

SERFF Tracking #:	UPMC-133258222	State Tracking #:	UPMC-133258222	Company Tracking #:	
State:	Pennsylvania	Filing Company:	UPMC Health Coverage, Inc.		
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO				
Product Name:	2023 SG Health Coverage				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Coverage Inc Small Group Public PDF UPMC-133258222_Redacted.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

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June 1, 2022

Ms. Lindsi Swartz
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Swartz,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2023 through 12/31/2023.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2023
Average Rate Change Requested: 10.84% (\$36.85)
Range of Rate Change Requested: 9.62% to 15.45% (\$32.70 to \$52.55)
Products Offered: HMO
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2022)
Metal Levels Offered: Bronze, Silver, Gold, Platinum
Currently Enrolled Lives Affected by the Rate Change: 6,430
Currently Enrolled Policyholders Affected by the Rate Change: 3,906
Number of Plans Offered in 2023: 6 (no change from 2022)
Total additional annual revenue generated from the proposed rate change: \$4,106,931
Corresponding Contract Form #: HMOF03
Binder ID#: UPMC-PA23-125113688
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-133258222

If you have any questions or require additional information, please call me at 412-454-5180 or email me at wisnjc@upmc.edu.

Sincerely,



John Wisniewski, ASA, MAAA, FLMI

Attachment I

Rate Change Summary

UPMC Health Coverage, Inc. – Small Group Plans

Rate request filing ID UPMC-133258222- 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/Consumers/Pages/ACA-Rate-Filings.aspx>

Overview

Initial requested average rate change:	10.82% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	9.60% to 15.44%
Effective date:	1/1/2023
Mapped Members:	6,430
Available in:	Rating Areas 1, 2, 4, 5

Key information

Jan. 2021-Dec. 2021 financial experience

Premiums	\$ 18,155,830
Claims	\$ 19,445,865
Administrative expenses	\$ 1,614,955
Taxes & fees	\$ 16,153
Company made (after taxes)	\$ (2,921,144)

How it plans to spend your premium

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

Claims:	89.14%
Administrative:	10.77%
Taxes & fees:	0.08%
Profit:	0.00%

The company expects its annual medical costs to increase **5.64%**.

Explanation of requested rate change

Increasing cost and utilization trends; Less favorable claims experience than anticipated; Less favorable anticipated Risk Adjustment transfer relative to the prior year (in comparing yearly anticipated transfers for our total small group block).

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

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July 14, 2022

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Commonwealth of Pennsylvania Insurance Department
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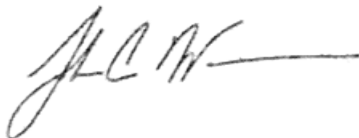
Changes reflected in the 7/14/2022 submission:

- 1) *The following fields were revised due to the withdrawal of form filings UPMC-133255341 and UPMC-133255359:*
 - a) *'Change in Network' factor - PAAM Exhibits, Table 5 (re-normalized due to changes in projected membership in the Small Group market as shown in Supporting Exhibit 9)*

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HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-133258222

If you have any questions or require additional information, please call me at 412-454-5180 or email me at wisnjc@upmc.edu.

Sincerely,



John Wisniewski, ASA, MAAA, FLMI

PA Actuarial Memorandum

Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

HIOS Issuer ID: 62560

Market: Small Group

Exchange: Off Exchange

Products: HMO

Effective Date: 1/1/2023

Company Contact Information:

[REDACTED]
[REDACTED]
[REDACTED]

Filing Information:

Rate Filing SERFF Tracking #: UPMC-133258222

Form Filing SERFF Tracking #: UPMC-133255098, UPMC-133278666, UPMC-133278662

Binder SERFF Tracking #: UPMC-PA23-125113688

Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2023 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-131943297	2020	9.8%
UPMC-132294601	2020 Q4	13.1%
UPMC-132364928	2021	4.0%
UPMC-132801322	2022	7.9%

**relative to prior year annual filing for quarterly updates*

Average Rate Change

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 10.8%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 10.9%

Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits. The current membership displayed in this table includes all enrollment, regardless of whether these members are enrolled in plans for plan year 2021 or 2022.

Benefit Changes

A table with these changes has been included in Appendix I. All plans have metal level actuarial values in accordance with the latest HHS requirements.

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Claims and Premium

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2021 - December 2021) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for transitional policies is included in this table.

Earned Premium:

This represents the revenue accumulated by the captioned company during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

Paid Claims:

This field includes uncompleted paid medical, pharmacy, and pediatric dental & vision experience period claims for the captioned company and market.

Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because two months run-out is available the impact of IBNR is minimal. The completion factors used in Table 4b are displayed in the table below and no unexpected factors were observed. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2.

Month	Completion Factor
1/1/2021	0.9994
2/1/2021	0.9991
3/1/2021	0.9988
4/1/2021	0.9984
5/1/2021	0.9979
6/1/2021	0.9953
7/1/2021	0.9930
8/1/2021	0.9909
9/1/2021	0.9854
10/1/2021	0.9797
11/1/2021	0.9680
12/1/2021	0.9519

Member Months:

The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

Estimated Cost Sharing:

This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:

This field includes allowed medical and pharmacy claims as well as pediatric dental & vision claims from the experience period for the captioned company and market. All claims are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:

This field displays the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:

This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

Total EHB Capitation:

EHB benefits were not paid for via capitation during the experience period.

Total Non-EHB Capitation:

Non-EHB benefits were not paid for via capitation during the experience period.

Estimated Risk Adjustment:

Experience period Risk Adjustment was estimated to be a payment of \$289,549 per the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year published by CMS on June 30, 2022, which translates to a PMPM of \$7.11.

Estimated Reinsurance Recoveries:

No reinsurance recoveries were made during the experience period.

Loss Ratio:

The loss ratio calculated in Table 2 is 107.11%

Credibility of Data

The experience period data for this company consists of 40,737 member months from ACA-compliant policies. However, the manual data for this filing was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,395,026 member months of experience and represents the same single risk pool. Since the manual data consists of an even larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for the captioned company and market. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 5.64%. Historical allowed claims were used to develop year-over-year trend factors for use in the projected rates. A blend of ACA-compliant data from small groups domiciled in western Pennsylvania under each of UPMC's subsidiary companies was included in Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and

therefore, no adjustments have been applied. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data from calendar year 2020 was omitted from this calculation since utilization during this time frame was heavily affected by the COVID-19 pandemic.

Small Group Quarterly Trend Increases:

Quarterly trended rates beginning on the first day of each calendar quarter of 2023 are proposed in this filing. The proposed quarterly trend is 1.66%. Please see Exhibit 13 for the derivation of quarterly trend.

Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out is provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b consists of a blend of ACA-compliant experience data from groups domiciled in western Pennsylvania under each of UPMC's subsidiary companies in the small group market and was used in the development of manual trend.

Rate Development & Change

Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below. Table 5a is populated with the number of member months renewing in each quarter since quarterly trended rates are proposed for this filing.

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 5.64% annual trend to the Index Rate of Experience Period.

An adjustment factor of 0.97 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage will no longer be offered in Crawford and Clearfield counties under the captioned company during the projection period, which is not reflected in the Index Rate of Experience Period. This adjustment factor is used to bring the index rate in line with the characteristics of the provider network included in counties that will continue to be covered under the captioned company in 2023. Please see Exhibit 9 of the Supporting Exhibits for the derivation of this factor.

The change in network factor also accounts for changes in out-of-network contracting between the experience and projection periods. UPMC has recently entered into an agreement with Cigna, replacing the current agreement with a different company, that is expected to generate savings for out-of-network costs and will become effective during the projection period. The adjustment factor that accounts specifically for the anticipated out-of-network cost savings is 0.986. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Note that this factor is included within the derivation of the change in network factor calculated in Exhibit 9.

An adjustment factor of 0.982 has been applied to the index rate in the Change in Other category. This adjustment accounts for the SaveOnSP Copay Offset Program that will be implemented beginning with the 2023 plan year. This program is designed to maximize copay assistance from drug manufacturers for specific specialty medications, effectively reducing overall costs for the projection period relative to the experience period. Please see Exhibit 10 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

No other adjustments have been applied to the index rate. The average age for our experience period Small Group risk pool was 36.9 with an average premium factor of 1.52. This is identical to our 2022 experience so far with age 36.9 and premium factor 1.52. Due to the stability of the population, no demographic adjustment has been made to the rates. Please note that the Index Rate of Projection Period of \$550.05 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a payment of \$3.49, which is displayed in Table 5. The value entered in section II, worksheet 1 of the URRT was \$4.00 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment. No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

The projected payment of \$3.49 was derived by using a blend of the estimated experience period Risk Adjustment PMPM from each of UPMC's subsidiary companies as a starting point. This value was then adjusted to account for the fact that coverage will only be offered to small groups domiciled in western Pennsylvania during the projection period. This was done by assuming that the transfer payment spread between western and eastern Pennsylvania groups observed in official 2020 results will remain constant for the experience period estimates. The observed spread from 2020 was used because this same level of detail is not yet available for the experience period. This assumption was applied to approximate the experience period transfer payment for western Pennsylvania groups only, which was then used as the projection period Risk Adjustment transfer. Please see Exhibit 11 of the Supporting Exhibits for this derivation.

Total Allowed Claims:

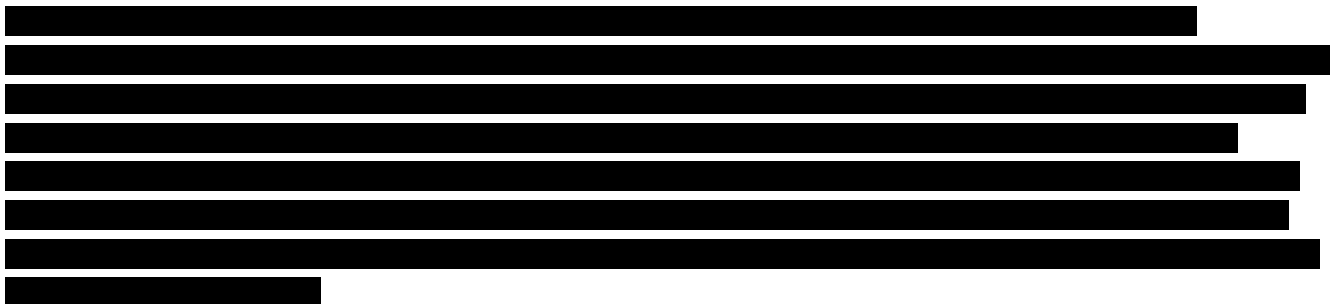
The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.33 PMPM.

Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:

Administrative costs of 10.8% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.



[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2023. This load accounts for the projected Federal Income Tax in 2023. Please note that the Risk Adjustment Administration Fee of \$0.22 PMPM and the projected PCORI Fee of \$0.23 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Profit/Contingency:

The projected profit margin for this company will remain at 0% for 2023. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 93.7%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

As shown in Exhibit 2, actual and pricing values are comparable, yet some differences exist. The actual loss ratios are greater than the pricing values largely due to claims experience and risk adjustment transfers that were each less favorable than anticipated. Actual calendar year experience in the small group market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences. Enrollment projections were developed based on our anticipated competitive positioning in the market combined with enrollment data available at the time of the filing, and actual experience often played out somewhat differently than expected.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2022 and 2023 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2022 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2023 factors are provided below.

Average Age Factor:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2023. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.537 and average age was 36.9 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.526. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:

The calibration factor of 0.947 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:

No tobacco load is applied in the Small Group market, so the average tobacco factor is 1.0.

Average Benefit Richness:

Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Average Network Factor:

The network factor applied for the lone network included in this filing is 1.0.

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2022 columns have been taken from this company's 2022 annual rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2023 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2021 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.33 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2023 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

Catastrophic Eligibility

This adjustment is not applicable to the small group market.

Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2023 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2023 is used in the development of the Consumer Adjusted Premium Rates. No tobacco load will be applied for the small group market in 2023.

Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. The proposed geographic factors for 2023 have not changed from the current approved factors. The table below displays the current and proposed factors:

Region	2022	2023
1	0.960	0.960
2	1.142	1.142
4	0.931	0.931
5	1.001	1.001

Network Factors

Since all plans in this filing are offered in the same network, no network adjustments were deemed necessary for 2023.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2023. Service area maps for 2022 and 2023 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Connectivity Factors

Connectivity features are not available under these plans.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2022 but have experience in 2021 and therefore must be included in the URRT. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Agent/Broker Fees and Commissions
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Cigna Savings Factor Derivation
- Exhibit 9: Derivation of Change in Network Factor
- Exhibit 10: SaveOn Pharmacy Factor Derivation
- Exhibit 11: Derivation of Projected Risk Adjustment PMPM
- Exhibit 12: Calculation of Quarterly Rate Changes
- Exhibit 13: Derivation of Quarterly Trend
- Exhibit 14: Projected Administrative Expense Load Development
- Exhibit 15: Derivation of Projected Taxes and Fees
- Exhibit 16: Current/Projected Commissions by OEP and SEP

Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries. I am currently Chief Actuary in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 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.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

7/14/2022

Date

PA Rate Template Part I

Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC HEALTH COVERAGE INC.
Products:	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2023
Base Period Start Date:	1/1/2021
Date of Most Recent Membership:	3/1/2022

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

Table 1. Number of Members

Average Age	Member-months Experience Period	Members Current Period (as of 02-01-2022)	Member-months Projected Rating Period
Total	40,727	6,430	77,160
<18	6,012	1,010	12,130
18-24	5,755	430	7,330
25-29	3,583	554	6,648
30-34	3,988	605	7,280
35-39	3,840	620	7,440
40-44	3,767	580	6,960
45-49	3,399	539	6,468
50-54	3,100	439	7,668
55-59	3,898	587	7,044
60-63	3,262	490	5,880
All	1,117	196	2,352

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HMO)	Allowed Claims (Non-Capitated)	Non-EBB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitalization	Total Non EHB Capitalization	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 18,445,378.63	\$ 21,146,369.38	\$ 21,493,439.89	40,727	\$ 2,307.35, 10	\$ 23,700,909.92	\$ 83,525.76	\$ (2,047,774.72)	\$	\$	\$ (280,140.00)	\$
Experience Period Total Allowed EHB Claims + EHB Capitalization PMPM (net of prescription drug rebates)											\$ 529.36
Loss Ratio											580.13%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	11.38%	-4.47%	0.00%	6.30%	16.51%
Outpatient Hospital	0.34%	4.14%	0.00%	4.49%	29.38%
Professional	3.26%	-2.11%	1.04%	1.04%	29.34%
Other Medical	1.38%	0.99%	0.00%	8.44%	14.24%
Capitalization			0.00%	0.00%	0.00%
Prescription Drugs	7.84%	0.56%	0.00%	8.44%	21.99%
Total Annual Trend				5.44%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.116	

