302.61	310.18
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	29	311.52	319.31
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	30	315.97	323.87
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	31	322.65	330.72
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	32	329.34	337.57
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	33	333.51	341.85
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	34	337.97	346.42
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	35	340.19	348.69
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	36	342.42	350.98
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	37	344.65	353.27
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	38	346.87	355.54
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	39	351.33	360.11
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	40	355.78	391.36
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	41	362.46	400.52
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	42	368.87	410.18
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	43	377.78	423.49
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	44	388.91	440.25
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	45	402.00	460.29
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	46	417.59	484.40
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	47	435.12	512.14
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	48	455.17	544.38
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	49	474.93	577.99
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	50	497.20	609.07
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	51	519.20	636.02
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	52	543.42	665.69
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	53	567.92	695.70
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	54	594.36	728.09
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	55	620.81	760.49
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	56	649.48	795.61
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	57	678.44	831.09
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	58	709.34	868.94
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	59	724.65	887.70
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	60	755.55	925.55
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	61	782.28	958.29
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	62	799.81	979.77
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	63	821.81	1006.72
79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	835.17	1023.08
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	212.97	212.97
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	15	231.90	231.90
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	16	239.14	239.14
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	17	246.38	246.38
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	18	254.17	254.17
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	19	261.96	261.96
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	20	270.04	270.04
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	21	278.39	285.35
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	22	278.39	285.35
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	23	278.39	285.35
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	24	278.39	285.35
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	25	279.50	286.49
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	26	285.07	292.20
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	27	291.75	299.04
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	28	302.61	310.18
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	29	311.52	319.31
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	30	315.97	323.87
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	31	322.65	330.72
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	32	329.34	337.57
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	33	333.51	341.85
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	34	337.97	346.42
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	35	340.19	348.69
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	36	342.42	350.98
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	37	344.65	353.27
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	38	346.87	355.54
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	39	351.33	360.11
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	40	355.78	391.36
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	41	362.46	400.52
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	42	368.87	410.18
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	43	377.78	423.49
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	44	388.91	440.25
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	45	402.00	460.29
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	46	417.59	484.40
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	47	435.12	512.14
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	48	455.17	544.38
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	49	474.93	577.99
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	50	497.20	609.07
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	51	519.20	636.02
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	52	543.42	665.69
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	53	567.92	695.70
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	54	594.36	728.09
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	55	620.81	760.49
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	56	649.48	795.61
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	57	678.44	831.09
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	58	709.34	868.94
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	59	724.65	887.70
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	60	755.55	925.55
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	61	782.28	958.29
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	62	799.81	979.77
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	63	821.81	1006.72
79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	835.17	1023.08
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	205.30	205.30
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	15	223.54	223.54
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	16	230.52	230.52
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	17	237.50	237.50
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	18	245.01	245.01
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	19	252.53	252.53
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	20	260.31	260.31
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	21	268.36	275.07
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	22	268.36	275.07
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	23	268.36	275.07
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	24	268.36	275.07
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	25	269.43	276.17
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	26	274.80	281.67
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	27	281.24	288.27
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	28	291.71	299.00
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	29	300.29	307.80
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	30	304.59	312.20
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	31	311.03	318.81
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	32	317.47	325.41
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	33	321.50	329.54
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	34	325.79	333.93
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	35	327.94	336.14
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	36	330.08	338.33
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	37	332.23	340.54
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	38	334.38	342.74
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	39	338.67	347.14
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	40	342.96	377.26
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	41	349.40	386.09
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	42	355.58	395.40
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	43	364.16	408.22
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	44	374.90	424.39
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	45	387.51	443.70
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	46	402.54	466.95
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	47	419.45	493.69
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	48	438.77	524.77
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	49	457.82	557.17
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	50	479.29	587.13
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	51	500.49	613.10

79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	52	523.84	641.70
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	53	547.45	670.63
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	54	572.95	701.86
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	55	598.44	733.09
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	56	626.08	766.95
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	57	653.99	801.14
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	58	683.78	837.63
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	59	698.54	855.71
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	60	728.33	892.20
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	61	754.09	923.76
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	62	771.00	944.48
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	63	792.20	970.45
79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	805.08	986.22
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	205.30	205.30
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	15	223.54	223.54
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	16	230.52	230.52
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	17	237.50	237.50
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	18	245.01	245.01
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	19	252.53	252.53
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	20	260.31	260.31
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	21	268.36	275.07
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	22	268.36	275.07
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	23	268.36	275.07
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	24	268.36	275.07
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	25	269.43	276.17
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	26	274.80	281.67
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	27	281.24	288.27
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	28	291.71	299.00
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	29	300.29	307.80
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	30	304.59	312.20
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	31	311.03	318.81
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	32	317.47	325.41
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	33	321.50	329.54
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	34	325.79	333.93
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	35	327.94	336.14
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	36	330.08	338.33
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	37	332.23	340.54
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	38	334.38	342.74
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	39	338.67	347.14
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	40	342.96	377.26
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	41	349.40	386.09
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	42	355.58	395.40
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	43	364.16	408.22
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	44	374.90	424.39
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	45	387.51	443.70
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	46	402.54	466.95
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	47	419.45	493.69
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	48	438.77	524.77
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	49	457.82	557.17
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	50	479.29	587.13
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	51	500.49	613.10
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	52	523.84	641.70
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	53	547.45	670.63
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	54	572.95	701.86
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	55	598.44	733.09
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	56	626.08	766.95
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	57	653.99	801.14
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	58	683.78	837.63
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	59	698.54	855.71
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	60	728.33	892.20
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	61	754.09	923.76
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	62	771.00	944.48
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	63	792.20	970.45
79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	805.08	986.22
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	224.66	224.66
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	15	244.63	244.63
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	16	252.26	252.26
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	17	259.90	259.90
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	18	268.12	268.12
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	19	276.34	276.34
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	20	284.86	284.86
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	21	293.67	301.01
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	22	293.67	301.01
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	23	293.67	301.01
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	24	293.67	301.01
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	25	294.84	302.21
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	26	300.72	308.24
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	27	307.77	315.46
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	28	319.22	327.20
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	29	328.62	336.84
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	30	333.32	341.65
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	31	340.36	348.87
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	32	347.41	356.10
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	33	351.82	360.62
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	34	356.52	365.43
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	35	358.86	367.83
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	36	361.21	370.24
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	37	363.56	372.65
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	38	365.91	375.06
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	39	370.61	379.88
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	40	375.31	412.84
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	41	382.36	422.51
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	42	389.11	432.69
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	43	398.51	446.73
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	44	410.26	464.41
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	45	424.06	485.55
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	46	440.51	510.99
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	47	459.01	540.25
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	48	480.15	574.26
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	49	501.00	609.72
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	50	524.49	642.50
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	51	547.69	670.92
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	52	573.24	702.22
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	53	599.09	733.89
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	54	626.99	768.06
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	55	654.88	802.23
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	56	685.13	839.28
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	57	715.67	876.70
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	58	748.27	916.63
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	59	764.42	936.41
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	60	797.02	976.35
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	61	825.21	1010.88
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	62	843.71	1033.54
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	63	866.91	1061.96
79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	881.01	1079.24
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	224.66	224.66
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	15	244.63	244.63
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	16	252.26	252.26
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	17	259.90	259.90
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	18	268.12	268.12
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	19	276.34	276.34
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	20	284.86	284.86
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	21	293.67	301.01
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	22	293.67	301.01
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	23	293.67	301.01
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	24	293.67	301.01
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	25	294.84	302.21
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	26	300.72	308.24
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	27	307.77	315.46
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	28	319.22	327.20

79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	29	328.62	336.84
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	30	333.32	341.65
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	31	340.36	348.87
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	32	347.41	356.10
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	33	351.82	360.62
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	34	356.52	365.43
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	35	358.86	367.83
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	36	361.21	370.24
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	37	363.56	372.65
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	38	365.91	375.06
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	39	370.61	379.88
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	40	375.31	412.84
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	41	382.36	422.51
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	42	389.11	432.69
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	43	398.51	446.73
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	44	410.26	464.41
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	45	424.06	485.55
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	46	440.51	510.99
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	47	459.01	540.25
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	48	480.15	574.26
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	49	501.00	609.72
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	50	524.49	642.50
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	51	547.69	670.92
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	52	573.24	702.22
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	53	599.09	733.89
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	54	626.99	768.06
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	55	654.88	802.23
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	56	685.13	839.28
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	57	715.67	876.70
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	58	748.27	916.63
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	59	764.42	936.41
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	60	797.02	976.35
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	61	825.21	1010.88
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	62	843.71	1033.54
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	63	866.91	1061.96
79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	881.01	1079.24
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	202.37	202.37
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	15	220.36	220.36
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	16	227.24	227.24
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	17	234.12	234.12
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	18	241.53	241.53
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	19	248.93	248.93
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	20	256.60	256.60
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	21	264.54	271.15
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	22	264.54	271.15
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	23	264.54	271.15
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	24	264.54	271.15
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	25	265.60	272.24
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	26	270.89	277.66
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	27	277.24	284.17
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	28	287.55	294.74
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	29	296.02	303.42
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	30	300.25	307.76
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	31	306.60	314.27
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	32	312.95	320.77
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	33	316.92	324.84
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	34	321.15	329.18
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	35	323.27	331.35
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	36	325.38	333.51
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	37	327.50	335.69
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	38	329.62	337.86
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	39	333.85	342.20
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	40	338.08	371.89
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	41	344.43	380.60
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	42	350.52	389.78
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	43	358.98	402.42
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	44	369.56	418.34
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	45	382.00	437.39
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	46	396.81	460.30
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	47	413.48	486.67
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	48	432.52	517.29
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	49	451.31	549.24
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	50	472.47	578.78
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	51	493.37	604.38
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	52	516.38	632.57
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	53	539.66	661.08
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	54	564.79	691.87
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	55	589.92	722.65
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	56	617.17	756.03
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	57	644.68	789.73
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	58	674.05	825.71
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	59	688.60	843.54
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	60	717.96	879.50
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	61	743.36	910.62
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	62	760.02	931.02
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	63	780.92	956.63
79279PA0260001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	793.62	972.18
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	202.37	202.37
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	15	220.36	220.36
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	16	227.24	227.24
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	17	234.12	234.12
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	18	241.53	241.53
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	19	248.93	248.93
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	20	256.60	256.60
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	21	264.54	271.15
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	22	264.54	271.15
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	23	264.54	271.15
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	24	264.54	271.15
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	25	265.60	272.24
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	26	270.89	277.66
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	27	277.24	284.17
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	28	287.55	294.74
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	29	296.02	303.42
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	30	300.25	307.76
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	31	306.60	314.27
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	32	312.95	320.77
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	33	316.92	324.84
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	34	321.15	329.18
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	35	323.27	331.35
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	36	325.38	333.51
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	37	327.50	335.69
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	38	329.62	337.86
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	39	333.85	342.20
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	40	338.08	371.89
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	41	344.43	380.60
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	42	350.52	389.78
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	43	358.98	402.42
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	44	369.56	418.34
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	45	382.00	437.39
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	46	396.81	460.30
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	47	413.48	486.67
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	48	432.52	517.29
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	49	451.31	549.24
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	50	472.47	578.78
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	51	493.37	604.38
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	52	516.38	632.57
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	53	539.66	661.08
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	54	564.79	691.87
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	55	589.92	722.65
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	56	617.17	756.03

79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	57	644.68	789.73
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	58	674.05	825.71
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	59	688.60	843.54
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	60	717.96	879.50
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	61	743.36	910.62
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	62	760.02	931.02
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	63	780.92	956.63
79279PA0260001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	793.62	972.18
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	221.74	221.74
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	15	241.45	241.45
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	16	248.98	248.98
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	17	256.52	256.52
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	18	264.63	264.63
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	19	272.75	272.75
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	20	281.15	281.15
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	21	289.85	297.10
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	22	289.85	297.10
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	23	289.85	297.10
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	24	289.85	297.10