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

** Should equal 0.887 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 + HMO)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-12	\$ 449,756.77	\$ 449,756.77	1.0000	\$ 449,756.77	1,578	\$ 285.02		\$ (35,634.38)	\$ 519,296.36	\$ 329.09
Feb-12	\$ 449,858.48	\$ 449,858.48	1.0000	\$ 449,858.48	1,592	\$ 282.57		\$ (29,865.98)	\$ 525,208.09	\$ 329.90
Mar-12	\$ 421,056.16	\$ 421,056.16	1.0000	\$ 421,056.16	1,646	\$ 255.81		\$ (42,511.83)	\$ 479,569.62	\$ 291.35
Apr-12	\$ 432,253.29	\$ 432,253.29	1.0000	\$ 432,253.29	1,718	\$ 251.89		\$ (30,120.61)	\$ 503,215.08	\$ 292.91
May-12	\$ 486,903.97	\$ 486,903.97	1.0000	\$ 486,903.97	1,740	\$ 278.39		\$ (43,528.60)	\$ 571,047.16	\$ 326.50
Jun-12	\$ 569,704.05	\$ 569,704.05	1.0000	\$ 569,704.05	1,806	\$ 315.45		\$ (42,395.41)	\$ 613,717.29	\$ 350.91
Jul-12	\$ 722,240.67	\$ 722,240.67	1.0000	\$ 722,240.67	1,892	\$ 408.16		\$ (51,282.28)	\$ 801,298.12	\$ 426.64
Aug-12	\$ 758,726.59	\$ 758,726.59	1.0000	\$ 758,726.59	1,885	\$ 402.51		\$ (46,527.38)	\$ 831,777.95	\$ 441.00
Sep-12	\$ 582,583.27	\$ 582,583.27	1.0000	\$ 582,583.27	1,928	\$ 302.17		\$ (39,813.57)	\$ 652,257.69	\$ 338.31
Oct-12	\$ 827,209.29	\$ 827,209.29	1.0000	\$ 827,209.29	1,941	\$ 426.86		\$ (50,626.78)	\$ 755,446.60	\$ 380.64
Nov-12	\$ 664,015.87	\$ 664,015.87	1.0000	\$ 664,015.87	1,989	\$ 380.70		\$ (40,565.31)	\$ 748,140.91	\$ 383.85
Dec-12	\$ 792,026.73	\$ 792,026.73	1.0000	\$ 792,026.73	2,238	\$ 350.76	\$ 1,505,903.21	\$ (51,351.94)	\$ 904,526.43	\$ 400.59
Jan-13	\$ 691,304.25	\$ 691,304.25	1.0000	\$ 691,304.25	2,234	\$ 309.45		\$ (54,121.00)	\$ 808,256.36	\$ 361.80
Feb-13	\$ 695,756.43	\$ 695,756.43	1.0000	\$ 695,756.43	2,226	\$ 312.56		\$ (60,480.08)	\$ 783,211.61	\$ 351.86
Mar-13	\$ 823,027.65	\$ 823,027.65	1.0000	\$ 823,027.65	2,228	\$ 369.40		\$ (60,864.42)	\$ 946,615.36	\$ 424.87
Apr-13	\$ 809,091.43	\$ 809,091.43	1.0000	\$ 809,091.43	2,182	\$ 370.80		\$ (59,589.45)	\$ 893,252.53	\$ 409.60
May-13	\$ 814,941.41	\$ 814,941.41	1.0000	\$ 814,941.41	2,132	\$ 391.62		\$ (54,307.88)	\$ 917,432.78	\$ 439.70
Jun-13	\$ 811,048.41	\$ 811,048.41	1.0000	\$ 811,048.41	2,104	\$ 385.48		\$ (51,700.57)	\$ 925,386.69	\$ 439.89
Jul-13	\$ 797,139.62	\$ 797,139.62	1.0000	\$ 797,139.62	2,079	\$ 381.52		\$ (54,137.68)	\$ 883,177.87	\$ 424.98
Aug-13	\$ 513,283.15	\$ 513,283.15	1.0000	\$ 513,283.15	2,070	\$ 257.60		\$ (51,077.88)	\$ 602,502.76	\$ 291.06
Sep-13	\$ 516,295.13	\$ 516,295.13	1.0000	\$ 516,295.13	2,072	\$ 249.18		\$ (51,444.63)	\$ 580,266.10	\$ 280.05
Oct-13	\$ 706,425.21	\$ 706,425.21	1.0000	\$ 706,425.21	2,090	\$ 338.00		\$ (51,517.48)	\$ 782,641.15	\$ 374.47
Nov-13	\$ 680,733.89	\$ 680,733.89	1.0000	\$ 680,733.89	2,110	\$ 322.62		\$ (50,495.50)	\$ 753,883.19	\$ 357.84
Dec-13	\$ 629,501.90	\$ 629,501.90	1.0000	\$ 629,501.90	2,078	\$ 302.94	\$ 1,720,883.68	\$ (48,964.58)	\$ 713,142.94	\$ 341.19
Jan-14	\$ 620,408.27	\$ 620,408.27	1.0000	\$ 620,408.27	1,999	\$ 310.36		\$ (58,880.21)	\$ 707,401.29	\$ 353.88
Feb-14	\$ 587,158.46	\$ 587,158.46	1.0000	\$ 587,158.46	2,038	\$ 288.01		\$ (48,855.56)	\$ 687,282.22	\$ 342.84
Mar-14	\$ 645,117.21	\$ 645,117.21	1.0000	\$ 645,117.21	1,999	\$ 324.90		\$ (68,131.74)	\$ 711,096.69	\$ 356.84
Apr-14	\$ 503,239.65	\$ 503,239.65	1.0000	\$ 503,239.65	1,901	\$ 264.72		\$ (63,406.73)	\$ 520,707.97	\$ 273.91
May-14	\$ 585,238.96	\$ 585,238.96	1.0000	\$ 585,238.96	1,885	\$ 310.08		\$ (58,880.80)	\$ 698,618.84	\$ 322.85
Jun-14	\$ 676,672.88	\$ 676,672.88	1.0000	\$ 676,672.88	1,885	\$ 358.88		\$ (54,288.02)	\$ 721,027.61	\$ 382.51
Jul-14	\$ 676,422.08	\$ 676,422.08	1.0000	\$ 676,422.08	1,783	\$ 379.37		\$ (49,251.64)	\$ 757,792.14	\$ 425.01
Aug-14	\$ 565,224.18	\$ 565,224.18	1.0000	\$ 565,224.18	1,785	\$ 316.82		\$ (52,668.37)	\$ 618,003.13	\$ 348.35
Sep-14	\$ 713,156.37	\$ 713,156.37	1.0000	\$ 713,156.37	1,761	\$ 404.97		\$ (65,358.45)	\$ 754,951.13	\$ 428.71
Oct-14	\$ 931,842.09	\$ 931,842.09	1.0000	\$ 931,842.09	1,738	\$ 536.16		\$ (59,585.93)	\$ 970,903.59	\$ 558.65
Nov-14	\$ 744,392.47	\$ 744,392.47	1.0000	\$ 744,392.47	1,712	\$ 434.81		\$ (57,277.23)	\$ 781,350.18	\$ 456.40
Dec-14	\$ 461,656.75	\$ 461,656.75	1.0000	\$ 461,656.75	1,624	\$ 312.03	\$ 1,300,040.46	\$ (53,894.79)	\$ 460,280.01	\$ 283.59
Jan-15	\$ 795,573.15	\$ 795,573.15	0.9996	\$ 795,573.15	2,040	\$ 390.16		\$ (100,179.31)	\$ 801,891.02	\$ 393.08
Feb-15	\$ 1,185,656.45	\$ 1,185,656.45	0.9993	\$ 1,185,656.45	2,212	\$ 535.30		\$ (83,121.92)	\$ 1,217,160.22	\$ 558.05
Mar-15	\$ 1,278,646.66	\$ 1,278,646.66	0.9994	\$ 1,278,646.66	2,318	\$ 552.27		\$ (110,280.58)	\$ 1,340,451.83	\$ 578.86
Apr-15	\$ 1,566,960.75	\$ 1,566,960.75	0.9984	\$ 1,566,960.75	2,640	\$ 594.48		\$ (137,982.58)	\$ 1,569,410.94	\$ 594.47
May-15	\$ 1,242,027.11	\$ 1,242,027.11	0.9981	\$ 1,242,027.11	2,825	\$ 440.51		\$ (124,046.38)	\$ 1,280,448.72	\$ 456.70
Jun-15	\$ 1,224,234.54	\$ 1,224,234.54	0.9994	\$ 1,224,234.54	3,018	\$ 404.97		\$ (134,240.98)	\$ 1,238,100.22	\$ 405.84
Jul-15	\$ 1,844,242.81	\$ 1,844,242.81	0.9942	\$ 1,844,242.81	3,551	\$ 520.90		\$ (232,015.35)	\$ 1,613,517.71	\$ 509.38
Aug-15	\$ 2,120,059.01	\$ 2,120,059.01	0.9929	\$ 2,120,059.01	3,688	\$ 580.14		\$ (185,421.00)	\$ 2,166,493.30	\$ 587.58
Sep-15	\$ 1,980,120.48	\$ 1,980,120.48	0.9870	\$ 1,980,120.48	3,862	\$ 498.66		\$ (208,684.23)	\$ 1,915,165.73	\$ 495.98
Oct-15	\$ 1,905,986.06	\$ 1,905,986.06	0.9817	\$ 1,941,430.25	4,041	\$ 480.20		\$ (202,738.52)	\$ 1,544,101.03	\$ 480.11
Nov-15	\$ 2,349,354.88	\$ 2,349,354.88	0.9691	\$ 2,424,387.27	4,358	\$ 556.31		\$ (225,125.97)	\$ 2,430,493.10	\$ 557.71
Dec-15	\$ 18,445,378.63	\$ 2,232,817.38	0.9614	\$ 3,398,034.16	6,167	\$ 551.00	\$ 2,207,261.10	\$ (180,934.11)	\$ 3,417,611.36	\$ 554.18

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: UPMC HEALTH COVERAGE INC.
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 3/1/2023

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 Recovery
\$ 600,687,786.05	\$ 638,646,939.90	\$ 660,627,041.60	1,395,026	\$ 114,661,812.34	\$ 781,288,853.94	\$ 1,703,144.80	\$ (7,144,588.37)	\$ -	\$ -	\$ (19,229,170.00)	\$ 517.87
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 104.82%
Loss Ratio											

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	11.28%	4.47%	0.00%	6.30%	16.51%
Outpatient Hospital	0.34%	4.14%	0.00%	4.49%	29.38%
Professional	3.26%	2.15%	0.00%	1.04%	17.88%
Other Medical	7.38%	0.99%	0.00%	8.44%	18.24%
Capitation				0.00%	0.00%
Prescription Drugs	7.84%	0.50%	0.00%	8.44%	21.99%
Total Annual Trend				5.64%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.116	

* 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	\$ 435,046,570.33	\$ 36,161,993.56	1.0000	\$ 36,161,993.56	89,356	\$ 404.70	\$ 75,697,759.70	\$ (2,873,448.06)	\$ 40,268,330.63	\$ 450.65
Feb-18		\$ 34,901,723.00	1.0000	\$ 34,901,723.00	89,741	\$ 388.92		\$ (2,611,266.81)	\$ 38,484,581.00	\$ 428.84
Mar-18		\$ 37,891,869.45	1.0000	\$ 37,891,869.45	90,142	\$ 420.36		\$ (3,058,695.20)	\$ 41,296,354.29	\$ 458.13
Apr-18		\$ 36,246,459.93	1.0000	\$ 36,246,459.93	90,732	\$ 399.49		\$ (2,827,687.79)	\$ 39,622,905.32	\$ 437.25
May-18		\$ 37,602,449.86	1.0000	\$ 37,602,449.86	91,106	\$ 412.73		\$ (3,085,616.68)	\$ 40,711,354.86	\$ 446.86
Jun-18		\$ 36,223,939.89	1.0000	\$ 36,223,939.89	91,441	\$ 396.15		\$ (2,927,717.60)	\$ 39,090,816.63	\$ 427.50
Jul-18		\$ 37,578,970.94	1.0000	\$ 37,578,970.94	91,547	\$ 410.49		\$ (3,055,025.21)	\$ 40,910,688.65	\$ 446.88
Aug-18		\$ 38,755,509.25	1.0000	\$ 38,755,509.25	91,795	\$ 422.20		\$ (3,126,720.16)	\$ 41,893,198.69	\$ 456.38
Sep-18		\$ 36,050,493.91	1.0000	\$ 36,050,493.91	91,992	\$ 391.89		\$ (2,807,053.13)	\$ 38,818,258.29	\$ 421.97
Oct-18		\$ 41,882,649.23	1.0000	\$ 41,882,649.23	92,676	\$ 451.93		\$ (3,310,590.97)	\$ 45,003,801.13	\$ 485.60
Nov-18		\$ 42,532,182.95	1.0000	\$ 42,532,182.95	93,240	\$ 456.16		\$ (3,146,238.72)	\$ 45,356,552.32	\$ 486.45
Dec-18		\$ 34,531,241.14	1.0000	\$ 34,531,241.14	94,389	\$ 365.92		\$ (2,909,768.86)	\$ 38,810,442.91	\$ 411.26
Jan-19	\$ 509,514,513.30	\$ 40,863,441.20	1.0000	\$ 40,863,441.20	101,979	\$ 400.70	\$ 96,735,443.75	\$ (3,283,101.88)	\$ 46,668,221.77	\$ 457.63
Feb-19		\$ 40,062,880.40	1.0000	\$ 40,062,880.40	102,333	\$ 391.50		\$ (3,135,633.95)	\$ 44,766,181.55	\$ 437.46
Mar-19		\$ 44,131,272.72	1.0000	\$ 44,131,272.72	102,900	\$ 428.88		\$ (3,530,949.86)	\$ 49,011,483.69	\$ 476.30
Apr-19		\$ 45,963,655.54	1.0000	\$ 45,963,655.54	103,490	\$ 444.14		\$ (3,693,326.52)	\$ 50,579,896.46	\$ 488.74
May-19		\$ 45,716,815.97	1.0000	\$ 45,716,815.97	104,115	\$ 439.10		\$ (3,666,788.54)	\$ 50,374,574.70	\$ 483.84
Jun-19		\$ 42,466,905.01	1.0000	\$ 42,466,905.01	104,771	\$ 405.33		\$ (3,561,626.78)	\$ 45,943,678.65	\$ 438.52
Jul-19		\$ 46,689,433.42	1.0000	\$ 46,689,433.42	106,141	\$ 439.88		\$ (3,927,552.38)	\$ 50,716,831.45	\$ 477.83
Aug-19		\$ 45,852,919.45	1.0000	\$ 45,852,919.45	106,877	\$ 429.03		\$ (3,798,302.35)	\$ 49,790,884.78	\$ 465.87
Sep-19		\$ 45,247,696.02	1.0000	\$ 45,247,696.02	107,356	\$ 421.47		\$ (3,741,628.18)	\$ 49,017,272.82	\$ 456.59
Oct-19		\$ 50,983,669.81	1.0000	\$ 50,983,669.81	107,956	\$ 472.26		\$ (4,029,108.16)	\$ 55,233,637.71	\$ 511.82
Nov-19		\$ 45,654,392.66	1.0000	\$ 45,654,392.66	108,465	\$ 420.91		\$ (3,745,602.01)	\$ 49,348,160.73	\$ 454.97
Dec-19		\$ 45,323,441.74	1.0000	\$ 45,323,441.74	112,425	\$ 403.14		\$ (4,022,025.04)	\$ 50,103,337.93	\$ 445.66
Jan-20	\$ 569,327,647.53	\$ 51,969,162.38	1.0000	\$ 51,969,162.38	115,148	\$ 451.32	\$ 96,630,664.54	\$ (4,278,383.74)	\$ 58,168,008.86	\$ 505.16
Feb-20		\$ 48,192,956.37	1.0000	\$ 48,192,956.37	115,340	\$ 417.83		\$ (3,967,055.08)	\$ 53,401,575.99	\$ 462.99
Mar-20		\$ 47,919,858.99	1.0000	\$ 47,919,858.99	115,369	\$ 415.36		\$ (4,714,748.45)	\$ 51,266,506.04	\$ 444.37
Apr-20		\$ 37,092,619.75	1.0000	\$ 37,092,619.75	114,958	\$ 322.66		\$ (4,322,720.20)	\$ 37,467,512.82	\$ 325.92
May-20		\$ 44,746,420.94	1.0000	\$ 44,746,420.94	114,800	\$ 389.78		\$ (4,153,694.84)	\$ 47,048,795.90	\$ 409.83
Jun-20		\$ 51,229,488.12	1.0000	\$ 51,229,488.12	115,102	\$ 445.08		\$ (4,448,983.18)	\$ 54,789,777.82	\$ 476.01
Jul-20		\$ 51,576,779.52	1.0000	\$ 51,576,779.52	115,543	\$ 446.39		\$ (4,484,826.39)	\$ 55,614,172.38	\$ 481.33
Aug-20		\$ 50,734,815.07	1.0000	\$ 50,734,815.07	115,391	\$ 439.68		\$ (4,476,912.84)	\$ 54,813,202.19	\$ 475.02
Sep-20		\$ 53,270,950.32	1.0000	\$ 53,270,950.32	115,720	\$ 460.34		\$ (4,491,882.58)	\$ 57,116,863.60	\$ 493.58
Oct-20		\$ 54,520,652.07	1.0000	\$ 54,520,652.07	115,967	\$ 470.14		\$ (4,477,790.77)	\$ 58,406,145.16	\$ 503.64
Nov-20		\$ 52,060,876.88	1.0000	\$ 52,060,876.88	116,400	\$ 447.26		\$ (4,391,036.00)	\$ 55,086,388.93	\$ 473.25
Dec-20		\$ 52,646,375.30	1.0000	\$ 52,646,375.30	116,965	\$ 450.10		\$ (4,680,888.13)	\$ 56,523,749.26	\$ 483.25
Jan-21	\$ 600,687,786.05	\$ 51,246,408.97	0.9994	\$ 51,274,736.19	117,593	\$ 436.04	\$ 114,661,812.34	\$ (4,374,240.91)	\$ 56,380,240.57	\$ 479.45
Feb-21		\$ 53,539,921.57	0.9991	\$ 53,587,333.40	117,369	\$ 456.57		\$ (4,389,794.11)	\$ 58,606,317.71	\$ 499.33
Mar-21		\$ 58,812,327.79	0.9988	\$ 58,882,754.56	116,994	\$ 503.30		\$ (4,986,714.11)	\$ 64,389,682.32	\$ 550.37
Apr-21		\$ 56,597,518.47	0.9984	\$ 56,687,681.40	116,431	\$ 486.88		\$ (4,785,002.83)	\$ 61,435,723.19	\$ 527.06
May-21		\$ 54,826,266.69	0.9974	\$ 54,941,943.72	116,446	\$ 471.82		\$ (4,600,110.07)	\$ 59,287,964.46	\$ 509.21
Jun-21		\$ 56,578,063.49	0.9953	\$ 56,844,951.56	116,187	\$ 489.25		\$ (5,050,336.53)	\$ 60,975,077.26	\$ 524.80
Jul-21		\$ 52,845,171.96	0.9930	\$ 53,215,493.88	116,328	\$ 457.46		\$ (4,769,454.79)	\$ 57,957,450.32	\$ 498.22
Aug-21		\$ 56,737,694.30	0.9909	\$ 56,753,277.52	116,068	\$ 498.97		\$ (4,896,163.15)	\$ 61,220,856.78	\$ 527.46
Sep-21		\$ 54,095,377.26	0.9854	\$ 54,896,912.97	115,440	\$ 475.54		\$ (4,699,369.53)	\$ 59,608,145.93	\$ 516.36
Oct-21		\$ 54,743,474.58	0.9797	\$ 55,879,760.61	115,222	\$ 484.97		\$ (4,624,819.62)	\$ 60,976,296.51	\$ 529.21
Nov-21		\$ 55,752,660.18	0.9680	\$ 57,594,099.65	115,196	\$ 499.97		\$ (4,931,679.27)	\$ 61,644,098.78	\$ 535.12
Dec-21		\$ 53,371,454.63	0.9518	\$ 56,068,696.63	115,752	\$ 484.39		\$ (5,036,703.24)	\$ 61,652,411.73	\$ 532.63

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name: UPMC HEALTH COVERAGE INC.
 Product(s): HMO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2023

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

Development of the Projected Index Rate		Actual Experience	Manual Data	
		Date		
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM		\$ 529.36	\$ 517.87	< Actual Experience PMPM
Two year trend projection factor		1.116	1.116	
Unadjusted Projected Allowed EHB Claims PMPM		\$ 590.74	\$ 577.92	
Single Risk Pool Adjustment Factors				
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000		
Change in Morbidity - All Other	1.000	1.000		< See URRT Instructions
Total Non-Morbidity Changes	1.000	0.952		
Change in Demographics	1.000	1.000		< See URRT Instructions
Change in Network	1.000	0.969		
Change in Benefits	1.000	1.000		< See URRT Instructions
Change in Other	1.000	0.982		< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM		\$ 590.74	\$ 550.05	< See Instructions
Credibility Factors		0%	100%	
Blended Projected EHB Claims PMPM			\$ 550.05	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims				
Adjusted Projected Allowed EHB Claims PMPM		\$ 550.05		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio		0.872		
Projected Incurred EHB Claims PMPM		\$ 479.72		
Market-wide Adjustments				
Projected Incurred Risk Adjustment PMPM		\$ 53.49		
Projected Incurred Exchange User Fees PMPM		\$ 50.00		
Projected Incurred Reinsurance Recoveries PMPM		\$ 50.00		
Market-Adjusted Projected Incurred EHB Claims PMPM		\$ 483.21		
Market-Adjusted Projected Allowed EHB Claims PMPM		\$ 554.05		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM		\$ 1.33		
Market-Adjusted Projected Incurred Total Claims PMPM		\$ 484.38		
Market-Adjusted Projected Allowed Total Claims PMPM		\$ 555.38		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	10.77%	\$58.54
General and Claims	4.54%	\$35.34
Agent/Broker Fees and Commissions	2.25%	\$12.25
Quality Improvement Initiatives	1.98%	\$10.75
Taxes and Fees	0.08%	\$0.45
Risk Adjustment User Fee	0.04%	\$0.22
PCORI Fee	0.04%	\$0.23
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Priced for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.86%	\$59.00
Projected Required Revenue PMPM		\$ 543.37

Table 8. Components of Rate Change

Rate Components	2022	2023	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 340.04	\$ 376.84	\$ 36.80	10.8%
B. Base period allowed claims before normalization	\$ 475.93	\$ 517.87	\$ 42.04	12.4%
C. Normalization factor component of change	\$ (146.28)	\$ (159.37)	\$ (13.09)	-3.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 329.54	\$ 358.50	\$ 28.96	8.5%
D2. URRT Trend	\$ 33.86	\$ 41.57	\$ 7.70	2.3%
D3. URRT Morbidity	\$ (7.27)	\$ 7.27	\$ 14.54	2.1%
D4. URRT Other	\$ (17.54)	\$ (19.29)	\$ (1.75)	-0.5%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 5.59	\$ 2.77	\$ (2.82)	-0.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1-D7)	\$ 344.19	\$ 383.34	\$ 39.36	11.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (61.57)	\$ (49.04)	\$ 12.53	3.7%
E3. Benefit Richness	\$ (0.00)	\$ (0.00)	\$ (0.00)	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (61.57)	\$ (49.04)	\$ 12.53	3.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 35.29	\$ 40.60	\$ 5.31	1.6%
F2. Taxes and Fees	\$ 0.35	\$ 0.31	\$ (0.03)	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 35.64	\$ 40.92	\$ 5.27	1.6%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 318.26	\$ 375.42	\$ 57.16	16.8%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 517.87	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 600,687,786.05	
Blended Loss Ratio	104.82%	