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	25	291.01	298.29
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	26	296.81	304.23
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	27	303.76	311.35
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	28	315.07	322.95
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	29	324.34	332.45
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	30	328.98	337.20
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	31	335.94	344.34
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	32	342.89	351.46
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	33	347.24	355.92
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	34	351.88	360.68
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	35	354.20	363.06
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	36	356.52	365.43
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	37	358.83	367.80
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	38	361.15	370.18
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	39	365.79	374.93
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	40	370.43	407.47
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	41	377.38	417.00
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	42	384.05	427.06
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	43	393.33	440.92
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	44	404.92	458.37
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	45	418.54	479.23
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	46	434.78	504.34
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	47	453.04	533.23
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	48	473.90	566.78
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	49	494.48	601.78
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	50	517.67	634.15
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	51	540.57	662.20
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	52	565.79	693.09
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	53	591.29	724.33
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	54	618.83	758.07
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	55	646.37	791.80
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	56	676.22	828.37
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	57	706.36	865.29
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	58	738.54	904.71
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	59	754.48	924.24
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	60	786.65	963.65
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	61	814.48	997.74
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	62	832.74	1020.11
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	63	855.64	1048.16
79279PA0270001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	869.55	1065.20
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	221.74	221.74
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	15	241.45	241.45
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	16	248.98	248.98
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	17	256.52	256.52
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	18	264.63	264.63
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	19	272.75	272.75
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	20	281.15	281.15
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	21	289.85	297.10
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	22	289.85	297.10
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	23	289.85	297.10
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	24	289.85	297.10
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	25	291.01	298.29
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	26	296.81	304.23
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	27	303.76	311.35
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	28	315.07	322.95
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	29	324.34	332.45
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	30	328.98	337.20
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	31	335.94	344.34
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	32	342.89	351.46
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	33	347.24	355.92
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	34	351.88	360.68
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	35	354.20	363.06
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	36	356.52	365.43
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	37	358.83	367.80
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	38	361.15	370.18
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	39	365.79	374.93
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	40	370.43	407.47
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	41	377.38	417.00
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	42	384.05	427.06
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	43	393.33	440.92
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	44	404.92	458.37
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	45	418.54	479.23
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	46	434.78	504.34
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	47	453.04	533.23
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	48	473.90	566.78
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	49	494.48	601.78
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	50	517.67	634.15
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	51	540.57	662.20
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	52	565.79	693.09
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	53	591.29	724.33
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	54	618.83	758.07
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	55	646.37	791.80
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	56	676.22	828.37
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	57	706.36	865.29
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	58	738.54	904.71
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	59	754.48	924.24
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	60	786.65	963.65
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	61	814.48	997.74
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	62	832.74	1020.11
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	63	855.64	1048.16
79279PA0270001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	869.55	1065.20
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	181.43	181.43
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	15	197.55	197.55
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	16	203.72	203.72
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	17	209.89	209.89
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	18	216.53	216.53
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	19	223.17	223.17
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	20	230.05	230.05
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	21	237.16	243.09
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	22	237.16	243.09
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	23	237.16	243.09
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	24	237.16	243.09
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	25	238.11	244.06
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	26	242.85	248.92
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	27	248.54	254.75
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	28	257.79	264.23
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	29	265.38	272.01
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	30	269.18	275.91
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	31	274.87	281.74
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	32	280.56	287.57
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	33	284.12	291.22

79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	34	287.91	295.11
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	35	289.81	297.06
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	36	291.71	299.00
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	37	293.60	300.94
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	38	295.50	302.89
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	39	299.30	306.78
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	40	303.09	333.40
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	41	308.78	341.20
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	42	314.24	349.43
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	43	321.83	360.77
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	44	331.31	375.04
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	45	342.46	392.12
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	46	355.74	412.66
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	47	370.68	436.29
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	48	387.76	463.76
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	49	404.59	492.39
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	50	423.57	518.87
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	51	442.30	541.82
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	52	462.94	567.10
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	53	483.81	592.67
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	54	506.34	620.27
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	55	528.87	647.87
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	56	553.29	677.78
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	57	577.96	708.00
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	58	604.28	740.24
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	59	617.33	756.23
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	60	643.65	788.47
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	61	666.42	816.36
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	62	681.36	834.67
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	63	700.10	857.62
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	711.48	871.56
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	181.43	181.43
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	15	197.55	197.55
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	16	203.72	203.72
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	17	209.89	209.89
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	18	216.53	216.53
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	19	223.17	223.17
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	20	230.05	230.05
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	21	237.16	243.09
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	22	237.16	243.09
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	23	237.16	243.09
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	24	237.16	243.09
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	25	238.11	244.06
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	26	242.85	248.92
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	27	248.54	254.75
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	28	257.79	264.23
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	29	265.38	272.01
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	30	269.18	275.91
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	31	274.87	281.74
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	32	280.56	287.57
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	33	284.12	291.22
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	34	287.91	295.11
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	35	289.81	297.06
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	36	291.71	299.00
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	37	293.60	300.94
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	38	295.50	302.89
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	39	299.30	306.78
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	40	303.09	333.40
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	41	308.78	341.20
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	42	314.24	349.43
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	43	321.83	360.77
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	44	331.31	375.04
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	45	342.46	392.12
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	46	355.74	412.66
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	47	370.68	436.29
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	48	387.76	463.76
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	49	404.59	492.39
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	50	423.57	518.87
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	51	442.30	541.82
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	52	462.94	567.10
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	53	483.81	592.67
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	54	506.34	620.27
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	55	528.87	647.87
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	56	553.29	677.78
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	57	577.96	708.00
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	58	604.28	740.24
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	59	617.33	756.23
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	60	643.65	788.47
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	61	666.42	816.36
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	62	681.36	834.67
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	63	700.10	857.62
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	711.48	871.56
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	227.39	227.39
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	15	247.60	247.60
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	16	255.33	255.33
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	17	263.06	263.06
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	18	271.38	271.38
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	19	279.70	279.70
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	20	288.32	288.32
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	21	297.24	304.67
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	22	297.24	304.67
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	23	297.24	304.67
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	24	297.24	304.67
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	25	298.43	305.89
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	26	304.37	311.98
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	27	311.51	319.30
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	28	323.10	331.18
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	29	332.61	340.93
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	30	337.37	345.80
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	31	344.50	353.11
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	32	351.63	360.42
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	33	356.09	364.99
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	34	360.85	369.87
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	35	363.23	372.31
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	36	365.61	374.75
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	37	367.98	377.18
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	38	370.36	379.62
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	39	375.12	384.50
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	40	379.87	417.86
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	41	387.01	427.65
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	42	393.84	437.95
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	43	403.35	452.16
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	44	415.24	470.05
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	45	429.21	491.45
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	46	445.86	517.20
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	47	464.59	546.82
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	48	485.99	581.24
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	49	507.09	617.13
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	50	530.87	650.32
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	51	554.35	679.08
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	52	580.21	710.76
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	53	606.37	742.80
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	54	634.61	777.40
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	55	662.85	811.99
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	56	693.46	849.49
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	57	724.37	887.35
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	58	757.37	927.78
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	59	773.72	947.81
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	60	806.71	988.22
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	61	835.24	1023.17

79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	62	853.97	1046.11
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	63	877.45	1074.88
79279PA0140002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	891.72	1092.36
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	227.39	227.39
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	15	247.60	247.60
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	16	255.33	255.33
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	17	263.06	263.06
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	18	271.38	271.38
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	19	279.70	279.70
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	20	288.32	288.32
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	21	297.24	304.67
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	22	297.24	304.67
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	23	297.24	304.67
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	24	297.24	304.67
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	25	298.43	305.89
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	26	304.37	311.98
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	27	311.51	319.30
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	28	323.10	331.18
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	29	332.61	340.93
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	30	337.37	345.80
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	31	344.50	353.11
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	32	351.63	360.42
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	33	356.09	364.99
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	34	360.85	369.87
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	35	363.23	372.31
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	36	365.61	374.75
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	37	367.98	377.18
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	38	370.36	379.62
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	39	375.12	384.50
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	40	379.87	417.86
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	41	387.01	427.65
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	42	393.84	437.95
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	43	403.35	452.16
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	44	415.24	470.05
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	45	429.21	491.45
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	46	445.86	517.20
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	47	464.59	546.82
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	48	485.99	581.24
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	49	507.09	617.13
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	50	530.87	650.32
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	51	554.35	679.08
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	52	580.21	710.76
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	53	606.37	742.80
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	54	634.61	777.40
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	55	662.85	811.99
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	56	693.46	849.49
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	57	724.37	887.35
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	58	757.37	927.78
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	59	773.72	947.81
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	60	806.71	988.22
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	61	835.24	1023.17
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	62	853.97	1046.11
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	63	877.45	1074.88
79279PA0140002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	891.72	1092.36
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	246.75	246.75
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	15	268.68	268.68
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	16	277.07	277.07
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	17	285.46	285.46
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	18	294.49	294.49
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	19	303.52	303.52
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	20	312.87	312.87
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	21	322.55	330.61
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	22	322.55	330.61
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	23	322.55	330.61
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	24	322.55	330.61
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	25	323.84	331.94
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	26	330.29	338.55
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	27	338.03	346.48
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	28	350.61	359.38
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	29	360.93	369.95
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	30	366.09	375.24
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	31	373.84	383.19
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	32	381.58	391.12
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	33	386.41	396.07
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	34	391.58	401.37
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	35	394.16	404.01
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	36	396.74	406.66
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	37	399.32	409.30
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	38	401.90	411.95
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	39	407.06	417.24
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	40	412.22	453.44
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	41	419.96	464.06
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	42	427.38	475.25
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	43	437.70	490.66
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	44	450.60	510.08
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	45	465.76	533.30
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	46	483.83	561.24
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	47	504.15	593.38
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	48	527.37	630.73
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	49	550.27	669.68
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	50	576.07	705.69
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	51	601.56	736.91
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	52	629.62	771.28
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	53	658.00	806.05
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	54	688.64	843.58
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	55	719.29	881.13
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	56	752.51	921.82
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	57	786.05	962.91
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	58	821.86	1006.78
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	59	839.60	1028.51
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	60	875.40	1072.37
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	61	906.37	1110.30
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	62	926.69	1135.20
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	63	952.17	1166.41
79279PA0150002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	967.65	1185.37
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	246.75	246.75
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	15	268.68	268.68
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	16	277.07	277.07
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	17	285.46	285.46
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	18	294.49	294.49
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	19	303.52	303.52
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	20	312.87	312.87
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	21	322.55	330.61
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	22	322.55	330.61
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	23	322.55	330.61
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	24	322.55	330.61
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	25	323.84	331.94
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	26	330.29	338.55
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	27	338.03	346.48
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	28	350.61	359.38
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	29	360.93	369.95
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	30	366.09	375.24
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	31	373.84	383.19
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	32	381.58	391.12
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	33	386.41	396.07
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	34	391.58	401.37
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	35	394.16	404.01
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	36	396.74	406.66
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	37	399.32	409.30
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	38	401.90	411.95

79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	39	407.06	417.24
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	40	412.22	453.44
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	41	419.96	464.06
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	42	427.38	475.25
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	43	437.70	490.66
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	44	450.60	510.08
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	45	465.76	533.30
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	46	483.83	561.24
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	47	504.15	593.38
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	48	527.37	630.73
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	49	550.27	669.68
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	50	576.07	705.69
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	51	601.56	736.91
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	52	629.62	771.28
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	53	658.00	806.05
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	54	688.64	843.58
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	55	719.29	881.13
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	56	752.51	921.82
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	57	786.05	962.91
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	58	821.86	1006.78
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	59	839.60	1028.51
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	60	875.40	1072.37
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	61	906.37	1110.30
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	62	926.69	1135.20
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	63	952.17	1166.41
79279PA0150002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	967.65	1185.37
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	209.16	209.16
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	15	227.75	227.75
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	16	234.86	234.86
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	17	241.97	241.97
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	18	249.62	249.62
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	19	257.28	257.28
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	20	265.21	265.21