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	21,219	9,919	15,368	30,654	77,160
Adjusted Projected Allowed EHB Claims PMPM	\$ 550.05	\$ 550.05	\$ 550.05	\$ 550.05	\$ 550.05
Months of Trend	-	3	6	9	-
Annual Trend	6.80%	6.80%	6.80%	6.80%	6.80%
Single Risk Pool Projected Allowed Claims	\$ 550.05	\$ 559.18	\$ 568.45	\$ 577.89	\$ 565.95
Quarterly Trend Factor	1.000	1.017	1.033	1.051	1.029

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2022	2023
Average Age Factor	1.524	1.526
Average Geographic Factor	0.946	0.947
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 498.41	\$ 555.38
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 345.18	\$ 384.47

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

	2022	2023	
Paid-to-Allowed	0.821	0.872	
URRT Trend (Total Applied Trend Factor)	1.109	1.116	< URRT W1, S2
URRT Morbidity	0.980	1.000	< URRT W1, S2
URRT "Other"	0.951	0.952	< URRT W1, S2
Risk Adjustment	\$ 6.63	\$ 3.49	< URRT W1, S3
Exchange User Fee	\$ -	\$ -	< URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	< URRT W1, S3
Capitation	\$ -	\$ -	< URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.821	0.872	< 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	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.38%	10.77%	
Taxes and Fees	0.10%	0.08%	
Profit and/or Contingency	0.00%	0.00%	

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2023
Base Period Start Date:	1/1/2021
Date of Most Recent Membership:	2/1/2022
Market Adjusted Index Rate:	\$ 554.05

Calibration	
Aas Calibration Factor	1.526
Geraniophor Calibration Factor	0.947
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.445

[illegible]

Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	Total Projected Lives
6,430	6,430

2022 Calibrated Plan Adjusted Index Rate PMP04	2022 Calibrated Plan Adjusted Index Rate PMP06
6	343.04
6	340.84

Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
1.0-8%	

	% of Total Covered Users
1. Age	
18-24	10.0%
25-34	15.0%
35-44	18.0%
45-54	20.0%
55-64	15.0%
65+	22.0%
2. Gender	
Male	55.0%
Female	45.0%
3. Ethnicity	
White	60.0%
Black	15.0%
Hispanic	12.0%
Asian	8.0%
Other	5.0%
4. Education	
High School or Less	30.0%
Some College	25.0%
Bachelor's Degree	35.0%
Graduate Degree	10.0%
5. Income	
\$0-\$14,999	20.0%
\$15,000-\$24,999	18.0%
\$25,000-\$34,999	15.0%
\$35,000-\$44,999	12.0%
\$45,000-\$54,999	10.0%
\$55,000-\$64,999	8.0%
\$65,000-\$74,999	7.0%
\$75,000-\$84,999	6.0%
\$85,000-\$94,999	5.0%
\$95,000-\$104,999	4.0%
\$105,000-\$114,999	3.0%
\$115,000-\$124,999	2.0%
\$125,000-\$134,999	1.0%
\$135,000-\$144,999	1.0%
\$145,000-\$154,999	1.0%
\$155,000-\$164,999	1.0%
\$165,000-\$174,999	1.0%
\$175,000-\$184,999	1.0%
\$185,000-\$194,999	1.0%
\$195,000-\$204,999	1.0%
\$205,000-\$214,999	1.0%
\$215,000-\$224,999	1.0%
\$225,000-\$234,999	1.0%
\$235,000-\$244,999	1.0%
\$245,000-\$254,999	1.0%
\$255,000-\$264,999	1.0%
\$265,000-\$274,999	1.0%
\$275,000-\$284,999	1.0%
\$285,000-\$294,999	1.0%
\$295,000-\$304,999	1.0%
\$305,000-\$314,999	1.0%
\$315,000-\$324,999	1.0%
\$325,000-\$334,999	1.0%
\$335,000-\$344,999	1.0%
\$345,000-\$354,999	1.0%
\$355,000-\$364,999	1.0%
\$365,000-\$374,999	1.0%
\$375,000-\$384,999	1.0%
\$385,000-\$394,999	1.0%
\$395,000-\$404,999	1.0%
\$405,000-\$414,999	1.0%
\$415,000-\$424,999	1.0%
\$425,000-\$434,999	1.0%
\$435,000-\$444,999	1.0%
\$445,000-\$454,999	1.0%
\$455,000-\$464,999	1.0%
\$465,000-\$474,999	1.0%
\$475,000-\$484,999	1.0%
\$485,000-\$494,999	1.0%
\$495,000-\$504,999	1.0%
\$505,000-\$514,999	1.0%
\$515,000-\$524,999	1.0%
\$525,000-\$534,999	1.0%
\$535,000-\$544,999	1.0%
\$545,000-\$554,999	1.0%
\$555,000-\$564,999	1.0%
\$565,000-\$574,999	1.0%
\$575,000-\$584,999	1.0%
\$585,000-\$594,999	1.0%
\$595,000-\$604,999	1.0%
\$605,000-\$614,999	1.0%
\$615,000-\$624,999	1.0%
\$625,000-\$634,999	1.0%
\$635,000-\$644,999	1.0%
\$645,000-\$654,999	1.0%
\$655,000-\$664,999	1.0%
\$665,000-\$674,999	1.0%
\$675,000-\$684,999	1.0%
\$685,000-\$694,999	1.0%
\$695,000-\$704,999	1.0%
\$705,000-\$714,999	1.0%
\$715,000-\$724,999	1.0%
\$725,000-\$734,999	1.0%
\$735,000-\$744,999	1.0%
\$745,000-\$754,999	1.0%
\$755,000-\$764,999	1.0%
\$765,000-\$774,999	1.0%
\$775,000-\$784,999	1.0%
\$785,000-\$794,999	1.0%
\$795,000-\$804,999	1.0%
\$805,000-\$814,999	1.0%
\$815,000-\$824,999	1.0%
\$825,000-\$834,999	1.0%
\$835,000-\$844,999	1.0%
\$845,000-\$854,999	1.0%
\$855,000-\$864,999	1.0%
\$865,000-\$874,999	1.0%
\$875,000-\$884,999	1.0%
\$885,000-\$894,999	1.0%
\$895,000-\$904,999	1.0%
\$905,000-\$914,999	1.0%
\$915,000-\$924,999	1.0%
\$925,000-\$934,999	1.0%
\$935,000-\$944,999	1.0%
\$945,000-\$954,999	1.0%

03-01-2022 Number of Covered Lives by Rating Area										2021 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	
6,613	475	-	6,820	1,703	-	-	-	-	6,410	

Year	Age	Gender	Education	Occupation	Marital Status	Religion	Health	Income	Assets	Liabilities	Net Worth
2014	30	-	2000	500	-	-	-	-	-	-	5000
2015	31	-	2000	510	-	-	-	-	-	-	5100
2016	32	-	2000	520	-	-	-	-	-	-	5200
2017	33	-	2000	530	-	-	-	-	-	-	5300
2018	34	-	2000	540	-	-	-	-	-	-	5400
2019	35	-	2000	550	-	-	-	-	-	-	5500
2020	36	-	2000	560	-	-	-	-	-	-	5600
2021	37	-	2000	570	-	-	-	-	-	-	5700
2022	38	-	2000	580	-	-	-	-	-	-	5800
2023	39	-	2000	590	-	-	-	-	-	-	5900
2024	40	-	2000	600	-	-	-	-	-	-	6000

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Product Name(s):	Small Business
Rate Effective Date:	1/1/2022

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2023

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Erie, Forest, McKean, Mercer, Venango, Warren	0.960	0.960
Rating Area 2	Elk, Cameron, Potter	1.142	1.142
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.931	0.931
Rating Area 5	Bedford, Blair, Cambria, Huntingdon, Jefferson, Somerset	1.001	1.001
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

Company Name: UPMC Health Coverage, Inc.
 Market: Small Group
 Product: HMO
 Effective Date of Rates: January 1, 2023

Ending date of Rates: March 31, 2023

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073
Plan Marketing Name =>	Advantage Platinum HMO \$10/\$500	Advantage Platinum HMO \$10/\$500	Advantage Platinum HMO \$10/\$500	Advantage Platinum HMO \$10/\$500	Advantage Platinum HMO \$10/\$500	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000
Form # =>	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
Network =>	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De
Metal =>	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum
Deductible =>	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50
OOP Maximum =>	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$292.00	\$292.00	\$347.41	\$347.41	\$283.03	\$283.03	\$304.44	\$304.44	\$288.16	\$288.16	\$342.85	\$342.85	\$279.32	\$279.32	\$300.45	\$300.45	\$252.27	\$252.27	\$300.15
15	\$317.96	\$317.96	\$378.29	\$378.29	\$308.19	\$308.19	\$331.50	\$331.50	\$313.77	\$313.77	\$373.33	\$373.33	\$304.14	\$304.14	\$327.15	\$327.15	\$274.70	\$274.70	\$326.83
16	\$327.88	\$327.88	\$390.10	\$390.10	\$317.81	\$317.81	\$341.85	\$341.85	\$323.57	\$323.57	\$384.98	\$384.98	\$313.64	\$313.64	\$337.36	\$337.36	\$283.27	\$283.27	\$337.03
17	\$337.80	\$337.80	\$401.91	\$401.91	\$327.43	\$327.43	\$352.19	\$352.19	\$333.36	\$333.36	\$396.63	\$396.63	\$323.13	\$323.13	\$347.57	\$347.57	\$291.85	\$291.85	\$347.23
18	\$348.49	\$348.49	\$414.62	\$414.62	\$337.79	\$337.79	\$363.34	\$363.34	\$343.91	\$343.91	\$409.18	\$409.18	\$333.35	\$333.35	\$358.57	\$358.57	\$301.08	\$301.08	\$358.22
19	\$359.18	\$359.18	\$427.34	\$427.34	\$348.15	\$348.15	\$374.48	\$374.48	\$354.46	\$354.46	\$421.73	\$421.73	\$343.58	\$343.58	\$369.57	\$369.57	\$310.31	\$310.31	\$369.20
20	\$370.25	\$370.25	\$440.51	\$440.51	\$358.88	\$358.88	\$386.02	\$386.02	\$365.38	\$365.38	\$434.72	\$434.72	\$354.17	\$354.17	\$380.96	\$380.96	\$319.88	\$319.88	\$380.58
21	\$381.70	\$381.70	\$454.13	\$454.13	\$369.98	\$369.98	\$397.96	\$397.96	\$376.68	\$376.68	\$448.17	\$448.17	\$365.12	\$365.12	\$392.74	\$392.74	\$329.77	\$329.77	\$392.35
22	\$381.70	\$381.70	\$454.13	\$454.13	\$369.98	\$369.98	\$397.96	\$397.96	\$376.68	\$376.68	\$448.17	\$448.17	\$365.12	\$365.12	\$392.74	\$392.74	\$329.77	\$329.77	\$392.35
23	\$381.70	\$381.70	\$454.13	\$454.13	\$369.98	\$369.98	\$397.96	\$397.96	\$376.68	\$376.68	\$448.17	\$448.17	\$365.12	\$365.12	\$392.74	\$392.74	\$329.77	\$329.77	\$392.35
24	\$381.70	\$381.70	\$454.13	\$454.13	\$369.98	\$369.98	\$397.96	\$397.96	\$376.68	\$376.68	\$448.17	\$448.17	\$365.12	\$365.12	\$392.74	\$392.74	\$329.77	\$329.77	\$392.35
25	\$383.23	\$383.23	\$455.95	\$455.95	\$371.46	\$371.46	\$399.55	\$399.55	\$378.19	\$378.19	\$449.96	\$449.96	\$366.58	\$366.58	\$394.31	\$394.31	\$331.09	\$331.09	\$393.92
26	\$390.86	\$390.86	\$465.03	\$465.03	\$378.86	\$378.86	\$407.51	\$407.51	\$385.72	\$385.72	\$458.93	\$458.93	\$373.88	\$373.88	\$402.17	\$402.17	\$337.68	\$337.68	\$401.77
27	\$400.02	\$400.02	\$475.93	\$475.93	\$387.74	\$387.74	\$417.06	\$417.06	\$394.76	\$394.76	\$469.68	\$469.68	\$382.65	\$382.65	\$411.59	\$411.59	\$345.60	\$345.60	\$411.18
28	\$414.91	\$414.91	\$493.64	\$493.64	\$402.17	\$402.17	\$432.58	\$432.58	\$409.45	\$409.45	\$487.16	\$487.16	\$396.89	\$396.89	\$426.91	\$426.91	\$358.46	\$358.46	\$426.48
29	\$427.12	\$427.12	\$508.17	\$508.17	\$414.01	\$414.01	\$445.32	\$445.32	\$421.50	\$421.50	\$501.50	\$501.50	\$408.57	\$408.57	\$439.48	\$439.48	\$369.01	\$369.01	\$439.04
30	\$433.23	\$433.23	\$515.44	\$515.44	\$419.93	\$419.93	\$451.68	\$451.68	\$427.53	\$427.53	\$508.67	\$508.67	\$414.41	\$414.41	\$445.76	\$445.76	\$374.29	\$374.29	\$445.32
31	\$442.39	\$442.39	\$526.34	\$526.34	\$428.81	\$428.81	\$461.24	\$461.24	\$436.57	\$436.57	\$519.43	\$519.43	\$423.17	\$423.17	\$455.19	\$455.19	\$382.20	\$382.20	\$454.73
32	\$451.55	\$451.55	\$537.24	\$537.24	\$437.69	\$437.69	\$470.79	\$470.79	\$445.61	\$445.61	\$530.19	\$530.19	\$431.94	\$431.94	\$464.61	\$464.61	\$390.12	\$390.12	\$464.15
33	\$457.28	\$457.28	\$544.05	\$544.05	\$443.24	\$443.24	\$476.76	\$476.76	\$451.26	\$451.26	\$536.91	\$536.91	\$437.41	\$437.41	\$470.50	\$470.50	\$395.06	\$395.06	\$470.04
34	\$463.38	\$463.38	\$551.31	\$551.31	\$449.16	\$449.16	\$483.12	\$483.12	\$457.29	\$457.29	\$544.08	\$544.08	\$443.26	\$443.26	\$476.79	\$476.79	\$400.34	\$400.34	\$476.31
35	\$466.44	\$466.44	\$554.95	\$554.95	\$452.12	\$452.12	\$486.31	\$486.31	\$460.30	\$460.30	\$547.66	\$547.66	\$446.18	\$446.18	\$479.93	\$479.93	\$402.98	\$402.98	\$479.45
36	\$469.49	\$469.49	\$558.58	\$558.58	\$455.08	\$455.08	\$489.49	\$489.49	\$463.32	\$463.32	\$551.25	\$551.25	\$449.10	\$449.10	\$483.07	\$483.07	\$405.62	\$405.62	\$482.59
37	\$472.54	\$472.54	\$562.21	\$562.21	\$458.04	\$458.04	\$492.67	\$492.67	\$466.33	\$466.33	\$554.83	\$554.83	\$452.02	\$452.02	\$486.21	\$486.21	\$408.26	\$408.26	\$485.73
38	\$475.60	\$475.60	\$565.85	\$565.85	\$461.00	\$461.00	\$495.86	\$495.86	\$469.34	\$469.34	\$558.42	\$558.42	\$454.94	\$454.94	\$489.35	\$489.35	\$410.89	\$410.89	\$488.87
39	\$481.71	\$481.71	\$573.11	\$573.11	\$466.91	\$466.91	\$502.23	\$502.23	\$475.37	\$475.37	\$565.59	\$565.59	\$460.78	\$460.78	\$495.64	\$495.64	\$416.17	\$416.17	\$495.15
40	\$487.81	\$487.81	\$580.38	\$580.38	\$472.83	\$472.83	\$508.59	\$508.59	\$481.40	\$481.40	\$572.76	\$572.76	\$466.62	\$466.62	\$501.92	\$501.92	\$421.45	\$421.45	\$501.42
41	\$496.97	\$496.97	\$591.28	\$591.28	\$481.71	\$481.71	\$518.14	\$518.14	\$490.44	\$490.44	\$583.52	\$583.52	\$475.39	\$475.39	\$511.35	\$511.35	\$429.36	\$429.36	\$510.84
42	\$505.75	\$505.75	\$601.72	\$601.72	\$490.22	\$490.22	\$527.30	\$527.30	\$499.10	\$499.10	\$593.83	\$593.83	\$483.78	\$483.78	\$520.38	\$520.38	\$436.95	\$436.95	\$519.86
43	\$517.97	\$517.97	\$616.25	\$616.25	\$502.06	\$502.06	\$540.03	\$540.03	\$511.15	\$511.15	\$608.17	\$608.17	\$495.47	\$495.47	\$532.95	\$532.95	\$447.50	\$447.50	\$532.42
44	\$533.23	\$533.23	\$634.42	\$634.42	\$516.86	\$516.86	\$555.95	\$555.95	\$526.22	\$526.22	\$626.09	\$626.09	\$510.07	\$510.07	\$548.66	\$548.66	\$460.69	\$460.69	\$548.11
45	\$551.17	\$551.17	\$655.76	\$655.76	\$534.25	\$534.25	\$574.65	\$574.65	\$543.93	\$543.93	\$647.16	\$647.16	\$527.23	\$527.23	\$567.12	\$567.12	\$476.19	\$476.19	\$566.55
46	\$572.55	\$572.55	\$681.20	\$681.20	\$554.97	\$554.97	\$596.94	\$596.94	\$565.02	\$565.02	\$672.26	\$672.26	\$547.68	\$547.68	\$589.11	\$589.11	\$494.66	\$494.66	\$588.53
47	\$596.60	\$596.60	\$709.81	\$709.81	\$578.28	\$578.28	\$622.01	\$622.01	\$588.75	\$588.75	\$700.49	\$700.49	\$570.68	\$570.68	\$613.85	\$613.85	\$515.43	\$515.43	\$613.24
48	\$624.08	\$624.08	\$742.50	\$742.50	\$604.92	\$604.92	\$650.66	\$650.66	\$615.87	\$615.87	\$732.76	\$732.76	\$596.97	\$596.97	\$642.13	\$642.13	\$539.17	\$539.17	\$641.49
49	\$651.18	\$651.18	\$774.75	\$774.75	\$631.19	\$631.19	\$678.92	\$678.92	\$642.62	\$642.62	\$764.58	\$764.58	\$622.89	\$622.89	\$670.01	\$670.01	\$562.59	\$562.59	\$669.35
50	\$681.72	\$681.72	\$811.08	\$811.08	\$660.78	\$660.78	\$710.76	\$710.76	\$672.75	\$672.75	\$800.43	\$800.43	\$652.10	\$652.10	\$701.43	\$701.43	\$588.97	\$588.97	\$700.74
51	\$711.87	\$711.87	\$846.95	\$846.95	\$690.01	\$690.01	\$742.20	\$742.20	\$702.51	\$702.51	\$835.84	\$835.84	\$680.95	\$680.95	\$732.46	\$732.46	\$615.02	\$615.02	\$731.73
52	\$745.08	\$745.08	\$886.46	\$886.46	\$722.20	\$722.20	\$776.82	\$776.82	\$735.28	\$735.28	\$874.83	\$874.83	\$712.71	\$712.71	\$766.63	\$766.63	\$643.71	\$643.71	\$765.87
53	\$778.67	\$778.67	\$926.43	\$926.43	\$754.76	\$754.76	\$811.84	\$811.84	\$768.43	\$768.43	\$914.27	\$914.27	\$744.84	\$744.84	\$801.19	\$801.19	\$672.73	\$672.73	\$800.39
54	\$814.93	\$814.93	\$969.57	\$969.57	\$789.91	\$789.91	\$849.64	\$849.64	\$804.21	\$804.21	\$956.84	\$956.84	\$779.53	\$779.53	\$838.50	\$838.50	\$704.06	\$704.06	\$837.67
55	\$851.19	\$851.19	\$1,012.71	\$1,012.71	\$825.06	\$825.06	\$887.45	\$887.45	\$840.00	\$840.00	\$999.42	\$999.42	\$814.22	\$814.22	\$875.81	\$875.81	\$735.39</		

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0020073	62560PA0020073	62560PA0020073	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074
Plan Marketing Name =>	MO \$1,000 \$40	vantage Gold HMO \$1,000 \$40	vantage Gold HMO \$1,000 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60
Form # =>	DF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	2	4	5	1	2	4	5	1	2	4	5	1	2	4	1	2	4	1	2
Network =>	vantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800
Coinurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80
OOP Maximum =>	\$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$300.15	\$244.53	\$244.53	\$263.03	\$263.03	\$253.18	\$253.18	\$301.23	\$301.23	\$245.41	\$245.41	\$263.97	\$263.97	\$214.87	\$214.87	\$255.65	\$255.65	\$208.28	\$208.28
15	\$326.83	\$266.27	\$266.27	\$286.41	\$286.41	\$275.68	\$275.68	\$328.00	\$328.00	\$267.23	\$267.23	\$287.43	\$287.43	\$233.97	\$233.97	\$278.37	\$278.37	\$226.79	\$226.79
16	\$337.03	\$274.58	\$274.58	\$295.35	\$295.35	\$284.29	\$284.29	\$338.24	\$338.24	\$275.57	\$275.57	\$296.41	\$296.41	\$241.28	\$241.28	\$287.06	\$287.06	\$233.87	\$233.87
17	\$347.23	\$282.89	\$282.89	\$304.29	\$304.29	\$292.89	\$292.89	\$348.48	\$348.48	\$283.91	\$283.91	\$305.38	\$305.38	\$248.58	\$248.58	\$295.75	\$295.75	\$240.95	\$240.95
18	\$358.22	\$291.84	\$291.84	\$313.92	\$313.92	\$302.16	\$302.16	\$359.50	\$359.50	\$292.89	\$292.89	\$315.04	\$315.04	\$256.44	\$256.44	\$305.11	\$305.11	\$248.57	\$248.57
19	\$369.20	\$300.79	\$300.79	\$323.54	\$323.54	\$311.42	\$311.42	\$370.53	\$370.53	\$301.87	\$301.87	\$324.70	\$324.70	\$264.31	\$264.31	\$314.46	\$314.46	\$256.20	\$256.20
20	\$380.58	\$310.06	\$310.06	\$333.52	\$333.52	\$321.02	\$321.02	\$381.95	\$381.95	\$311.18	\$311.18	\$334.71	\$334.71	\$272.45	\$272.45	\$324.15	\$324.15	\$264.09	\$264.09
21	\$392.35	\$319.65	\$319.65	\$343.83	\$343.83	\$330.95	\$330.95	\$393.76	\$393.76	\$320.80	\$320.80	\$345.06	\$345.06	\$280.88	\$280.88	\$334.18	\$334.18	\$272.26	\$272.26
22	\$392.35	\$319.65	\$319.65	\$343.83	\$343.83	\$330.95	\$330.95	\$393.76	\$393.76	\$320.80	\$320.80	\$345.06	\$345.06	\$280.88	\$280.88	\$334.18	\$334.18	\$272.26	\$272.26
23	\$392.35	\$319.65	\$319.65	\$343.83	\$343.83	\$330.95	\$330.95	\$393.76	\$393.76	\$320.80	\$320.80	\$345.06	\$345.06	\$280.88	\$280.88	\$334.18	\$334.18	\$272.26	\$272.26
24	\$392.35	\$319.65	\$319.65	\$343.83	\$343.83	\$330.95	\$330.95	\$393.76	\$393.76	\$320.80	\$320.80	\$345.06	\$345.06	\$280.88	\$280.88	\$334.18	\$334.18	\$272.26	\$272.26
25	\$393.92	\$320.93	\$320.93	\$345.21	\$345.21	\$332.27	\$332.27	\$395.34	\$395.34	\$322.08	\$322.08	\$346.44	\$346.44	\$282.00	\$282.00	\$335.52	\$335.52	\$273.35	\$273.35
26	\$401.77	\$327.32	\$327.32	\$352.08	\$352.08	\$338.89	\$338.89	\$403.21	\$403.21	\$328.50	\$328.50	\$353.34	\$353.34	\$287.62	\$287.62	\$342.20	\$342.20	\$278.79	\$278.79
27	\$411.18	\$334.99	\$334.99	\$360.33	\$360.33	\$346.84	\$346.84	\$412.66	\$412.66	\$336.20	\$336.20	\$361.62	\$361.62	\$294.36	\$294.36	\$350.22	\$350.22	\$285.33	\$285.33
28	\$426.48	\$347.46	\$347.46	\$373.74	\$373.74	\$359.74	\$359.74	\$428.02	\$428.02	\$348.71	\$348.71	\$375.08	\$375.08	\$305.32	\$305.32	\$363.25	\$363.25	\$295.95	\$295.95
29	\$439.04	\$357.69	\$357.69	\$384.75	\$384.75	\$370.33	\$370.33	\$440.62	\$440.62	\$358.98	\$358.98	\$386.12	\$386.12	\$314.30	\$314.30	\$373.95	\$373.95	\$304.66	\$304.66
30	\$445.32	\$362.80	\$362.80	\$390.25	\$390.25	\$375.63	\$375.63	\$446.92	\$446.92	\$364.11	\$364.11	\$391.64	\$391.64	\$318.80	\$318.80	\$379.29	\$379.29	\$309.02	\$309.02
31	\$454.73	\$370.47	\$370.47	\$398.50	\$398.50	\$383.57	\$383.57	\$456.37	\$456.37	\$371.81	\$371.81	\$399.92	\$399.92	\$325.54	\$325.54	\$387.31	\$387.31	\$315.55	\$315.55
32	\$464.15	\$378.15	\$378.15	\$406.75	\$406.75	\$391.51	\$391.51	\$465.82	\$465.82	\$379.51	\$379.51	\$408.21	\$408.21	\$332.28	\$332.28	\$395.33	\$395.33	\$322.08	\$322.08
33	\$470.04	\$382.94	\$382.94	\$411.91	\$411.91	\$396.48	\$396.48	\$471.72	\$471.72	\$384.32	\$384.32	\$413.38	\$413.38	\$336.49	\$336.49	\$400.35	\$400.35	\$326.17	\$326.17
34	\$476.31	\$388.06	\$388.06	\$417.41	\$417.41	\$401.77	\$401.77	\$478.02	\$478.02	\$389.45	\$389.45	\$418.90	\$418.90	\$340.99	\$340.99	\$405.69	\$405.69	\$330.52	\$330.52
35	\$479.45	\$390.61	\$390.61	\$420.16	\$420.16	\$404.42	\$404.42	\$481.17	\$481.17	\$392.02	\$392.02	\$421.66	\$421.66	\$343.24	\$343.24	\$408.37	\$408.37	\$332.70	\$332.70
36	\$482.59	\$393.17	\$393.17	\$422.91	\$422.91	\$407.07	\$407.07	\$484.32	\$484.32	\$394.58	\$394.58	\$424.42	\$424.42	\$345.48	\$345.48	\$411.04	\$411.04	\$334.88	\$334.88
37	\$485.73	\$395.73	\$395.73	\$425.66	\$425.66	\$409.72	\$409.72	\$487.47	\$487.47	\$397.15	\$397.15	\$427.18	\$427.18	\$347.73	\$347.73	\$413.71	\$413.71	\$337.06	\$337.06
38	\$488.87	\$398.28	\$398.28	\$428.41	\$428.41	\$412.36	\$412.36	\$490.62	\$490.62	\$399.72	\$399.72	\$429.94	\$429.94	\$349.98	\$349.98	\$416.39	\$416.39	\$339.24	\$339.24
39	\$495.15	\$403.40	\$403.40	\$433.91	\$433.91	\$417.66	\$417.66	\$496.93	\$496.93	\$404.85	\$404.85	\$435.47	\$435.47	\$354.47	\$354.47	\$421.74	\$421.74	\$343.59	\$343.59
40	\$501.42	\$408.51	\$408.51	\$439.41	\$439.41	\$422.95	\$422.95	\$503.23	\$503.23	\$409.98	\$409.98	\$440.99	\$440.99	\$358.96	\$358.96	\$427.08	\$427.08	\$347.95	\$347.95
41	\$510.84	\$416.18	\$416.18	\$447.67	\$447.67	\$430.90	\$430.90	\$512.68	\$512.68	\$417.68	\$417.68	\$449.27	\$449.27	\$365.71	\$365.71	\$435.10	\$435.10	\$354.48	\$354.48
42	\$519.86	\$423.54	\$423.54	\$455.57	\$455.57	\$438.51	\$438.51	\$521.73	\$521.73	\$425.06	\$425.06	\$457.20	\$457.20	\$372.17	\$372.17	\$442.79	\$442.79	\$360.74	\$360.74
43	\$532.42	\$433.77	\$433.77	\$466.58	\$466.58	\$449.10	\$449.10	\$534.33	\$534.33	\$435.33	\$435.33	\$468.25	\$468.25	\$381.15	\$381.15	\$453.48	\$453.48	\$369.46	\$369.46
44	\$548.11	\$446.55	\$446.55	\$480.33	\$480.33	\$462.34	\$462.34	\$550.08	\$550.08	\$448.16	\$448.16	\$482.05	\$482.05	\$392.39	\$392.39	\$466.85	\$466.85	\$380.35	\$380.35
45	\$566.55	\$461.57	\$461.57	\$496.49	\$496.49	\$477.89	\$477.89	\$568.59	\$568.59	\$463.24	\$463.24	\$498.27	\$498.27	\$405.59	\$405.59	\$482.56	\$482.56	\$393.14	\$393.14
46	\$588.53	\$479.48	\$479.48	\$515.75	\$515.75	\$496.43	\$496.43	\$590.64	\$590.64	\$481.20	\$481.20	\$517.59	\$517.59	\$421.32	\$421.32	\$501.27	\$501.27	\$408.39	\$408.39
47	\$613.24	\$499.61	\$499.61	\$537.41	\$537.41	\$517.27	\$517.27	\$615.45	\$615.45	\$501.41	\$501.41	\$539.33	\$539.33	\$439.02	\$439.02	\$522.32	\$522.32	\$425.54	\$425.54
48	\$641.49	\$522.63	\$522.63	\$562.16	\$562.16	\$541.10	\$541.10	\$643.80	\$643.80	\$524.51	\$524.51	\$564.17	\$564.17	\$459.24	\$459.24	\$546.38	\$546.38	\$445.15	\$445.15
49	\$669.35	\$545.32	\$545.32	\$586.57	\$586.57	\$564.60	\$564.60	\$671.75	\$671.75	\$547.28	\$547.28	\$588.67	\$588.67	\$479.18	\$479.18	\$570.11	\$570.11	\$464.48	\$464.48
50	\$700.74	\$570.89	\$570.89	\$614.08	\$614.08	\$591.08	\$591.08	\$703.26	\$703.26	\$572.95	\$572.95	\$616.28	\$616.28	\$501.65	\$501.65	\$596.85	\$596.85	\$486.26	\$486.26
51	\$731.73	\$596.15	\$596.15	\$641.24	\$641.24	\$617.22	\$617.22	\$734.36	\$734.36	\$598.29	\$598.29	\$643.54	\$643.54	\$523.84	\$523.84	\$623.25	\$623.25	\$507.76	\$507.76
52	\$765.87	\$623.96	\$623.96	\$671.16	\$671.16	\$646.01	\$646.01	\$768.62	\$768.62	\$626.20	\$626.20	\$673.56	\$673.56	\$548.28	\$548.28	\$652.32	\$652.32	\$531.45	\$531.45
53	\$800.39	\$652.09	\$652.09	\$701.41	\$701.41	\$675.14	\$675.14	\$803.27	\$803.27	\$654.43	\$654.43	\$703.92	\$703.92	\$573.00	\$573.00	\$681.73	\$681.73	\$555.41	\$555.41
54	\$837.67	\$682.45	\$682.45	\$734.08	\$734.08	\$706.58	\$706.58	\$840.68	\$840.68	\$684.91	\$684.91	\$736.70	\$736.70	\$599.68	\$599.68	\$713.47	\$713.47	\$581.28	\$581.28
55	\$874.94	\$712.82	\$712.82	\$766.74	\$766.74	\$738.02	\$738.02	\$878.08	\$878.08	\$715.38	\$715.38	\$769.48	\$769.48	\$626.36	\$626.36	\$745.22	\$745.22	\$607.14	\$607.14
56	\$915.35	\$745.74	\$745.74	\$802.16	\$802.16	\$772.11	\$772.11	\$918.64	\$918.64	\$7									

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	Advantage Silver HMO \$4,400 / \$8,800		Advantage Silver HMO \$4,400 / \$8,800		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	5		1		2		4		5	
Network =>	rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$4,400 / \$8,800		\$8,000 / \$16,000		\$8,000 / \$16,000		\$8,000 / \$16,000		\$8,000 / \$16,000	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$9,100 / \$18,200		\$8,550 / \$17,100		\$8,550 / \$17,100		\$8,550 / \$17,100		\$8,550 / \$17,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$224.03	\$224.03	\$169.95	\$169.95	\$202.20	\$202.20	\$164.74	\$164.74	\$177.19	\$177.19
15	\$243.94	\$243.94	\$185.06	\$185.06	\$220.17	\$220.17	\$179.38	\$179.38	\$192.94	\$192.94
16	\$251.56	\$251.56	\$190.84	\$190.84	\$227.04	\$227.04	\$184.98	\$184.98	\$198.96	\$198.96
17	\$259.17	\$259.17	\$196.61	\$196.61	\$233.91	\$233.91	\$190.58	\$190.58	\$204.98	\$204.98
18	\$267.37	\$267.37	\$202.83	\$202.83	\$241.32	\$241.32	\$196.61	\$196.61	\$211.47	\$211.47
19	\$275.57	\$275.57	\$209.05	\$209.05	\$248.72	\$248.72	\$202.63	\$202.63	\$217.95	\$217.95
20	\$284.06	\$284.06	\$215.50	\$215.50	\$256.38	\$256.38	\$208.88	\$208.88	\$224.67	\$224.67
21	\$292.85	\$292.85	\$222.16	\$222.16	\$264.31	\$264.31	\$215.34	\$215.34	\$231.62	\$231.62
22	\$292.85	\$292.85	\$222.16	\$222.16	\$264.31	\$264.31	\$215.34	\$215.34	\$231.62	\$231.62
23	\$292.85	\$292.85	\$222.16	\$222.16	\$264.31	\$264.31	\$215.34	\$215.34	\$231.62	\$231.62
24	\$292.85	\$292.85	\$222.16	\$222.16	\$264.31	\$264.31	\$215.34	\$215.34	\$231.62	\$231.62
25	\$294.02	\$294.02	\$223.05	\$223.05	\$265.37	\$265.37	\$216.20	\$216.20	\$232.55	\$232.55
26	\$299.88	\$299.88	\$227.49	\$227.49	\$270.65	\$270.65	\$220.51	\$220.51	\$237.18	\$237.18
27	\$306.91	\$306.91	\$232.82	\$232.82	\$277.00	\$277.00	\$225.68	\$225.68	\$242.74	\$242.74
28	\$318.33	\$318.33	\$241.49	\$241.49	\$287.30	\$287.30	\$234.07	\$234.07	\$251.77	\$251.77
29	\$327.70	\$327.70	\$248.60	\$248.60	\$295.76	\$295.76	\$240.97	\$240.97	\$259.18	\$259.18
30	\$332.38	\$332.38	\$252.15	\$252.15	\$299.99	\$299.99	\$244.41	\$244.41	\$262.89	\$262.89
31	\$339.41	\$339.41	\$257.48	\$257.48	\$306.34	\$306.34	\$249.58	\$249.58	\$268.45	\$268.45
32	\$346.44	\$346.44	\$262.82	\$262.82	\$312.68	\$312.68	\$254.75	\$254.75	\$274.01	\$274.01
33	\$350.83	\$350.83	\$266.15	\$266.15	\$316.64	\$316.64	\$257.98	\$257.98	\$277.48	\$277.48
34	\$355.52	\$355.52	\$269.70	\$269.70	\$320.87	\$320.87	\$261.42	\$261.42	\$281.19	\$281.19
35	\$357.86	\$357.86	\$271.48	\$271.48	\$322.99	\$322.99	\$263.15	\$263.15	\$283.04	\$283.04
36	\$360.21	\$360.21	\$273.26	\$273.26	\$325.10	\$325.10	\$264.87	\$264.87	\$284.89	\$284.89
37	\$362.55	\$362.55	\$275.03	\$275.03	\$327.22	\$327.22	\$266.59	\$266.59	\$286.75	\$286.75
38	\$364.89	\$364.89	\$276.81	\$276.81	\$329.33	\$329.33	\$268.31	\$268.31	\$288.60	\$288.60
39	\$369.58	\$369.58	\$280.37	\$280.37	\$333.56	\$333.56	\$271.76	\$271.76	\$292.30	\$292.30
40	\$374.26	\$374.26	\$283.92	\$283.92	\$337.79	\$337.79	\$275.20	\$275.20	\$296.01	\$296.01
41	\$381.29	\$381.29	\$289.25	\$289.25	\$344.13	\$344.13	\$280.37	\$280.37	\$301.57	\$301.57
42	\$388.03	\$388.03	\$294.36	\$294.36	\$350.21	\$350.21	\$285.33	\$285.33	\$306.90	\$306.90
43	\$397.40	\$397.40	\$301.47	\$301.47	\$358.67	\$358.67	\$292.22	\$292.22	\$314.31	\$314.31
44	\$409.11	\$409.11	\$310.36	\$310.36	\$369.24	\$369.24	\$300.83	\$300.83	\$323.57	\$323.57
45	\$422.88	\$422.88	\$320.80	\$320.80	\$381.66	\$381.66	\$310.95	\$310.95	\$334.46	\$334.46
46	\$439.28	\$439.28	\$333.24	\$333.24	\$396.47	\$396.47	\$323.01	\$323.01	\$347.43	\$347.43
47	\$457.72	\$457.72	\$347.24	\$347.24	\$413.12	\$413.12	\$336.58	\$336.58	\$362.02	\$362.02
48	\$478.81	\$478.81	\$363.23	\$363.23	\$432.15	\$432.15	\$352.08	\$352.08	\$378.70	\$378.70
49	\$499.60	\$499.60	\$379.00	\$379.00	\$450.91	\$450.91	\$367.37	\$367.37	\$395.14	\$395.14
50	\$523.03	\$523.03	\$396.78	\$396.78	\$472.06	\$472.06	\$384.60	\$384.60	\$413.67	\$413.67
51	\$546.17	\$546.17	\$414.33	\$414.33	\$492.94	\$492.94	\$401.61	\$401.61	\$431.97	\$431.97
52	\$571.64	\$571.64	\$433.66	\$433.66	\$515.93	\$515.93	\$420.34	\$420.34	\$452.12	\$452.12
53	\$597.41	\$597.41	\$453.21	\$453.21	\$539.19	\$539.19	\$439.29	\$439.29	\$472.50	\$472.50
54	\$625.23	\$625.23	\$474.31	\$474.31	\$564.30	\$564.30	\$459.75	\$459.75	\$494.51	\$494.51
55	\$653.06	\$653.06	\$495.42	\$495.42	\$589.41	\$589.41	\$480.21	\$480.21	\$516.51	\$516.51
56	\$683.22	\$683.22	\$518.30	\$518.30	\$616.64	\$616.64	\$502.39	\$502.39	\$540.37	\$540.37
57	\$713.68	\$713.68	\$541.40	\$541.40	\$644.12	\$644.12	\$524.78	\$524.78	\$564.46	\$564.46
58	\$746.18	\$746.18	\$566.06	\$566.06	\$673.46	\$673.46	\$548.69	\$548.69	\$590.17	\$590.17
59	\$762.29	\$762.29	\$578.28	\$578.28	\$688.00	\$688.00	\$560.53	\$560.53	\$602.91	\$602.91
60	\$794.79	\$794.79	\$602.94	\$602.94	\$717.34	\$717.34	\$584.43	\$584.43	\$628.62	\$628.62
61	\$822.91	\$822.91	\$624.27	\$624.27	\$742.71	\$742.71	\$605.11	\$605.11	\$650.85	\$650.85
62	\$841.36	\$841.36	\$638.27	\$638.27	\$759.36	\$759.36	\$618.67	\$618.67	\$665.44	\$665.44
63	\$864.49	\$864.49	\$655.82	\$655.82	\$780.24	\$780.24	\$635.68	\$635.68	\$683.74	\$683.74
64+	\$878.55	\$878.55	\$666.48	\$666.48	\$792.93	\$792.93	\$646.02	\$646.02	\$694.86	\$694.86