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	21	273.41	280.25
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	22	273.41	280.25
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	23	273.41	280.25
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	24	273.41	280.25
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	25	274.50	281.36
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	26	279.97	286.97
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	27	286.53	293.69
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	28	297.20	304.63
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	29	305.95	313.60
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	30	310.32	318.08
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	31	316.88	324.80
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	32	323.44	331.53
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	33	327.55	335.74
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	34	331.92	340.22
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	35	334.11	342.46
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	36	336.29	344.70
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	37	338.48	346.94
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	38	340.67	349.19
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	39	345.04	353.67
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	40	349.42	384.36
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	41	355.98	393.36
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	42	362.27	402.84
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	43	371.02	415.91
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	44	381.95	432.37
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	45	394.80	452.05
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	46	410.12	475.74
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	47	427.34	502.98
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	48	447.03	534.65
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	49	466.44	567.66
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	50	488.31	598.18
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	51	509.91	624.64
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	52	533.70	653.78
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	53	557.76	683.26
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	54	583.73	715.07
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	55	609.70	746.88
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	56	637.87	781.39
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	57	666.30	816.22
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	58	696.65	853.40
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	59	711.69	871.82
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	60	742.03	908.99
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	61	768.28	941.14
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	62	785.51	962.25
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	63	807.11	988.71
79279PA0080012	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	820.23	1004.78
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	209.16	209.16
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	15	227.75	227.75
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	16	234.86	234.86
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	17	241.97	241.97
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	18	249.62	249.62
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	19	257.28	257.28
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	20	265.21	265.21
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	21	273.41	280.25
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	22	273.41	280.25
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	23	273.41	280.25
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	24	273.41	280.25
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	25	274.50	281.36
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	26	279.97	286.97
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	27	286.53	293.69
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	28	297.20	304.63
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	29	305.95	313.60
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	30	310.32	318.08
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	31	316.88	324.80
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	32	323.44	331.53
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	33	327.55	335.74
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	34	331.92	340.22
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	35	334.11	342.46
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	36	336.29	344.70
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	37	338.48	346.94
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	38	340.67	349.19
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	39	345.04	353.67
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	40	349.42	384.36
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	41	355.98	393.36
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	42	362.27	402.84
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	43	371.02	415.91
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	44	381.95	432.37
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	45	394.80	452.05
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	46	410.12	475.74
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	47	427.34	502.98
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	48	447.03	534.65
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	49	466.44	567.66
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	50	488.31	598.18
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	51	509.91	624.64
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	52	533.70	653.78
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	53	557.76	683.26
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	54	583.73	715.07
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	55	609.70	746.88
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	56	637.87	781.39
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	57	666.30	816.22
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	58	696.65	853.40
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	59	711.69	871.82
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	60	742.03	908.99
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	61	768.28	941.14
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	62	785.51	962.25
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	63	807.11	988.71
79279PA0080012	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	820.23	1004.78
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	167.27	167.27
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	15	182.14	182.14

79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	16	187.83	187.83
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	17	193.51	193.51
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	18	199.64	199.64
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	19	205.76	205.76
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	20	212.10	212.10
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	21	218.66	224.13
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	22	218.66	224.13
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	23	218.66	224.13
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	24	218.66	224.13
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	25	219.53	225.02
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	26	223.91	229.51
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	27	229.16	234.89
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	28	237.68	243.62
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	29	244.68	250.80
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	30	248.18	254.38
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	31	253.43	259.77
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	32	258.67	265.14
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	33	261.95	268.50
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	34	265.45	272.09
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	35	267.20	273.88
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	36	268.95	275.67
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	37	270.70	277.47
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	38	272.45	279.26
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	39	275.95	282.85
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	40	279.45	307.40
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	41	284.70	314.59
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	42	289.72	322.17
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	43	296.72	332.62
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	44	305.47	345.79
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	45	315.75	361.53
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	46	327.99	380.47
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	47	341.77	402.26
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	48	357.51	427.58
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	49	373.03	453.98
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	50	390.53	478.40
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	51	407.80	499.56
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	52	426.82	522.85
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	53	446.07	546.44
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	54	466.84	571.88
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	55	487.61	597.32
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	56	510.13	624.91
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	57	532.87	652.77
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	58	557.15	682.51
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	59	569.17	697.23
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	60	593.44	726.96
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	61	614.43	752.68
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	62	628.21	769.56
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	63	645.48	790.71
79279PA0080010	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	655.98	803.58
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	167.27	167.27
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	15	182.14	182.14
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	16	187.83	187.83
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	17	193.51	193.51
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	18	199.64	199.64
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	19	205.76	205.76
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	20	212.10	212.10
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	21	218.66	224.13
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	22	218.66	224.13
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	23	218.66	224.13
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	24	218.66	224.13
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	25	219.53	225.02
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	26	223.91	229.51
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	27	229.16	234.89
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	28	237.68	243.62
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	29	244.68	250.80
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	30	248.18	254.38
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	31	253.43	259.77
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	32	258.67	265.14
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	33	261.95	268.50
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	34	265.45	272.09
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	35	267.20	273.88
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	36	268.95	275.67
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	37	270.70	277.47
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	38	272.45	279.26
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	39	275.95	282.85
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	40	279.45	307.40
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	41	284.70	314.59
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	42	289.72	322.17
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	43	296.72	332.62
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	44	305.47	345.79
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	45	315.75	361.53
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	46	327.99	380.47
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	47	341.77	402.26
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	48	357.51	427.58
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	49	373.03	453.98
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	50	390.53	478.40
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	51	407.80	499.56
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	52	426.82	522.85
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	53	446.07	546.44
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	54	466.84	571.88
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	55	487.61	597.32
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	56	510.13	624.91
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	57	532.87	652.77
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	58	557.15	682.51
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	59	569.17	697.23
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	60	593.44	726.96
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	61	614.43	752.68
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	62	628.21	769.56
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	63	645.48	790.71
79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	655.98	803.58
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	186.64	186.64
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	15	203.23	203.23
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	16	209.57	209.57
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	17	215.91	215.91
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	18	222.74	222.74