Company Name: UPMC Health Coverage, Inc.
 Market: Small Group
 Product: HMO
 Effective Date of Rates: April 1, 2023

Ending date of Rates: June 30, 2023

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073
Plan Marketing Name =>	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000
Form # =>	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
Network =>	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred	General w/Dental Advantage w/Deferred
Metal =>	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum
Deductible =>	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50
OOP Maximum =>	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$296.84	\$296.84	\$353.18	\$353.18	\$287.73	\$287.73	\$309.50	\$309.50	\$292.94	\$292.94	\$348.53	\$348.53	\$283.95	\$283.95	\$305.43	\$305.43	\$256.46	\$256.46	\$305.13
15	\$323.23	\$323.23	\$384.57	\$384.57	\$313.31	\$313.31	\$337.01	\$337.01	\$318.98	\$318.98	\$379.51	\$379.51	\$309.19	\$309.19	\$332.58	\$332.58	\$279.25	\$279.25	\$332.25
16	\$333.32	\$333.32	\$396.57	\$396.57	\$323.09	\$323.09	\$347.53	\$347.53	\$328.94	\$328.94	\$391.36	\$391.36	\$318.84	\$318.84	\$342.96	\$342.96	\$287.97	\$287.97	\$342.62
17	\$343.41	\$343.41	\$408.58	\$408.58	\$332.87	\$332.87	\$358.04	\$358.04	\$338.89	\$338.89	\$403.21	\$403.21	\$328.49	\$328.49	\$353.34	\$353.34	\$296.69	\$296.69	\$352.99
18	\$354.27	\$354.27	\$421.50	\$421.50	\$343.40	\$343.40	\$369.37	\$369.37	\$349.62	\$349.62	\$415.96	\$415.96	\$338.89	\$338.89	\$364.52	\$364.52	\$306.07	\$306.07	\$364.16
19	\$365.14	\$365.14	\$434.43	\$434.43	\$353.93	\$353.93	\$380.70	\$380.70	\$360.34	\$360.34	\$428.72	\$428.72	\$349.28	\$349.28	\$375.69	\$375.69	\$315.46	\$315.46	\$375.33
20	\$376.39	\$376.39	\$447.82	\$447.82	\$364.84	\$364.84	\$392.43	\$392.43	\$371.44	\$371.44	\$441.93	\$441.93	\$360.04	\$360.04	\$387.27	\$387.27	\$325.18	\$325.18	\$386.89
21	\$388.03	\$388.03	\$461.67	\$461.67	\$376.12	\$376.12	\$404.57	\$404.57	\$382.93	\$382.93	\$455.60	\$455.60	\$371.18	\$371.18	\$399.25	\$399.25	\$335.24	\$335.24	\$398.86
22	\$388.03	\$388.03	\$461.67	\$461.67	\$376.12	\$376.12	\$404.57	\$404.57	\$382.93	\$382.93	\$455.60	\$455.60	\$371.18	\$371.18	\$399.25	\$399.25	\$335.24	\$335.24	\$398.86
23	\$388.03	\$388.03	\$461.67	\$461.67	\$376.12	\$376.12	\$404.57	\$404.57	\$382.93	\$382.93	\$455.60	\$455.60	\$371.18	\$371.18	\$399.25	\$399.25	\$335.24	\$335.24	\$398.86
24	\$388.03	\$388.03	\$461.67	\$461.67	\$376.12	\$376.12	\$404.57	\$404.57	\$382.93	\$382.93	\$455.60	\$455.60	\$371.18	\$371.18	\$399.25	\$399.25	\$335.24	\$335.24	\$398.86
25	\$389.58	\$389.58	\$463.52	\$463.52	\$377.62	\$377.62	\$406.19	\$406.19	\$384.46	\$384.46	\$457.42	\$457.42	\$372.66	\$372.66	\$400.85	\$400.85	\$336.58	\$336.58	\$400.46
26	\$397.34	\$397.34	\$472.75	\$472.75	\$385.15	\$385.15	\$414.28	\$414.28	\$392.12	\$392.12	\$466.53	\$466.53	\$380.09	\$380.09	\$408.83	\$408.83	\$343.29	\$343.29	\$408.43
27	\$406.66	\$406.66	\$483.83	\$483.83	\$394.17	\$394.17	\$423.99	\$423.99	\$401.31	\$401.31	\$477.47	\$477.47	\$389.00	\$389.00	\$418.41	\$418.41	\$351.33	\$351.33	\$418.01
28	\$421.79	\$421.79	\$501.84	\$501.84	\$408.84	\$408.84	\$439.77	\$439.77	\$416.24	\$416.24	\$495.24	\$495.24	\$403.47	\$403.47	\$433.98	\$433.98	\$364.41	\$364.41	\$433.56
29	\$434.21	\$434.21	\$516.61	\$516.61	\$420.88	\$420.88	\$452.71	\$452.71	\$428.50	\$428.50	\$509.82	\$509.82	\$415.35	\$415.35	\$446.76	\$446.76	\$375.13	\$375.13	\$446.32
30	\$440.41	\$440.41	\$524.00	\$524.00	\$426.90	\$426.90	\$459.19	\$459.19	\$434.63	\$434.63	\$517.11	\$517.11	\$421.29	\$421.29	\$453.15	\$453.15	\$380.50	\$380.50	\$452.71
31	\$449.73	\$449.73	\$535.08	\$535.08	\$435.92	\$435.92	\$468.90	\$468.90	\$443.82	\$443.82	\$528.04	\$528.04	\$430.20	\$430.20	\$462.73	\$462.73	\$388.54	\$388.54	\$462.28
32	\$459.04	\$459.04	\$546.16	\$546.16	\$444.95	\$444.95	\$478.61	\$478.61	\$453.01	\$453.01	\$538.97	\$538.97	\$439.11	\$439.11	\$472.31	\$472.31	\$396.59	\$396.59	\$471.85
33	\$464.86	\$464.86	\$553.08	\$553.08	\$450.59	\$450.59	\$484.67	\$484.67	\$458.75	\$458.75	\$545.81	\$545.81	\$444.67	\$444.67	\$478.30	\$478.30	\$401.62	\$401.62	\$477.83
34	\$471.07	\$471.07	\$560.47	\$560.47	\$456.61	\$456.61	\$491.15	\$491.15	\$464.88	\$464.88	\$553.10	\$553.10	\$450.61	\$450.61	\$484.69	\$484.69	\$406.98	\$406.98	\$484.22
35	\$474.17	\$474.17	\$564.16	\$564.16	\$459.62	\$459.62	\$494.38	\$494.38	\$467.94	\$467.94	\$556.74	\$556.74	\$453.58	\$453.58	\$487.88	\$487.88	\$409.66	\$409.66	\$487.41
36	\$477.28	\$477.28	\$567.85	\$567.85	\$462.63	\$462.63	\$497.62	\$497.62	\$471.00	\$471.00	\$560.39	\$560.39	\$456.55	\$456.55	\$491.08	\$491.08	\$412.35	\$412.35	\$490.60
37	\$480.38	\$480.38	\$571.55	\$571.55	\$465.64	\$465.64	\$500.86	\$500.86	\$474.07	\$474.07	\$564.03	\$564.03	\$459.52	\$459.52	\$494.27	\$494.27	\$415.03	\$415.03	\$493.79
38	\$483.49	\$483.49	\$575.24	\$575.24	\$468.65	\$468.65	\$504.09	\$504.09	\$477.13	\$477.13	\$567.68	\$567.68	\$462.49	\$462.49	\$497.47	\$497.47	\$417.71	\$417.71	\$496.98
39	\$489.69	\$489.69	\$582.63	\$582.63	\$474.66	\$474.66	\$510.57	\$510.57	\$483.26	\$483.26	\$574.97	\$574.97	\$468.43	\$468.43	\$503.85	\$503.85	\$423.07	\$423.07	\$503.36
40	\$495.90	\$495.90	\$590.01	\$590.01	\$480.68	\$480.68	\$517.04	\$517.04	\$489.38	\$489.38	\$582.26	\$582.26	\$474.37	\$474.37	\$510.24	\$510.24	\$428.44	\$428.44	\$509.74
41	\$505.22	\$505.22	\$601.09	\$601.09	\$489.71	\$489.71	\$526.75	\$526.75	\$498.57	\$498.57	\$593.19	\$593.19	\$483.28	\$483.28	\$519.82	\$519.82	\$436.48	\$436.48	\$519.32
42	\$514.14	\$514.14	\$611.71	\$611.71	\$498.36	\$498.36	\$536.06	\$536.06	\$507.38	\$507.38	\$603.67	\$603.67	\$491.81	\$491.81	\$529.01	\$529.01	\$444.19	\$444.19	\$528.49
43	\$526.56	\$526.56	\$626.49	\$626.49	\$510.39	\$510.39	\$549.00	\$549.00	\$519.64	\$519.64	\$618.25	\$618.25	\$503.69	\$503.69	\$541.78	\$541.78	\$454.92	\$454.92	\$541.25
44	\$542.08	\$542.08	\$644.95	\$644.95	\$525.44	\$525.44	\$565.18	\$565.18	\$534.95	\$534.95	\$636.47	\$636.47	\$518.54	\$518.54	\$557.75	\$557.75	\$468.33	\$468.33	\$557.21
45	\$560.32	\$560.32	\$666.65	\$666.65	\$543.12	\$543.12	\$584.20	\$584.20	\$552.95	\$552.95	\$657.89	\$657.89	\$535.98	\$535.98	\$576.52	\$576.52	\$484.09	\$484.09	\$575.95
46	\$582.05	\$582.05	\$692.51	\$692.51	\$564.18	\$564.18	\$606.86	\$606.86	\$574.40	\$574.40	\$683.40	\$683.40	\$556.77	\$556.77	\$598.88	\$598.88	\$502.86	\$502.86	\$598.29
47	\$606.49	\$606.49	\$721.59	\$721.59	\$587.88	\$587.88	\$632.34	\$632.34	\$598.52	\$598.52	\$712.10	\$712.10	\$580.15	\$580.15	\$624.03	\$624.03	\$523.98	\$523.98	\$623.42
48	\$634.43	\$634.43	\$754.83	\$754.83	\$614.96	\$614.96	\$661.47	\$661.47	\$626.09	\$626.09	\$744.91	\$744.91	\$606.88	\$606.88	\$652.77	\$652.77	\$548.12	\$548.12	\$652.14
49	\$661.98	\$661.98	\$787.61	\$787.61	\$641.66	\$641.66	\$690.20	\$690.20	\$653.28	\$653.28	\$777.25	\$777.25	\$633.23	\$633.23	\$681.12	\$681.12	\$571.92	\$571.92	\$680.46
50	\$693.02	\$693.02	\$824.54	\$824.54	\$671.75	\$671.75	\$722.56	\$722.56	\$683.91	\$683.91	\$813.70	\$813.70	\$662.93	\$662.93	\$713.06	\$713.06	\$598.74	\$598.74	\$712.36
51	\$723.68	\$723.68	\$861.01	\$861.01	\$701.46	\$701.46	\$754.52	\$754.52	\$714.16	\$714.16	\$849.69	\$849.69	\$692.25	\$692.25	\$744.60	\$744.60	\$625.22	\$625.22	\$743.87
52	\$757.43	\$757.43	\$901.18	\$901.18	\$734.19	\$734.19	\$789.72	\$789.72	\$747.48	\$747.48	\$889.33	\$889.33	\$724.54	\$724.54	\$779.34	\$779.34	\$654.39	\$654.39	\$778.57
53	\$791.58	\$791.58	\$941.81	\$941.81	\$767.28	\$767.28	\$825.32	\$825.32	\$781.18	\$781.18	\$929.42	\$929.42	\$757.21	\$757.21	\$814.47	\$814.47	\$683.89	\$683.89	\$813.67
54	\$828.44	\$828.44	\$985.67	\$985.67	\$803.02	\$803.02	\$863.76	\$863.76	\$817.56	\$817.56	\$972.71	\$972.71	\$792.47	\$792.47	\$852.40	\$852.40	\$715.74	\$715.74	\$851.57
55	\$865.31	\$865.31	\$1,029.52	\$1,029.52	\$838.75	\$838.75	\$902.19	\$902.19	\$853.93	\$853.93	\$1,015.99	\$1,015.99	\$827.73	\$827.73	\$890.33	\$890.33	\$747.59	\$747	

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020078	62560PA0020078	62560PA0020078	62560PA0020078	62560PA0020078	62560PA0020078	62560PA0020078	62560PA0020078	62560PA0020078	62560PA0020078
Plan Marketing Name =>	MO \$1,000 \$40	vantage Gold HMO \$1,000 \$40	vantage Gold HMO \$1,000 \$40	vantage Gold HMO \$1,000 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60
Form # =>	DF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	2	4	5	5	1	2	4	5	5	1	2	4	5	5	1	2	4	5	5
Network =>	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80
OOP Maximum =>	\$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$305.13	\$248.59	\$248.59	\$267.39	\$267.39	\$257.38	\$257.38	\$306.22	\$306.22	\$249.48	\$249.48	\$268.35	\$268.35	\$218.44	\$218.44	\$259.89	\$259.89	\$211.73	\$211.73
15	\$332.25	\$270.68	\$270.68	\$291.16	\$291.16	\$280.26	\$280.26	\$333.44	\$333.44	\$271.66	\$271.66	\$292.20	\$292.20	\$237.85	\$237.85	\$282.99	\$282.99	\$230.55	\$230.55
16	\$342.62	\$279.13	\$279.13	\$300.25	\$300.25	\$289.01	\$289.01	\$343.85	\$343.85	\$280.14	\$280.14	\$301.32	\$301.32	\$245.28	\$245.28	\$291.82	\$291.82	\$237.75	\$237.75
17	\$352.99	\$287.58	\$287.58	\$309.33	\$309.33	\$297.76	\$297.76	\$354.26	\$354.26	\$288.62	\$288.62	\$310.44	\$310.44	\$252.70	\$252.70	\$300.65	\$300.65	\$244.94	\$244.94
18	\$364.16	\$296.68	\$296.68	\$319.12	\$319.12	\$307.18	\$307.18	\$365.46	\$365.46	\$297.75	\$297.75	\$320.26	\$320.26	\$260.70	\$260.70	\$310.16	\$310.16	\$252.69	\$252.69
19	\$375.33	\$305.78	\$305.78	\$328.91	\$328.91	\$316.60	\$316.60	\$376.67	\$376.67	\$306.88	\$306.88	\$330.08	\$330.08	\$268.69	\$268.69	\$319.68	\$319.68	\$260.44	\$260.44
20	\$386.89	\$315.20	\$315.20	\$339.04	\$339.04	\$326.36	\$326.36	\$388.28	\$388.28	\$316.34	\$316.34	\$340.26	\$340.26	\$276.97	\$276.97	\$329.53	\$329.53	\$268.47	\$268.47
21	\$398.86	\$324.95	\$324.95	\$349.53	\$349.53	\$336.45	\$336.45	\$400.29	\$400.29	\$326.12	\$326.12	\$350.78	\$350.78	\$285.54	\$285.54	\$339.72	\$339.72	\$276.77	\$276.77
22	\$398.86	\$324.95	\$324.95	\$349.53	\$349.53	\$336.45	\$336.45	\$400.29	\$400.29	\$326.12	\$326.12	\$350.78	\$350.78	\$285.54	\$285.54	\$339.72	\$339.72	\$276.77	\$276.77
23	\$398.86	\$324.95	\$324.95	\$349.53	\$349.53	\$336.45	\$336.45	\$400.29	\$400.29	\$326.12	\$326.12	\$350.78	\$350.78	\$285.54	\$285.54	\$339.72	\$339.72	\$276.77	\$276.77
24	\$398.86	\$324.95	\$324.95	\$349.53	\$349.53	\$336.45	\$336.45	\$400.29	\$400.29	\$326.12	\$326.12	\$350.78	\$350.78	\$285.54	\$285.54	\$339.72	\$339.72	\$276.77	\$276.77
25	\$400.46	\$326.25	\$326.25	\$350.93	\$350.93	\$337.80	\$337.80	\$401.89	\$401.89	\$327.42	\$327.42	\$352.18	\$352.18	\$286.68	\$286.68	\$341.08	\$341.08	\$277.88	\$277.88
26	\$408.43	\$332.75	\$332.75	\$357.92	\$357.92	\$344.52	\$344.52	\$409.90	\$409.90	\$333.95	\$333.95	\$359.20	\$359.20	\$292.39	\$292.39	\$347.87	\$347.87	\$283.41	\$283.41
27	\$418.01	\$340.55	\$340.55	\$366.31	\$366.31	\$352.60	\$352.60	\$419.50	\$419.50	\$341.77	\$341.77	\$367.62	\$367.62	\$299.25	\$299.25	\$356.03	\$356.03	\$290.05	\$290.05
28	\$433.56	\$353.22	\$353.22	\$379.94	\$379.94	\$365.72	\$365.72	\$435.12	\$435.12	\$354.49	\$354.49	\$381.30	\$381.30	\$310.38	\$310.38	\$369.28	\$369.28	\$300.85	\$300.85
29	\$446.32	\$363.62	\$363.62	\$391.12	\$391.12	\$376.49	\$376.49	\$447.92	\$447.92	\$364.93	\$364.93	\$392.52	\$392.52	\$319.52	\$319.52	\$380.15	\$380.15	\$309.71	\$309.71
30	\$452.71	\$368.82	\$368.82	\$396.72	\$396.72	\$381.87	\$381.87	\$454.33	\$454.33	\$370.15	\$370.15	\$398.14	\$398.14	\$324.09	\$324.09	\$385.58	\$385.58	\$314.13	\$314.13
31	\$462.28	\$376.62	\$376.62	\$405.11	\$405.11	\$389.95	\$389.95	\$463.94	\$463.94	\$377.97	\$377.97	\$406.55	\$406.55	\$330.94	\$330.94	\$393.74	\$393.74	\$320.78	\$320.78
32	\$471.85	\$384.42	\$384.42	\$413.49	\$413.49	\$398.02	\$398.02	\$473.54	\$473.54	\$385.80	\$385.80	\$414.97	\$414.97	\$337.79	\$337.79	\$401.89	\$401.89	\$327.42	\$327.42
33	\$477.83	\$389.29	\$389.29	\$418.74	\$418.74	\$403.07	\$403.07	\$479.55	\$479.55	\$390.69	\$390.69	\$420.23	\$420.23	\$342.08	\$342.08	\$406.98	\$406.98	\$331.57	\$331.57
34	\$484.22	\$394.49	\$394.49	\$424.33	\$424.33	\$408.45	\$408.45	\$485.95	\$485.95	\$395.91	\$395.91	\$425.85	\$425.85	\$346.65	\$346.65	\$412.42	\$412.42	\$336.00	\$336.00
35	\$487.41	\$397.09	\$397.09	\$427.13	\$427.13	\$411.14	\$411.14	\$489.15	\$489.15	\$398.52	\$398.52	\$428.65	\$428.65	\$348.93	\$348.93	\$415.14	\$415.14	\$338.21	\$338.21
36	\$490.60	\$399.69	\$399.69	\$429.92	\$429.92	\$413.83	\$413.83	\$492.36	\$492.36	\$401.13	\$401.13	\$431.46	\$431.46	\$351.21	\$351.21	\$417.86	\$417.86	\$340.43	\$340.43
37	\$493.79	\$402.29	\$402.29	\$432.72	\$432.72	\$416.53	\$416.53	\$495.56	\$495.56	\$403.74	\$403.74	\$434.27	\$434.27	\$353.50	\$353.50	\$420.57	\$420.57	\$342.64	\$342.64
38	\$496.98	\$404.89	\$404.89	\$435.51	\$435.51	\$419.22	\$419.22	\$498.76	\$498.76	\$406.35	\$406.35	\$437.07	\$437.07	\$355.78	\$355.78	\$423.29	\$423.29	\$344.86	\$344.86
39	\$503.36	\$410.09	\$410.09	\$441.11	\$441.11	\$424.60	\$424.60	\$505.17	\$505.17	\$411.56	\$411.56	\$442.68	\$442.68	\$360.35	\$360.35	\$428.73	\$428.73	\$349.28	\$349.28
40	\$509.74	\$415.29	\$415.29	\$446.70	\$446.70	\$429.98	\$429.98	\$511.57	\$511.57	\$416.78	\$416.78	\$448.30	\$448.30	\$364.92	\$364.92	\$434.16	\$434.16	\$353.71	\$353.71
41	\$519.32	\$423.08	\$423.08	\$455.09	\$455.09	\$438.06	\$438.06	\$521.18	\$521.18	\$424.61	\$424.61	\$456.72	\$456.72	\$371.77	\$371.77	\$442.32	\$442.32	\$360.35	\$360.35
42	\$528.49	\$430.56	\$430.56	\$463.13	\$463.13	\$445.80	\$445.80	\$530.38	\$530.38	\$432.11	\$432.11	\$464.78	\$464.78	\$378.34	\$378.34	\$450.13	\$450.13	\$366.72	\$366.72
43	\$541.25	\$440.96	\$440.96	\$474.31	\$474.31	\$456.56	\$456.56	\$543.19	\$543.19	\$442.54	\$442.54	\$476.01	\$476.01	\$387.48	\$387.48	\$461.00	\$461.00	\$375.58	\$375.58
44	\$557.21	\$453.96	\$453.96	\$488.29	\$488.29	\$470.02	\$470.02	\$559.21	\$559.21	\$455.59	\$455.59	\$490.04	\$490.04	\$398.90	\$398.90	\$474.59	\$474.59	\$386.65	\$386.65
45	\$575.95	\$469.23	\$469.23	\$504.72	\$504.72	\$485.83	\$485.83	\$578.02	\$578.02	\$470.92	\$470.92	\$506.53	\$506.53	\$412.32	\$412.32	\$490.56	\$490.56	\$399.66	\$399.66
46	\$598.29	\$487.43	\$487.43	\$524.30	\$524.30	\$504.68	\$504.68	\$600.44	\$600.44	\$489.18	\$489.18	\$526.17	\$526.17	\$428.31	\$428.31	\$509.58	\$509.58	\$415.16	\$415.16
47	\$623.42	\$507.90	\$507.90	\$546.32	\$546.32	\$525.87	\$525.87	\$625.65	\$625.65	\$509.73	\$509.73	\$548.27	\$548.27	\$446.30	\$446.30	\$530.98	\$530.98	\$432.59	\$432.59
48	\$652.14	\$531.29	\$531.29	\$571.48	\$571.48	\$550.10	\$550.10	\$654.47	\$654.47	\$533.21	\$533.21	\$573.53	\$573.53	\$466.86	\$466.86	\$555.44	\$555.44	\$452.52	\$452.52
49	\$680.46	\$554.36	\$554.36	\$596.30	\$596.30	\$573.98	\$573.98	\$682.89	\$682.89	\$556.36	\$556.36	\$598.43	\$598.43	\$487.13	\$487.13	\$579.56	\$579.56	\$472.17	\$472.17
50	\$712.36	\$580.36	\$580.36	\$624.26	\$624.26	\$600.90	\$600.90	\$714.92	\$714.92	\$582.45	\$582.45	\$626.49	\$626.49	\$509.97	\$509.97	\$606.74	\$606.74	\$494.31	\$494.31
51	\$743.87	\$606.03	\$606.03	\$651.87	\$651.87	\$627.48	\$627.48	\$746.54	\$746.54	\$608.21	\$608.21	\$654.20	\$654.20	\$532.53	\$532.53	\$633.58	\$633.58	\$516.18	\$516.18
52	\$778.57	\$634.30	\$634.30	\$682.28	\$682.28	\$656.75	\$656.75	\$781.37	\$781.37	\$636.59	\$636.59	\$684.72	\$684.72	\$557.37	\$557.37	\$663.13	\$663.13	\$540.26	\$540.26
53	\$813.67	\$662.90	\$662.90	\$713.04	\$713.04	\$686.36	\$686.36	\$816.59	\$816.59	\$665.28	\$665.28	\$715.59	\$715.59	\$582.50	\$582.50	\$693.03	\$693.03	\$564.61	\$564.61
54	\$851.57	\$693.77	\$693.77	\$746.25	\$746.25	\$718.32	\$718.32	\$854.62	\$854.62	\$696.27	\$696.27	\$748.92	\$748.92	\$609.63	\$609.63	\$725.30	\$725.30	\$590.90	\$590.90
55	\$889.46	\$724.64	\$724.64	\$779.45	\$779.45	\$750.28	\$750.28	\$892.65	\$892.65	\$727.25	\$727.25	\$782.24	\$782.24	\$636.75	\$636.75	\$757.58	\$757.58	\$617.20	\$617.20
56	\$930.54	\$758.11	\$758.11	\$815.45	\$815.45	\$784.94	\$784.94	\$933.88	\$933.88	\$760.84	\$760.84	\$818.37	\$818.37	\$666.16	\$666.16	\$792.57</			

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	vantage Silver HMO \$4,400 / \$8,800		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	5		1		2		4		5	
Network =>	rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$4,400 / \$8,800		\$8,000 / \$16,000		\$8,000 / \$16,000		\$8,000 / \$16,000		\$8,000 / \$16,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$9,100 / \$18,200		\$8,550 / \$17,100		\$8,550 / \$17,100		\$8,550 / \$17,100		\$8,550 / \$17,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$227.75	\$227.75	\$172.77	\$172.77	\$205.56	\$205.56	\$167.47	\$167.47	\$180.13	\$180.13
15	\$247.99	\$247.99	\$188.12	\$188.12	\$223.83	\$223.83	\$182.35	\$182.35	\$196.15	\$196.15
16	\$255.73	\$255.73	\$194.00	\$194.00	\$230.81	\$230.81	\$188.04	\$188.04	\$202.27	\$202.27
17	\$263.47	\$263.47	\$199.87	\$199.87	\$237.80	\$237.80	\$193.74	\$193.74	\$208.39	\$208.39
18	\$271.81	\$271.81	\$206.19	\$206.19	\$245.32	\$245.32	\$199.86	\$199.86	\$214.98	\$214.98
19	\$280.15	\$280.15	\$212.52	\$212.52	\$252.85	\$252.85	\$205.99	\$205.99	\$221.58	\$221.58
20	\$288.78	\$288.78	\$219.06	\$219.06	\$260.64	\$260.64	\$212.34	\$212.34	\$228.41	\$228.41
21	\$297.71	\$297.71	\$225.84	\$225.84	\$268.70	\$268.70	\$218.91	\$218.91	\$235.47	\$235.47
22	\$297.71	\$297.71	\$225.84	\$225.84	\$268.70	\$268.70	\$218.91	\$218.91	\$235.47	\$235.47
23	\$297.71	\$297.71	\$225.84	\$225.84	\$268.70	\$268.70	\$218.91	\$218.91	\$235.47	\$235.47
24	\$297.71	\$297.71	\$225.84	\$225.84	\$268.70	\$268.70	\$218.91	\$218.91	\$235.47	\$235.47
25	\$298.90	\$298.90	\$226.74	\$226.74	\$269.77	\$269.77	\$219.79	\$219.79	\$236.41	\$236.41
26	\$304.86	\$304.86	\$231.26	\$231.26	\$275.15	\$275.15	\$224.16	\$224.16	\$241.12	\$241.12
27	\$312.00	\$312.00	\$236.68	\$236.68	\$281.60	\$281.60	\$229.42	\$229.42	\$246.77	\$246.77
28	\$323.61	\$323.61	\$245.49	\$245.49	\$292.08	\$292.08	\$237.96	\$237.96	\$255.96	\$255.96
29	\$333.14	\$333.14	\$252.71	\$252.71	\$300.68	\$300.68	\$244.96	\$244.96	\$263.49	\$263.49
30	\$337.90	\$337.90	\$256.33	\$256.33	\$304.97	\$304.97	\$248.46	\$248.46	\$267.26	\$267.26
31	\$345.05	\$345.05	\$261.75	\$261.75	\$311.42	\$311.42	\$253.72	\$253.72	\$272.91	\$272.91
32	\$352.19	\$352.19	\$267.17	\$267.17	\$317.87	\$317.87	\$258.97	\$258.97	\$278.56	\$278.56
33	\$356.66	\$356.66	\$270.56	\$270.56	\$321.90	\$321.90	\$262.25	\$262.25	\$282.09	\$282.09
34	\$361.42	\$361.42	\$274.17	\$274.17	\$326.20	\$326.20	\$265.76	\$265.76	\$285.86	\$285.86
35	\$363.80	\$363.80	\$275.98	\$275.98	\$328.35	\$328.35	\$267.51	\$267.51	\$287.74	\$287.74
36	\$366.18	\$366.18	\$277.78	\$277.78	\$330.50	\$330.50	\$269.26	\$269.26	\$289.63	\$289.63
37	\$368.56	\$368.56	\$279.59	\$279.59	\$332.65	\$332.65	\$271.01	\$271.01	\$291.51	\$291.51
38	\$370.95	\$370.95	\$281.40	\$281.40	\$334.80	\$334.80	\$272.76	\$272.76	\$293.40	\$293.40
39	\$375.71	\$375.71	\$285.01	\$285.01	\$339.10	\$339.10	\$276.26	\$276.26	\$297.16	\$297.16
40	\$380.47	\$380.47	\$288.62	\$288.62	\$343.40	\$343.40	\$279.77	\$279.77	\$300.93	\$300.93
41	\$387.62	\$387.62	\$294.04	\$294.04	\$349.85	\$349.85	\$285.02	\$285.02	\$306.58	\$306.58
42	\$394.47	\$394.47	\$299.24	\$299.24	\$356.03	\$356.03	\$290.06	\$290.06	\$312.00	\$312.00
43	\$403.99	\$403.99	\$306.46	\$306.46	\$364.63	\$364.63	\$297.06	\$297.06	\$319.53	\$319.53
44	\$415.90	\$415.90	\$315.50	\$315.50	\$375.37	\$375.37	\$305.82	\$305.82	\$328.95	\$328.95
45	\$429.89	\$429.89	\$326.11	\$326.11	\$388.00	\$388.00	\$316.11	\$316.11	\$340.02	\$340.02
46	\$446.57	\$446.57	\$338.76	\$338.76	\$403.05	\$403.05	\$328.37	\$328.37	\$353.21	\$353.21
47	\$465.32	\$465.32	\$352.99	\$352.99	\$419.98	\$419.98	\$342.16	\$342.16	\$368.04	\$368.04
48	\$486.76	\$486.76	\$369.25	\$369.25	\$439.32	\$439.32	\$357.92	\$357.92	\$384.99	\$384.99
49	\$507.89	\$507.89	\$385.28	\$385.28	\$458.40	\$458.40	\$373.46	\$373.46	\$401.71	\$401.71
50	\$531.71	\$531.71	\$403.35	\$403.35	\$479.90	\$479.90	\$390.97	\$390.97	\$420.55	\$420.55
51	\$555.23	\$555.23	\$421.19	\$421.19	\$501.13	\$501.13	\$408.27	\$408.27	\$439.15	\$439.15
52	\$581.13	\$581.13	\$440.84	\$440.84	\$524.50	\$524.50	\$427.31	\$427.31	\$459.64	\$459.64
53	\$607.33	\$607.33	\$460.71	\$460.71	\$548.15	\$548.15	\$446.58	\$446.58	\$480.36	\$480.36
54	\$635.61	\$635.61	\$482.17	\$482.17	\$573.67	\$573.67	\$467.37	\$467.37	\$502.73	\$502.73
55	\$663.89	\$663.89	\$503.62	\$503.62	\$599.20	\$599.20	\$488.17	\$488.17	\$525.10	\$525.10
56	\$694.56	\$694.56	\$526.88	\$526.88	\$626.88	\$626.88	\$510.72	\$510.72	\$549.35	\$549.35
57	\$725.52	\$725.52	\$550.37	\$550.37	\$654.82	\$654.82	\$533.48	\$533.48	\$573.84	\$573.84
58	\$758.57	\$758.57	\$575.44	\$575.44	\$684.65	\$684.65	\$557.78	\$557.78	\$599.98	\$599.98
59	\$774.94	\$774.94	\$587.86	\$587.86	\$699.43	\$699.43	\$569.82	\$569.82	\$612.93	\$612.93
60	\$807.98	\$807.98	\$612.93	\$612.93	\$729.25	\$729.25	\$594.12	\$594.12	\$639.07	\$639.07
61	\$836.57	\$836.57	\$634.61	\$634.61	\$755.05	\$755.05	\$615.14	\$615.14	\$661.67	\$661.67
62	\$855.32	\$855.32	\$648.84	\$648.84	\$771.98	\$771.98	\$628.93	\$628.93	\$676.51	\$676.51
63	\$878.84	\$878.84	\$666.68	\$666.68	\$793.20	\$793.20	\$646.22	\$646.22	\$695.11	\$695.11
64+	\$893.13	\$893.13	\$677.52	\$677.52	\$806.10	\$806.10	\$656.73	\$656.73	\$706.41	\$706.41

Company Name: UPMC Health Coverage, Inc.
 Market: Small Group
 Product: HMO
 Effective Date of Rates: July 1, 2023