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	19	229.58	229.58
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	20	236.65	236.65
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	21	243.97	250.07
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	22	243.97	250.07
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	23	243.97	250.07
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	24	243.97	250.07
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	25	244.95	251.07
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	26	249.83	256.08
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	27	255.68	262.07
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	28	265.20	271.83
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	29	273.00	279.83
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	30	276.91	283.83
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	31	282.76	289.83
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	32	288.62	295.84
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	33	292.28	299.59
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	34	296.18	303.58
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	35	298.13	305.58
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	36	300.08	307.58
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	37	302.03	309.58
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	38	303.99	311.59
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	39	307.89	315.59
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	40	311.79	342.97
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	41	317.65	351.00
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	42	323.26	359.47
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	43	331.07	371.13

79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	44	340.83	385.82
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	45	352.29	403.37
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	46	365.96	424.51
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	47	381.33	448.83
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	48	398.89	477.07
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	49	416.21	506.53
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	50	435.73	533.77
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	51	455.00	557.38
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	52	476.23	583.38
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	53	497.70	609.68
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	54	520.88	638.08
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	55	544.05	666.46
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	56	569.18	697.25
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	57	594.55	728.32
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	58	621.64	761.51
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	59	635.05	777.94
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	60	662.13	811.11
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	61	685.56	839.81
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	62	700.93	858.64
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	63	720.20	882.25
79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	731.91	896.59
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	186.64	186.64
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	15	203.23	203.23
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	16	209.57	209.57
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	17	215.91	215.91
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	18	222.74	222.74
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	19	229.58	229.58
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	20	236.65	236.65
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	21	243.97	250.07
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	22	243.97	250.07
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	23	243.97	250.07
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	24	243.97	250.07
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	25	244.95	251.07
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	26	249.83	256.08
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	27	255.68	262.07
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	28	265.20	271.83
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	29	273.00	279.83
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	30	276.91	283.83
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	31	282.76	289.83
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	32	288.62	295.84
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	33	292.28	299.59
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	34	296.18	303.58
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	35	298.13	305.58
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	36	300.08	307.58
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	37	302.03	309.58
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	38	303.99	311.59
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	39	307.89	315.59
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	40	311.79	342.97
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	41	317.65	351.00
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	42	323.26	359.47
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	43	331.07	371.13
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	44	340.83	385.82
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	45	352.29	403.37
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	46	365.96	424.51
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	47	381.33	448.83
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	48	398.89	477.07
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	49	416.21	506.53
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	50	435.73	533.77
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	51	455.00	557.38
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	52	476.23	583.38
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	53	497.70	609.68
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	54	520.88	638.08
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	55	544.05	666.46
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	56	569.18	697.25
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	57	594.55	728.32
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	58	621.64	761.51
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	59	635.05	777.94
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	60	662.13	811.11
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	61	685.56	839.81
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	62	700.93	858.64
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	63	720.20	882.25
79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	731.91	896.59
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	149.31	149.31
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	15	162.58	162.58
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	16	167.65	167.65
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	17	172.73	172.73
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	18	178.19	178.19
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	19	183.65	183.65
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	20	189.31	189.31
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	21	195.17	200.05
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	22	195.17	200.05
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	23	195.17	200.05
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	24	195.17	200.05
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	25	195.95	200.85
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	26	199.85	204.85
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	27	204.54	209.65
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	28	212.15	217.45
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	29	218.40	223.86
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	30	221.52	227.06
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	31	226.20	231.86
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	32	230.89	236.66
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	33	233.81	239.66
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	34	236.94	242.86
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	35	238.50	244.46
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	36	240.06	246.06
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	37	241.62	247.66
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	38	243.18	249.26
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	39	246.30	252.46
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	40	249.43	274.37
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	41	254.11	280.79
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	42	258.60	287.56
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	43	264.85	296.90
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	44	272.65	308.64
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	45	281.83	322.70
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	46	292.76	339.60
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	47	305.05	359.04
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	48	319.10	381.64
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	49	332.96	405.21
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	50	348.57	427.00
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	51	363.99	445.89
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	52	380.97	466.69
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	53	398.15	487.73
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	54	416.69	510.45
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	55	435.23	533.16
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	56	455.33	557.78
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	57	475.63	582.65
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	58	497.29	609.18
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	59	508.03	622.34
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	60	529.69	648.87
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	61	548.43	671.83
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	62	560.72	686.88
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	63	576.14	705.77
79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	585.51	717.25
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	149.31	149.31
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	15	162.58	162.58
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	16	167.65	167.65
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	17	172.73	172.73
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	18	178.19	178.19
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	19	183.65	183.65
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	20	189.31	189.31

79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	21	195.17	200.05
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	22	195.17	200.05
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	23	195.17	200.05
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	24	195.17	200.05
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	25	195.95	200.85
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	26	199.85	204.85
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	27	204.54	209.65
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	28	212.15	217.45
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	29	218.40	223.86
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	30	221.52	227.06
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	31	226.20	231.86
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	32	230.89	236.66
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	33	233.81	239.66
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	34	236.94	242.86
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	35	238.50	244.46
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	36	240.06	246.06
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	37	241.62	247.66
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	38	243.18	249.26
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	39	246.30	252.46
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	40	249.43	274.37
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	41	254.11	280.79
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	42	258.60	287.56
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	43	264.85	296.90
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	44	272.65	308.64
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	45	281.83	322.70
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	46	292.76	339.60
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	47	305.05	359.04
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	48	319.10	381.64
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	49	332.96	405.21
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	50	348.57	427.00
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	51	363.99	445.89
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	52	380.97	466.69
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	53	398.15	487.73
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	54	416.69	510.45
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	55	435.23	533.16
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	56	455.33	557.78
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	57	475.63	582.65
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	58	497.29	609.18
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	59	508.03	622.34
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	60	529.69	648.87
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	61	548.43	671.83
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	62	560.72	686.88
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	63	576.14	705.77
79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	585.51	717.25
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	168.66	168.66
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	15	183.65	183.65
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	16	189.38	189.38