Ending date of Rates: September 30, 2023

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073
Plan Marketing Name =>	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Platinum HMO \$500/\$2,500	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000	Advantage Gold HMO \$1,000/\$4,000
Form # =>	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
Network =>	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De
Metal =>	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum
Deductible =>	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50
OOP Maximum =>	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$301.77	\$301.77	\$359.04	\$359.04	\$292.51	\$292.51	\$314.63	\$314.63	\$297.81	\$297.81	\$354.32	\$354.32	\$288.67	\$288.67	\$310.50	\$310.50	\$260.72	\$260.72	\$310.19
15	\$328.59	\$328.59	\$390.95	\$390.95	\$318.51	\$318.51	\$342.60	\$342.60	\$324.28	\$324.28	\$385.81	\$385.81	\$314.32	\$314.32	\$338.10	\$338.10	\$283.89	\$283.89	\$337.76
16	\$338.85	\$338.85	\$403.15	\$403.15	\$328.45	\$328.45	\$353.29	\$353.29	\$334.40	\$334.40	\$397.85	\$397.85	\$324.14	\$324.14	\$348.65	\$348.65	\$292.76	\$292.76	\$348.31
17	\$349.11	\$349.11	\$415.36	\$415.36	\$338.39	\$338.39	\$363.98	\$363.98	\$344.52	\$344.52	\$409.90	\$409.90	\$333.95	\$333.95	\$359.20	\$359.20	\$301.62	\$301.62	\$358.85
18	\$360.15	\$360.15	\$428.50	\$428.50	\$349.09	\$349.09	\$375.50	\$375.50	\$355.42	\$355.42	\$422.87	\$422.87	\$344.51	\$344.51	\$370.57	\$370.57	\$311.16	\$311.16	\$370.20
19	\$371.20	\$371.20	\$441.64	\$441.64	\$359.80	\$359.80	\$387.01	\$387.01	\$366.32	\$366.32	\$435.83	\$435.83	\$355.08	\$355.08	\$381.93	\$381.93	\$320.70	\$320.70	\$381.56
20	\$382.64	\$382.64	\$455.25	\$455.25	\$370.89	\$370.89	\$398.94	\$398.94	\$377.61	\$377.61	\$449.27	\$449.27	\$366.02	\$366.02	\$393.70	\$393.70	\$330.59	\$330.59	\$393.32
21	\$394.47	\$394.47	\$469.33	\$469.33	\$382.36	\$382.36	\$411.28	\$411.28	\$389.29	\$389.29	\$463.16	\$463.16	\$377.34	\$377.34	\$405.88	\$405.88	\$340.81	\$340.81	\$405.48
22	\$394.47	\$394.47	\$469.33	\$469.33	\$382.36	\$382.36	\$411.28	\$411.28	\$389.29	\$389.29	\$463.16	\$463.16	\$377.34	\$377.34	\$405.88	\$405.88	\$340.81	\$340.81	\$405.48
23	\$394.47	\$394.47	\$469.33	\$469.33	\$382.36	\$382.36	\$411.28	\$411.28	\$389.29	\$389.29	\$463.16	\$463.16	\$377.34	\$377.34	\$405.88	\$405.88	\$340.81	\$340.81	\$405.48
24	\$394.47	\$394.47	\$469.33	\$469.33	\$382.36	\$382.36	\$411.28	\$411.28	\$389.29	\$389.29	\$463.16	\$463.16	\$377.34	\$377.34	\$405.88	\$405.88	\$340.81	\$340.81	\$405.48
25	\$396.05	\$396.05	\$471.21	\$471.21	\$383.89	\$383.89	\$412.93	\$412.93	\$390.85	\$390.85	\$465.01	\$465.01	\$378.85	\$378.85	\$407.50	\$407.50	\$342.17	\$342.17	\$407.10
26	\$403.94	\$403.94	\$480.59	\$480.59	\$391.54	\$391.54	\$421.15	\$421.15	\$398.63	\$398.63	\$474.28	\$474.28	\$386.40	\$386.40	\$415.62	\$415.62	\$348.99	\$348.99	\$415.21
27	\$413.40	\$413.40	\$491.86	\$491.86	\$400.71	\$400.71	\$431.02	\$431.02	\$407.98	\$407.98	\$485.39	\$485.39	\$395.45	\$395.45	\$425.36	\$425.36	\$357.17	\$357.17	\$424.94
28	\$428.79	\$428.79	\$510.16	\$510.16	\$415.63	\$415.63	\$447.06	\$447.06	\$423.16	\$423.16	\$503.45	\$503.45	\$410.17	\$410.17	\$441.19	\$441.19	\$370.46	\$370.46	\$440.76
29	\$441.41	\$441.41	\$525.18	\$525.18	\$427.86	\$427.86	\$460.22	\$460.22	\$435.62	\$435.62	\$518.28	\$518.28	\$422.24	\$422.24	\$454.18	\$454.18	\$381.37	\$381.37	\$453.73
30	\$447.72	\$447.72	\$532.69	\$532.69	\$433.98	\$433.98	\$466.80	\$466.80	\$441.84	\$441.84	\$525.69	\$525.69	\$428.28	\$428.28	\$460.67	\$460.67	\$386.82	\$386.82	\$460.22
31	\$457.19	\$457.19	\$543.95	\$543.95	\$443.16	\$443.16	\$476.67	\$476.67	\$451.19	\$451.19	\$536.80	\$536.80	\$437.34	\$437.34	\$470.41	\$470.41	\$395.00	\$395.00	\$469.95
32	\$466.66	\$466.66	\$555.22	\$555.22	\$452.33	\$452.33	\$486.54	\$486.54	\$460.53	\$460.53	\$547.92	\$547.92	\$446.39	\$446.39	\$480.16	\$480.16	\$403.18	\$403.18	\$479.68
33	\$472.58	\$472.58	\$562.26	\$562.26	\$458.07	\$458.07	\$492.71	\$492.71	\$466.37	\$466.37	\$554.87	\$554.87	\$452.05	\$452.05	\$486.24	\$486.24	\$408.29	\$408.29	\$485.77
34	\$478.89	\$478.89	\$569.77	\$569.77	\$464.19	\$464.19	\$499.29	\$499.29	\$472.60	\$472.60	\$562.28	\$562.28	\$458.09	\$458.09	\$492.74	\$492.74	\$413.74	\$413.74	\$492.25
35	\$482.04	\$482.04	\$573.52	\$573.52	\$467.24	\$467.24	\$502.58	\$502.58	\$475.71	\$475.71	\$565.98	\$565.98	\$461.11	\$461.11	\$495.99	\$495.99	\$416.47	\$416.47	\$495.50
36	\$485.20	\$485.20	\$577.28	\$577.28	\$470.30	\$470.30	\$505.87	\$505.87	\$478.83	\$478.83	\$569.69	\$569.69	\$464.13	\$464.13	\$499.23	\$499.23	\$419.20	\$419.20	\$498.74
37	\$488.35	\$488.35	\$581.03	\$581.03	\$473.36	\$473.36	\$509.16	\$509.16	\$481.94	\$481.94	\$573.39	\$573.39	\$467.15	\$467.15	\$502.48	\$502.48	\$421.92	\$421.92	\$501.98
38	\$491.51	\$491.51	\$584.79	\$584.79	\$476.42	\$476.42	\$512.45	\$512.45	\$485.06	\$485.06	\$577.10	\$577.10	\$470.17	\$470.17	\$505.73	\$505.73	\$424.65	\$424.65	\$505.23
39	\$497.82	\$497.82	\$592.29	\$592.29	\$482.54	\$482.54	\$519.04	\$519.04	\$491.28	\$491.28	\$584.51	\$584.51	\$476.20	\$476.20	\$512.22	\$512.22	\$430.10	\$430.10	\$511.72
40	\$504.13	\$504.13	\$599.80	\$599.80	\$488.66	\$488.66	\$525.62	\$525.62	\$497.51	\$497.51	\$591.92	\$591.92	\$482.24	\$482.24	\$518.71	\$518.71	\$435.56	\$435.56	\$518.20
41	\$513.60	\$513.60	\$611.07	\$611.07	\$497.83	\$497.83	\$535.49	\$535.49	\$506.86	\$506.86	\$603.03	\$603.03	\$491.30	\$491.30	\$528.46	\$528.46	\$443.73	\$443.73	\$527.93
42	\$522.67	\$522.67	\$621.86	\$621.86	\$506.63	\$506.63	\$544.95	\$544.95	\$515.81	\$515.81	\$613.69	\$613.69	\$499.98	\$499.98	\$537.79	\$537.79	\$451.57	\$451.57	\$537.26
43	\$535.30	\$535.30	\$636.88	\$636.88	\$518.86	\$518.86	\$558.11	\$558.11	\$528.27	\$528.27	\$628.51	\$628.51	\$512.05	\$512.05	\$550.78	\$550.78	\$462.48	\$462.48	\$550.24
44	\$551.07	\$551.07	\$655.65	\$655.65	\$534.16	\$534.16	\$574.56	\$574.56	\$543.84	\$543.84	\$647.03	\$647.03	\$527.14	\$527.14	\$567.01	\$567.01	\$476.11	\$476.11	\$566.46
45	\$569.61	\$569.61	\$677.71	\$677.71	\$552.13	\$552.13	\$593.89	\$593.89	\$562.13	\$562.13	\$668.80	\$668.80	\$544.88	\$544.88	\$586.09	\$586.09	\$492.13	\$492.13	\$585.51
46	\$591.71	\$591.71	\$704.00	\$704.00	\$573.54	\$573.54	\$616.92	\$616.92	\$583.94	\$583.94	\$694.74	\$694.74	\$566.01	\$566.01	\$608.82	\$608.82	\$511.22	\$511.22	\$608.22
47	\$616.56	\$616.56	\$733.56	\$733.56	\$597.63	\$597.63	\$642.83	\$642.83	\$608.46	\$608.46	\$723.92	\$723.92	\$589.78	\$589.78	\$634.39	\$634.39	\$532.69	\$532.69	\$633.77
48	\$644.96	\$644.96	\$767.35	\$767.35	\$625.16	\$625.16	\$672.44	\$672.44	\$636.49	\$636.49	\$757.27	\$757.27	\$616.95	\$616.95	\$663.61	\$663.61	\$557.22	\$557.22	\$662.96
49	\$672.97	\$672.97	\$800.68	\$800.68	\$652.31	\$652.31	\$701.64	\$701.64	\$664.13	\$664.13	\$790.15	\$790.15	\$643.74	\$643.74	\$692.43	\$692.43	\$581.42	\$581.42	\$691.75
50	\$704.52	\$704.52	\$838.22	\$838.22	\$682.89	\$682.89	\$734.55	\$734.55	\$695.27	\$695.27	\$827.20	\$827.20	\$673.93	\$673.93	\$724.90	\$724.90	\$608.69	\$608.69	\$724.19
51	\$735.69	\$735.69	\$875.30	\$875.30	\$713.10	\$713.10	\$767.04	\$767.04	\$726.03	\$726.03	\$863.79	\$863.79	\$703.74	\$703.74	\$756.97	\$756.97	\$635.61	\$635.61	\$756.22
52	\$770.01	\$770.01	\$916.13	\$916.13	\$746.37	\$746.37	\$802.82	\$802.82	\$759.89	\$759.89	\$904.09	\$904.09	\$736.57	\$736.57	\$792.28	\$792.28	\$665.26	\$665.26	\$791.50
53	\$804.72	\$804.72	\$957.43	\$957.43	\$780.01	\$780.01	\$839.01	\$839.01	\$794.15	\$794.15	\$944.85	\$944.85	\$769.77	\$769.77	\$828.00	\$828.00	\$695.25	\$695.25	\$827.18
54	\$842.19	\$842.19	\$1,002.02	\$1,002.02	\$816.34	\$816.34	\$868.08	\$868.08	\$831.13	\$831.13	\$988.85	\$988.85	\$805.62	\$805.62	\$866.55	\$866.55	\$727.63	\$727.63	\$865.70
55	\$879.67	\$879.67	\$1,046.61	\$1,046.61	\$852.66	\$852.66	\$917.15	\$917.15	\$868.12	\$868.12	\$1,032.85	\$1,032.85	\$841.47	\$841.47	\$905.11	\$905.11	\$760.		

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020078	62560PA0020078	62560PA0020078	62560PA0020078	62560PA0020078	62560PA0020078
Plan Marketing Name =>	MO \$1,000 \$40	vantage Gold HMO \$1,000 \$40	vantage Gold HMO \$1,000 \$40	vantage Gold HMO \$1,000 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60
Form # =>	DF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	2	4	5	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
Network =>	vantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80
OOP Maximum =>	\$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$310.19	\$252.72	\$252.72	\$271.83	\$271.83	\$261.65	\$261.65	\$311.30	\$311.30	\$253.62	\$253.62	\$272.80	\$272.80	\$222.06	\$222.06	\$264.20	\$264.20	\$215.25	\$215.25
15	\$337.76	\$275.18	\$275.18	\$295.99	\$295.99	\$284.91	\$284.91	\$338.97	\$338.97	\$276.16	\$276.16	\$297.05	\$297.05	\$241.80	\$241.80	\$287.68	\$287.68	\$234.38	\$234.38
16	\$348.31	\$283.77	\$283.77	\$305.23	\$305.23	\$293.80	\$293.80	\$349.55	\$349.55	\$284.78	\$284.78	\$306.32	\$306.32	\$249.35	\$249.35	\$296.66	\$296.66	\$241.70	\$241.70
17	\$358.85	\$292.36	\$292.36	\$314.47	\$314.47	\$302.70	\$302.70	\$360.13	\$360.13	\$293.40	\$293.40	\$315.59	\$315.59	\$256.90	\$256.90	\$305.64	\$305.64	\$249.01	\$249.01
18	\$370.20	\$301.61	\$301.61	\$324.42	\$324.42	\$312.27	\$312.27	\$371.53	\$371.53	\$302.69	\$302.69	\$325.58	\$325.58	\$265.03	\$265.03	\$315.31	\$315.31	\$256.89	\$256.89
19	\$381.56	\$310.86	\$310.86	\$334.37	\$334.37	\$321.85	\$321.85	\$382.92	\$382.92	\$311.97	\$311.97	\$335.56	\$335.56	\$273.15	\$273.15	\$324.98	\$324.98	\$264.77	\$264.77
20	\$393.32	\$320.44	\$320.44	\$344.67	\$344.67	\$331.77	\$331.77	\$394.72	\$394.72	\$321.58	\$321.58	\$345.90	\$345.90	\$281.57	\$281.57	\$335.00	\$335.00	\$272.93	\$272.93
21	\$405.48	\$330.35	\$330.35	\$355.33	\$355.33	\$342.03	\$342.03	\$406.93	\$406.93	\$331.53	\$331.53	\$356.60	\$356.60	\$290.28	\$290.28	\$345.36	\$345.36	\$281.37	\$281.37
22	\$405.48	\$330.35	\$330.35	\$355.33	\$355.33	\$342.03	\$342.03	\$406.93	\$406.93	\$331.53	\$331.53	\$356.60	\$356.60	\$290.28	\$290.28	\$345.36	\$345.36	\$281.37	\$281.37
23	\$405.48	\$330.35	\$330.35	\$355.33	\$355.33	\$342.03	\$342.03	\$406.93	\$406.93	\$331.53	\$331.53	\$356.60	\$356.60	\$290.28	\$290.28	\$345.36	\$345.36	\$281.37	\$281.37
24	\$405.48	\$330.35	\$330.35	\$355.33	\$355.33	\$342.03	\$342.03	\$406.93	\$406.93	\$331.53	\$331.53	\$356.60	\$356.60	\$290.28	\$290.28	\$345.36	\$345.36	\$281.37	\$281.37
25	\$407.10	\$331.67	\$331.67	\$356.75	\$356.75	\$343.40	\$343.40	\$408.56	\$408.56	\$332.86	\$332.86	\$358.03	\$358.03	\$291.44	\$291.44	\$346.74	\$346.74	\$282.50	\$282.50
26	\$415.21	\$338.28	\$338.28	\$363.86	\$363.86	\$350.24	\$350.24	\$416.70	\$416.70	\$339.49	\$339.49	\$365.16	\$365.16	\$297.25	\$297.25	\$353.65	\$353.65	\$288.12	\$288.12
27	\$424.94	\$346.21	\$346.21	\$372.39	\$372.39	\$358.45	\$358.45	\$426.46	\$426.46	\$347.44	\$347.44	\$373.72	\$373.72	\$304.21	\$304.21	\$361.94	\$361.94	\$294.88	\$294.88
28	\$440.76	\$359.09	\$359.09	\$386.24	\$386.24	\$371.79	\$371.79	\$442.33	\$442.33	\$360.37	\$360.37	\$387.62	\$387.62	\$315.53	\$315.53	\$375.41	\$375.41	\$305.85	\$305.85
29	\$453.73	\$369.66	\$369.66	\$397.61	\$397.61	\$382.73	\$382.73	\$455.35	\$455.35	\$370.98	\$370.98	\$399.04	\$399.04	\$324.82	\$324.82	\$386.46	\$386.46	\$314.85	\$314.85
30	\$460.22	\$374.95	\$374.95	\$403.30	\$403.30	\$388.20	\$388.20	\$461.87	\$461.87	\$376.29	\$376.29	\$404.74	\$404.74	\$329.47	\$329.47	\$391.98	\$391.98	\$319.35	\$319.35
31	\$469.95	\$382.88	\$382.88	\$411.83	\$411.83	\$396.41	\$396.41	\$471.63	\$471.63	\$384.24	\$384.24	\$413.30	\$413.30	\$336.43	\$336.43	\$400.27	\$400.27	\$326.11	\$326.11
32	\$479.68	\$390.80	\$390.80	\$420.36	\$420.36	\$404.62	\$404.62	\$481.40	\$481.40	\$392.20	\$392.20	\$421.86	\$421.86	\$343.40	\$343.40	\$408.56	\$408.56	\$332.86	\$332.86
33	\$485.77	\$395.76	\$395.76	\$425.69	\$425.69	\$409.75	\$409.75	\$487.50	\$487.50	\$397.17	\$397.17	\$427.21	\$427.21	\$347.76	\$347.76	\$413.74	\$413.74	\$337.08	\$337.08
34	\$492.25	\$401.04	\$401.04	\$431.37	\$431.37	\$415.22	\$415.22	\$494.01	\$494.01	\$402.48	\$402.48	\$432.91	\$432.91	\$352.40	\$352.40	\$419.27	\$419.27	\$341.58	\$341.58
35	\$495.50	\$403.69	\$403.69	\$434.21	\$434.21	\$417.96	\$417.96	\$497.27	\$497.27	\$405.13	\$405.13	\$435.77	\$435.77	\$354.72	\$354.72	\$422.03	\$422.03	\$343.83	\$343.83
36	\$498.74	\$406.33	\$406.33	\$437.06	\$437.06	\$420.70	\$420.70	\$500.52	\$500.52	\$407.78	\$407.78	\$438.62	\$438.62	\$357.04	\$357.04	\$424.79	\$424.79	\$346.09	\$346.09
37	\$501.98	\$408.97	\$408.97	\$439.90	\$439.90	\$423.43	\$423.43	\$503.78	\$503.78	\$410.43	\$410.43	\$441.47	\$441.47	\$359.37	\$359.37	\$427.56	\$427.56	\$348.34	\$348.34
38	\$505.23	\$411.62	\$411.62	\$442.74	\$442.74	\$426.17	\$426.17	\$507.03	\$507.03	\$413.09	\$413.09	\$444.32	\$444.32	\$361.69	\$361.69	\$430.32	\$430.32	\$350.59	\$350.59
39	\$511.72	\$416.90	\$416.90	\$448.43	\$448.43	\$431.64	\$431.64	\$513.55	\$513.55	\$418.39	\$418.39	\$450.03	\$450.03	\$366.33	\$366.33	\$435.84	\$435.84	\$355.09	\$355.09
40	\$518.20	\$422.19	\$422.19	\$454.11	\$454.11	\$437.11	\$437.11	\$520.06	\$520.06	\$423.70	\$423.70	\$455.73	\$455.73	\$370.98	\$370.98	\$441.37	\$441.37	\$359.59	\$359.59
41	\$527.93	\$430.12	\$430.12	\$462.64	\$462.64	\$445.32	\$445.32	\$529.82	\$529.82	\$431.65	\$431.65	\$464.29	\$464.29	\$377.94	\$377.94	\$449.66	\$449.66	\$366.34	\$366.34
42	\$537.26	\$437.71	\$437.71	\$470.81	\$470.81	\$453.19	\$453.19	\$539.18	\$539.18	\$439.28	\$439.28	\$472.50	\$472.50	\$384.62	\$384.62	\$457.60	\$457.60	\$372.82	\$372.82
43	\$550.24	\$448.28	\$448.28	\$482.18	\$482.18	\$464.13	\$464.13	\$552.20	\$552.20	\$449.89	\$449.89	\$483.91	\$483.91	\$393.91	\$393.91	\$468.65	\$468.65	\$381.82	\$381.82
44	\$566.46	\$461.50	\$461.50	\$496.40	\$496.40	\$477.82	\$477.82	\$568.48	\$568.48	\$463.15	\$463.15	\$498.17	\$498.17	\$405.52	\$405.52	\$482.47	\$482.47	\$393.07	\$393.07
45	\$585.51	\$477.03	\$477.03	\$513.10	\$513.10	\$493.89	\$493.89	\$587.61	\$587.61	\$478.73	\$478.73	\$514.93	\$514.93	\$419.16	\$419.16	\$498.70	\$498.70	\$406.30	\$406.30
46	\$608.22	\$495.53	\$495.53	\$533.00	\$533.00	\$513.05	\$513.05	\$610.40	\$610.40	\$497.30	\$497.30	\$534.90	\$534.90	\$435.42	\$435.42	\$518.04	\$518.04	\$422.06	\$422.06
47	\$633.77	\$516.34	\$516.34	\$555.38	\$555.38	\$534.59	\$534.59	\$636.03	\$636.03	\$518.18	\$518.18	\$557.37	\$557.37	\$453.71	\$453.71	\$539.80	\$539.80	\$439.78	\$439.78
48	\$662.96	\$540.12	\$540.12	\$580.96	\$580.96	\$559.22	\$559.22	\$665.33	\$665.33	\$542.05	\$542.05	\$583.04	\$583.04	\$474.61	\$474.61	\$564.66	\$564.66	\$460.04	\$460.04
49	\$691.75	\$563.58	\$563.58	\$606.19	\$606.19	\$583.50	\$583.50	\$694.22	\$694.22	\$565.59	\$565.59	\$608.36	\$608.36	\$495.22	\$495.22	\$589.18	\$589.18	\$480.02	\$480.02
50	\$724.19	\$590.01	\$590.01	\$634.62	\$634.62	\$610.87	\$610.87	\$726.78	\$726.78	\$592.11	\$592.11	\$636.89	\$636.89	\$518.44	\$518.44	\$616.81	\$616.81	\$502.53	\$502.53
51	\$756.22	\$616.10	\$616.10	\$662.69	\$662.69	\$637.89	\$637.89	\$758.92	\$758.92	\$618.30	\$618.30	\$665.06	\$665.06	\$541.37	\$541.37	\$644.10	\$644.10	\$524.76	\$524.76
52	\$791.50	\$644.84	\$644.84	\$693.60	\$693.60	\$667.64	\$667.64	\$794.33	\$794.33	\$647.15	\$647.15	\$696.08	\$696.08	\$566.63	\$566.63	\$674.14	\$674.14	\$549.23	\$549.23
53	\$827.18	\$673.91	\$673.91	\$724.87	\$724.87	\$697.74	\$697.74	\$830.14	\$830.14	\$676.32	\$676.32	\$727.46	\$727.46	\$592.17	\$592.17	\$704.53	\$704.53	\$573.99	\$573.99
54	\$865.70	\$705.30	\$705.30	\$758.63	\$758.63	\$730.23	\$730.23	\$868.80	\$868.80	\$707.82	\$707.82	\$761.34	\$761.34	\$619.75	\$619.75	\$737.34	\$737.34	\$600.72	\$600.72
55	\$904.22	\$736.68	\$736.68	\$792.39	\$792.39	\$762.73	\$762.73	\$907.45	\$907.45	\$739.31	\$739.31	\$795.22	\$795.22	\$647.32	\$647.32	\$770.15	\$770.15	\$627.46	\$627.46
56	\$945.98	\$770.71	\$770.7																