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	17	195.12	195.12
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	18	201.29	201.29
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	19	207.46	207.46
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	20	213.86	213.86
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	21	220.47	225.98
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	22	220.47	225.98
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	23	220.47	225.98
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	24	220.47	225.98
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	25	221.35	226.88
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	26	225.76	231.40
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	27	231.05	236.83
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	28	239.65	245.64
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	29	246.71	252.88
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	30	250.23	256.49
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	31	255.52	261.91
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	32	260.82	267.34
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	33	264.12	270.72
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	34	267.65	274.34
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	35	269.41	276.15
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	36	271.18	277.96
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	37	272.94	279.76
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	38	274.71	281.58
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	39	278.23	285.19
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	40	281.76	309.94
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	41	287.05	317.19
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	42	292.12	324.84
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	43	299.18	335.38
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	44	308.00	348.66
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	45	318.36	364.52
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	46	330.71	383.62
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	47	344.59	405.58
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	48	360.47	431.12
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	49	376.12	457.74
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	50	393.76	482.36
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	51	411.18	503.70
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	52	430.36	527.19
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	53	449.76	550.96
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	54	470.70	576.61
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	55	491.65	602.27
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	56	514.36	630.09
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	57	537.29	658.18
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	58	561.76	688.16
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	59	573.88	703.00
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	60	598.36	732.99
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	61	619.52	758.91
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	62	633.41	775.93
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	63	650.83	797.27
79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	661.41	810.23
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	168.66	168.66
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	15	183.65	183.65
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	16	189.38	189.38
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	17	195.12	195.12
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	18	201.29	201.29
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	19	207.46	207.46
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	20	213.86	213.86
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	21	220.47	225.98
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	22	220.47	225.98
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	23	220.47	225.98
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	24	220.47	225.98
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	25	221.35	226.88
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	26	225.76	231.40
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	27	231.05	236.83
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	28	239.65	245.64
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	29	246.71	252.88
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	30	250.23	256.49
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	31	255.52	261.91
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	32	260.82	267.34
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	33	264.12	270.72
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	34	267.65	274.34
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	35	269.41	276.15
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	36	271.18	277.96
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	37	272.94	279.76
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	38	274.71	281.58
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	39	278.23	285.19
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	40	281.76	309.94
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	41	287.05	317.19
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	42	292.12	324.84
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	43	299.18	335.38
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	44	308.00	348.66
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	45	318.36	364.52
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	46	330.71	383.62
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	47	344.59	405.58
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	48	360.47	431.12

79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	49	376.12	457.74
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	50	393.76	482.36
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	51	411.18	503.70
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	52	430.36	527.19
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	53	449.76	550.96
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	54	470.70	576.61
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	55	491.65	602.27
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	56	514.36	630.09
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	57	537.29	658.18
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	58	561.76	688.16
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	59	573.88	703.00
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	60	598.36	732.99
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	61	619.52	758.91
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	62	633.41	775.93
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	63	650.83	797.27
79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	661.41	810.23
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	154.70	154.70
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	15	168.45	168.45
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	16	173.71	173.71
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	17	178.96	178.96
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	18	184.63	184.63
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	19	190.29	190.29
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	20	196.15	196.15
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	21	202.22	207.28
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	22	202.22	207.28
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	23	202.22	207.28
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	24	202.22	207.28
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	25	203.03	208.11
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	26	207.07	212.25
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	27	211.93	217.23
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	28	219.81	225.31
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	29	226.28	231.94
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	30	229.52	235.26
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	31	234.37	240.23
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	32	239.23	245.21
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	33	242.26	248.32
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	34	245.50	251.64
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	35	247.11	253.29
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	36	248.73	254.95
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	37	250.35	256.61
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	38	251.97	258.27
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	39	255.20	261.58
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	40	258.44	284.28
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	41	263.29	290.94
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	42	267.94	297.95
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	43	274.41	307.61
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	44	282.50	319.79
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	45	292.01	334.35
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	46	303.33	351.86
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	47	316.07	372.01
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	48	330.63	395.43
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	49	344.99	419.85
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	50	361.16	442.42
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	51	377.14	462.00
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	52	394.73	483.54
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	53	412.53	505.35
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	54	431.74	528.88
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	55	450.95	552.41
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	56	471.78	577.93
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	57	492.81	603.69
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	58	515.26	631.19
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	59	526.38	644.82
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	60	548.83	672.32
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	61	568.24	696.09
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	62	580.98	711.70
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	63	596.95	731.26
79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	606.66	743.16
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	154.70	154.70
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	15	168.45	168.45
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	16	173.71	173.71
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	17	178.96	178.96
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	18	184.63	184.63
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	19	190.29	190.29
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	20	196.15	196.15
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	21	202.22	207.28
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	22	202.22	207.28
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	23	202.22	207.28
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	24	202.22	207.28
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	25	203.03	208.11
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	26	207.07	212.25
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	27	211.93	217.23
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	28	219.81	225.31
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	29	226.28	231.94
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	30	229.52	235.26
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	31	234.37	240.23
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	32	239.23	245.21
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	33	242.26	248.32
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	34	245.50	251.64
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	35	247.11	253.29
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	36	248.73	254.95
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	37	250.35	256.61
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	38	251.97	258.27
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	39	255.20	261.58
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	40	258.44	284.28
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	41	263.29	290.94
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	42	267.94	297.95
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	43	274.41	307.61
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	44	282.50	319.79
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	45	292.01	334.35
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	46	303.33	351.86
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	47	316.07	372.01
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	48	330.63	395.43
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	49	344.99	419.85
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	50	361.16	442.42
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	51	377.14	462.00
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	52	394.73	483.54
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	53	412.53	505.35
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	54	431.74	528.88
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	55	450.95	552.41
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	56	471.78	577.93
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	57	492.81	603.69
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	58	515.26	631.19
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	59	526.38	644.82
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	60	548.83	672.32
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	61	568.24	696.09
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	62	580.98	711.70
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	63	596.95	731.26
79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	606.66	743.16
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	135.14	135.14
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	15	147.16	147.16
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	16	151.75	151.75
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	17	156.34	156.34
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	18	161.29	161.29
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	19	166.24	166.24
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	20	171.36	171.36
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	21	176.66	181.08
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	22	176.66	181.08
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	23	176.66	181.08
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	24	176.66	181.08
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	25	177.37	181.80

79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	26	180.90	185.42
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	27	185.14	189.77
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	28	192.03	196.83
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	29	197.68	202.62
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	30	200.51	205.52
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	31	204.75	209.87
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	32	208.99	214.21
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	33	211.64	216.93
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	34	214.47	219.83
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	35	215.88	221.28
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	36	217.29	222.72
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	37	218.71	224.18
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	38	220.12	225.62
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	39	222.94	228.51
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	40	225.77	248.35
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	41	230.01	254.16
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	42	234.07	260.29
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	43	239.73	268.74
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	44	246.79	279.37
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	45	255.10	292.09
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	46	264.99	307.39
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	47	276.12	324.99
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	48	288.84	345.45
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	49	301.38	366.78
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	50	315.51	386.50
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	51	329.47	403.60
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	52	344.84	422.43
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	53	360.39	441.48
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	54	377.17	462.03
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	55	393.95	482.59
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	56	412.15	504.88
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	57	430.52	527.39
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	58	450.13	551.41
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	59	459.85	563.32
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	60	479.46	587.34
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	61	496.41	608.10
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	62	507.54	621.74
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	63	521.50	638.84
79279PA0080011	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	529.98	649.23
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	135.14	135.14
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	15	147.16	147.16
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	16	151.75	151.75
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	17	156.34	156.34
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	18	161.29	161.29
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	19	166.24	166.24
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	20	171.36	171.36
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	21	176.66	181.08
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	22	176.66	181.08
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	23	176.66	181.08
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	24	176.66	181.08
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	25	177.37	181.80
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	26	180.90	185.42
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	27	185.14	189.77
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	28	192.03	196.83
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	29	197.68	202.62
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	30	200.51	205.52
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	31	204.75	209.87
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	32	208.99	214.21
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	33	211.64	216.93
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	34	214.47	219.83
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	35	215.88	221.28
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	36	217.29	222.72
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	37	218.71	224.18
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	38	220.12	225.62
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	39	222.94	228.51
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	40	225.77	248.35
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	41	230.01	254.16
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	42	234.07	260.29
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	43	239.73	268.74
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	44	246.79	279.37
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	45	255.10	292.09
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	46	264.99	307.39
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	47	276.12	324.99
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	48	288.84	345.45
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	49	301.38	366.78
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	50	315.51	386.50
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	51	329.47	403.60
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	52	344.84	422.43
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	53	360.39	441.48
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	54	377.17	462.03
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	55	393.95	482.59
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	56	412.15	504.88
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	57	430.52	527.39
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	58	450.13	551.41
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	59	459.85	563.32
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	60	479.46	587.34
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	61	496.41	608.10
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	62	507.54	621.74
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	63	521.50	638.84
79279PA0080011	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	529.98	649.23
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	113.01	113.01
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	15	123.06	123.06
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	16	126.90	126.90
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	17	130.74	130.74
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	18	134.88	134.88
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	19	139.01	139.01
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	20	143.30	143.30
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	21	147.73	151.42
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	22	147.73	151.42
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	23	147.73	151.42
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	24	147.73	151.42
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	25	148.32	152.03
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	26	151.28	155.06
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	27	154.82	158.69
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	28	160.58	164.59
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	29	165.31	169.44
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	30	167.67	171.86
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	31	171.22	175.50
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	32	174.76	179.13
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	33	176.98	181.40
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	34	179.34	183.82
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	35	180.53	185.04
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	36	181.71	186.25
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	37	182.89	187.46
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	38	184.07	188.67
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	39	186.44	191.10
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	40	188.80	207.68
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	41	192.34	212.54
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	42	195.74	217.66
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	43	200.47	224.73
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	44	206.38	233.62
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	45	213.32	244.25
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	46	221.60	257.06
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	47	230.90	271.77
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	48	241.54	288.88
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	49	252.03	306.72
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	50	263.85	323.22
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	51	275.52	337.51
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	52	288.37	353.25
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	53	301.37	369.18

79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	54	315.40	386.37
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	55	329.44	403.56
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	56	344.65	422.20
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	57	360.02	441.02
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	58	376.42	461.11
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	59	384.54	471.06
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	60	400.94	491.15
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	61	415.12	508.52
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	62	424.43	519.93
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	63	436.10	534.22
79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	443.19	542.91
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	113.01	113.01
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	15	123.06	123.06
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	16	126.90	126.90
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	17	130.74	130.74
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	18	134.88	134.88
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	19	139.01	139.01
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	20	143.30	143.30
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	21	147.73	151.42
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	22	147.73	151.42
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	23	147.73	151.42
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	24	147.73	151.42
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	25	148.32	152.03
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	26	151.28	155.06
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	27	154.82	158.69
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	28	160.58	164.59
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	29	165.31	169.44
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	30	167.67	171.86
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	31	171.22	175.50
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	32	174.76	179.13
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	33	176.98	181.40
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	34	179.34	183.82
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	35	180.53	185.04
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	36	181.71	186.25
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	37	182.89	187.46
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	38	184.07	188.67
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	39	186.44	191.10
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	40	188.80	207.68
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	41	192.34	212.54
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	42	195.74	217.66
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	43	200.47	224.73
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	44	206.38	233.62
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	45	213.32	244.25
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	46	221.60	257.06
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	47	230.90	271.77
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	48	241.54	288.88
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	49	252.03	306.72
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	50	263.85	323.22
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	51	275.52	337.51
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	52	288.37	353.25
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	53	301.37	369.18
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	54	315.40	386.37
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	55	329.44	403.56
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	56	344.65	422.20
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	57	360.02	441.02
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	58	376.42	461.11
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	59	384.54	471.06
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	60	400.94	491.15
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	61	415.12	508.52
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	62	424.43	519.93
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	63	436.10	534.22
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	443.19	542.91