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	Advantage Silver HMO \$4,400 / \$8,800		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	5		1		2		4		5	
Network =>	rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$4,400 / \$8,800		\$8,000 / \$16,000		\$8,000 / \$16,000		\$8,000 / \$16,000		\$8,000 / \$16,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$9,100 / \$18,200		\$8,550 / \$17,100		\$8,550 / \$17,100		\$8,550 / \$17,100		\$8,550 / \$17,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$231.53	\$231.53	\$175.64	\$175.64	\$208.97	\$208.97	\$170.24	\$170.24	\$183.12	\$183.12
15	\$252.11	\$252.11	\$191.25	\$191.25	\$227.54	\$227.54	\$185.38	\$185.38	\$199.40	\$199.40
16	\$259.98	\$259.98	\$197.22	\$197.22	\$234.64	\$234.64	\$191.16	\$191.16	\$205.62	\$205.62
17	\$267.85	\$267.85	\$203.19	\$203.19	\$241.75	\$241.75	\$196.95	\$196.95	\$211.84	\$211.84
18	\$276.32	\$276.32	\$209.62	\$209.62	\$249.40	\$249.40	\$203.18	\$203.18	\$218.54	\$218.54
19	\$284.79	\$284.79	\$216.04	\$216.04	\$257.04	\$257.04	\$209.41	\$209.41	\$225.25	\$225.25
20	\$293.57	\$293.57	\$222.70	\$222.70	\$264.97	\$264.97	\$215.86	\$215.86	\$232.19	\$232.19
21	\$302.65	\$302.65	\$229.59	\$229.59	\$273.16	\$273.16	\$222.54	\$222.54	\$239.37	\$239.37
22	\$302.65	\$302.65	\$229.59	\$229.59	\$273.16	\$273.16	\$222.54	\$222.54	\$239.37	\$239.37
23	\$302.65	\$302.65	\$229.59	\$229.59	\$273.16	\$273.16	\$222.54	\$222.54	\$239.37	\$239.37
24	\$302.65	\$302.65	\$229.59	\$229.59	\$273.16	\$273.16	\$222.54	\$222.54	\$239.37	\$239.37
25	\$303.86	\$303.86	\$230.51	\$230.51	\$274.25	\$274.25	\$223.43	\$223.43	\$240.33	\$240.33
26	\$309.91	\$309.91	\$235.10	\$235.10	\$279.72	\$279.72	\$227.88	\$227.88	\$245.11	\$245.11
27	\$317.18	\$317.18	\$240.61	\$240.61	\$286.27	\$286.27	\$233.22	\$233.22	\$250.86	\$250.86
28	\$328.98	\$328.98	\$249.56	\$249.56	\$296.92	\$296.92	\$241.90	\$241.90	\$260.20	\$260.20
29	\$338.67	\$338.67	\$256.91	\$256.91	\$305.67	\$305.67	\$249.02	\$249.02	\$267.86	\$267.86
30	\$343.51	\$343.51	\$260.58	\$260.58	\$310.04	\$310.04	\$252.58	\$252.58	\$271.68	\$271.68
31	\$350.77	\$350.77	\$266.09	\$266.09	\$316.59	\$316.59	\$257.92	\$257.92	\$277.43	\$277.43
32	\$358.03	\$358.03	\$271.60	\$271.60	\$323.15	\$323.15	\$263.26	\$263.26	\$283.17	\$283.17
33	\$362.57	\$362.57	\$275.05	\$275.05	\$327.25	\$327.25	\$266.60	\$266.60	\$286.77	\$286.77
34	\$367.42	\$367.42	\$278.72	\$278.72	\$331.62	\$331.62	\$270.16	\$270.16	\$290.60	\$290.60
35	\$369.84	\$369.84	\$280.56	\$280.56	\$333.80	\$333.80	\$271.94	\$271.94	\$292.51	\$292.51
36	\$372.26	\$372.26	\$282.40	\$282.40	\$335.99	\$335.99	\$273.72	\$273.72	\$294.43	\$294.43
37	\$374.68	\$374.68	\$284.23	\$284.23	\$338.17	\$338.17	\$275.50	\$275.50	\$296.34	\$296.34
38	\$377.10	\$377.10	\$286.07	\$286.07	\$340.36	\$340.36	\$277.28	\$277.28	\$298.26	\$298.26
39	\$381.94	\$381.94	\$289.74	\$289.74	\$344.73	\$344.73	\$280.85	\$280.85	\$302.08	\$302.08
40	\$386.79	\$386.79	\$293.42	\$293.42	\$349.10	\$349.10	\$284.41	\$284.41	\$305.91	\$305.91
41	\$394.05	\$394.05	\$298.93	\$298.93	\$355.65	\$355.65	\$289.75	\$289.75	\$311.66	\$311.66
42	\$401.01	\$401.01	\$304.21	\$304.21	\$361.94	\$361.94	\$294.87	\$294.87	\$317.17	\$317.17
43	\$410.70	\$410.70	\$311.55	\$311.55	\$370.68	\$370.68	\$301.99	\$301.99	\$324.83	\$324.83
44	\$422.80	\$422.80	\$320.74	\$320.74	\$381.60	\$381.60	\$310.89	\$310.89	\$334.40	\$334.40
45	\$437.03	\$437.03	\$331.53	\$331.53	\$394.44	\$394.44	\$321.35	\$321.35	\$345.65	\$345.65
46	\$453.98	\$453.98	\$344.39	\$344.39	\$409.74	\$409.74	\$333.81	\$333.81	\$359.06	\$359.06
47	\$473.04	\$473.04	\$358.85	\$358.85	\$426.95	\$426.95	\$347.83	\$347.83	\$374.14	\$374.14
48	\$494.83	\$494.83	\$375.38	\$375.38	\$446.62	\$446.62	\$363.85	\$363.85	\$391.37	\$391.37
49	\$516.32	\$516.32	\$391.68	\$391.68	\$466.01	\$466.01	\$379.65	\$379.65	\$408.37	\$408.37
50	\$540.53	\$540.53	\$410.05	\$410.05	\$487.86	\$487.86	\$397.46	\$397.46	\$427.51	\$427.51
51	\$564.44	\$564.44	\$428.19	\$428.19	\$509.44	\$509.44	\$415.04	\$415.04	\$446.43	\$446.43
52	\$590.77	\$590.77	\$448.16	\$448.16	\$533.21	\$533.21	\$434.40	\$434.40	\$467.25	\$467.25
53	\$617.41	\$617.41	\$468.36	\$468.36	\$557.25	\$557.25	\$453.98	\$453.98	\$488.31	\$488.31
54	\$646.16	\$646.16	\$490.17	\$490.17	\$583.20	\$583.20	\$475.12	\$475.12	\$511.05	\$511.05
55	\$674.91	\$674.91	\$511.99	\$511.99	\$609.15	\$609.15	\$496.26	\$496.26	\$533.80	\$533.80
56	\$706.08	\$706.08	\$535.63	\$535.63	\$637.28	\$637.28	\$519.19	\$519.19	\$558.45	\$558.45
57	\$737.56	\$737.56	\$559.51	\$559.51	\$665.69	\$665.69	\$542.33	\$542.33	\$583.34	\$583.34
58	\$771.15	\$771.15	\$585.00	\$585.00	\$696.01	\$696.01	\$567.03	\$567.03	\$609.91	\$609.91
59	\$787.80	\$787.80	\$597.62	\$597.62	\$711.04	\$711.04	\$579.27	\$579.27	\$623.08	\$623.08
60	\$821.39	\$821.39	\$623.11	\$623.11	\$741.36	\$741.36	\$603.97	\$603.97	\$649.65	\$649.65
61	\$850.45	\$850.45	\$645.15	\$645.15	\$767.58	\$767.58	\$625.34	\$625.34	\$672.63	\$672.63
62	\$869.51	\$869.51	\$659.61	\$659.61	\$784.79	\$784.79	\$639.36	\$639.36	\$687.71	\$687.71
63	\$893.42	\$893.42	\$677.75	\$677.75	\$806.37	\$806.37	\$656.94	\$656.94	\$706.62	\$706.62
64+	\$907.95	\$907.95	\$688.77	\$688.77	\$819.48	\$819.48	\$667.62	\$667.62	\$718.11	\$718.11

Company Name: **UPMC Health Coverage, Inc.**
 Market: **Small Group**
 Product: **HMO**
 Effective Date of Rates: **October 1, 2023**

Ending date of Rates: **December 31, 2023**

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020073	62560PA0020073	62560PA0020073
Plan Marketing Name =>	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$500 / \$2,500	Advantage Platinum HMO \$500 / \$2,500	Advantage Platinum HMO \$500 / \$2,500	Advantage Platinum HMO \$500 / \$2,500	Advantage Platinum HMO \$500 / \$2,500	Advantage Platinum HMO \$500 / \$2,500	Advantage Platinum HMO \$500 / \$2,500	Advantage Platinum HMO \$500 / \$2,500	Advantage Platinum HMO \$500 / \$2,500	Advantage Platinum HMO \$500 / \$2,500	Advantage Platinum HMO \$500 / \$2,500	Advantage Gold HMO \$1,000 / \$4,000	Advantage Gold HMO \$1,000 / \$4,000	Advantage Gold HMO \$1,000 / \$4,000
Form # =>	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
Network =>	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De
Metal =>	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold
Deductible =>	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$40 / \$50	\$40 / \$50	\$40 / \$50
OOP Maximum =>	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$1,250 / \$2,500	\$7,000 / \$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$306.77	\$306.77	\$364.99	\$364.99	\$297.36	\$297.36	\$319.85	\$319.85	\$302.75	\$302.75	\$360.20	\$360.20	\$293.45	\$293.45	\$315.65	\$315.65	\$265.04	\$265.04	\$315.34
15	\$334.04	\$334.04	\$397.43	\$397.43	\$323.79	\$323.79	\$348.28	\$348.28	\$329.66	\$329.66	\$392.22	\$392.22	\$319.54	\$319.54	\$343.70	\$343.70	\$288.60	\$288.60	\$343.37
16	\$344.47	\$344.47	\$409.84	\$409.84	\$333.89	\$333.89	\$359.15	\$359.15	\$339.95	\$339.95	\$404.46	\$404.46	\$329.51	\$329.51	\$354.43	\$354.43	\$297.61	\$297.61	\$354.09
17	\$354.89	\$354.89	\$422.24	\$422.24	\$344.00	\$344.00	\$370.02	\$370.02	\$350.24	\$350.24	\$416.70	\$416.70	\$339.49	\$339.49	\$365.16	\$365.16	\$306.62	\$306.62	\$364.81
18	\$366.12	\$366.12	\$435.60	\$435.60	\$354.88	\$354.88	\$381.73	\$381.73	\$361.32	\$361.32	\$429.89	\$429.89	\$350.23	\$350.23	\$376.71	\$376.71	\$316.32	\$316.32	\$376.35
19	\$377.35	\$377.35	\$448.96	\$448.96	\$365.77	\$365.77	\$393.43	\$393.43	\$372.40	\$372.40	\$443.07	\$443.07	\$360.97	\$360.97	\$388.27	\$388.27	\$326.02	\$326.02	\$387.89
20	\$388.98	\$388.98	\$462.80	\$462.80	\$377.04	\$377.04	\$405.56	\$405.56	\$383.88	\$383.88	\$456.72	\$456.72	\$372.09	\$372.09	\$400.23	\$400.23	\$336.07	\$336.07	\$399.84
21	\$401.01	\$401.01	\$477.11	\$477.11	\$388.70	\$388.70	\$418.10	\$418.10	\$395.75	\$395.75	\$470.85	\$470.85	\$383.60	\$383.60	\$412.61	\$412.61	\$346.46	\$346.46	\$412.21
22	\$401.01	\$401.01	\$477.11	\$477.11	\$388.70	\$388.70	\$418.10	\$418.10	\$395.75	\$395.75	\$470.85	\$470.85	\$383.60	\$383.60	\$412.61	\$412.61	\$346.46	\$346.46	\$412.21
23	\$401.01	\$401.01	\$477.11	\$477.11	\$388.70	\$388.70	\$418.10	\$418.10	\$395.75	\$395.75	\$470.85	\$470.85	\$383.60	\$383.60	\$412.61	\$412.61	\$346.46	\$346.46	\$412.21
24	\$401.01	\$401.01	\$477.11	\$477.11	\$388.70	\$388.70	\$418.10	\$418.10	\$395.75	\$395.75	\$470.85	\$470.85	\$383.60	\$383.60	\$412.61	\$412.61	\$346.46	\$346.46	\$412.21
25	\$402.61	\$402.61	\$479.02	\$479.02	\$390.25	\$390.25	\$419.77	\$419.77	\$397.33	\$397.33	\$472.73	\$472.73	\$385.13	\$385.13	\$414.26	\$414.26	\$347.85	\$347.85	\$413.86
26	\$410.63	\$410.63	\$488.56	\$488.56	\$398.03	\$398.03	\$428.13	\$428.13	\$405.25	\$405.25	\$482.15	\$482.15	\$392.81	\$392.81	\$422.51	\$422.51	\$354.78	\$354.78	\$422.10
27	\$420.26	\$420.26	\$500.01	\$500.01	\$407.36	\$407.36	\$438.17	\$438.17	\$414.75	\$414.75	\$493.45	\$493.45	\$402.01	\$402.01	\$432.42	\$432.42	\$363.09	\$363.09	\$432.00
28	\$435.90	\$435.90	\$518.62	\$518.62	\$422.52	\$422.52	\$454.47	\$454.47	\$430.18	\$430.18	\$511.81	\$511.81	\$416.97	\$416.97	\$448.51	\$448.51	\$376.60	\$376.60	\$448.07
29	\$448.73	\$448.73	\$533.89	\$533.89	\$434.96	\$434.96	\$467.85	\$467.85	\$442.84	\$442.84	\$526.88	\$526.88	\$429.25	\$429.25	\$461.71	\$461.71	\$387.69	\$387.69	\$461.26
30	\$455.15	\$455.15	\$541.52	\$541.52	\$441.17	\$441.17	\$474.54	\$474.54	\$449.18	\$449.18	\$534.41	\$534.41	\$435.39	\$435.39	\$468.31	\$468.31	\$393.23	\$393.23	\$467.86
31	\$464.77	\$464.77	\$552.97	\$552.97	\$450.50	\$450.50	\$484.58	\$484.58	\$458.67	\$458.67	\$545.72	\$545.72	\$444.59	\$444.59	\$478.21	\$478.21	\$401.55	\$401.55	\$477.75
32	\$474.39	\$474.39	\$564.42	\$564.42	\$459.83	\$459.83	\$494.61	\$494.61	\$468.17	\$468.17	\$557.02	\$557.02	\$453.80	\$453.80	\$488.12	\$488.12	\$409.86	\$409.86	\$487.64
33	\$480.41	\$480.41	\$571.58	\$571.58	\$465.66	\$465.66	\$500.88	\$500.88	\$474.11	\$474.11	\$564.08	\$564.08	\$459.55	\$459.55	\$494.31	\$494.31	\$415.06	\$415.06	\$493.83
34	\$486.83	\$486.83	\$579.21	\$579.21	\$471.88	\$471.88	\$507.57	\$507.57	\$480.44	\$480.44	\$571.61	\$571.61	\$465.69	\$465.69	\$500.91	\$500.91	\$420.60	\$420.60	\$500.42
35	\$490.03	\$490.03	\$583.03	\$583.03	\$474.99	\$474.99	\$510.92	\$510.92	\$483.61	\$483.61	\$575.38	\$575.38	\$468.76	\$468.76	\$504.21	\$504.21	\$423.37	\$423.37	\$503.72
36	\$493.24	\$493.24	\$586.85	\$586.85	\$478.10	\$478.10	\$514.26	\$514.26	\$486.77	\$486.77	\$579.15	\$579.15	\$471.83	\$471.83	\$507.51	\$507.51	\$426.15	\$426.15	\$507.02
37	\$496.45	\$496.45	\$590.66	\$590.66	\$481.21	\$481.21	\$517.61	\$517.61	\$489.94	\$489.94	\$582.91	\$582.91	\$474.90	\$474.90	\$510.81	\$510.81	\$428.92	\$428.92	\$510.32
38	\$499.66	\$499.66	\$594.48	\$594.48	\$484.32	\$484.32	\$520.95	\$520.95	\$493.10	\$493.10	\$586.68	\$586.68	\$477.97	\$477.97	\$514.11	\$514.11	\$431.69	\$431.69	\$513.61
39	\$506.07	\$506.07	\$602.11	\$602.11	\$490.54	\$490.54	\$527.64	\$527.64	\$499.44	\$499.44	\$594.21	\$594.21	\$484.10	\$484.10	\$520.71	\$520.71	\$437.23	\$437.23	\$520.21
40	\$512.49	\$512.49	\$609.75	\$609.75	\$496.76	\$496.76	\$534.33	\$534.33	\$505.77	\$505.77	\$601.75	\$601.75	\$490.24	\$490.24	\$527.32	\$527.32	\$442.78	\$442.78	\$526.80
41	\$522.12	\$522.12	\$621.20	\$621.20	\$506.09	\$506.09	\$544.37	\$544.37	\$515.27	\$515.27	\$613.05	\$613.05	\$499.45	\$499.45	\$537.22	\$537.22	\$451.09	\$451.09	\$536.70
42	\$531.34	\$531.34	\$632.17	\$632.17	\$515.03	\$515.03	\$553.98	\$553.98	\$524.37	\$524.37	\$623.88	\$623.88	\$508.27	\$508.27	\$546.71	\$546.71	\$459.06	\$459.06	\$546.18
43	\$544.17	\$544.17	\$647.44	\$647.44	\$527.47	\$527.47	\$567.36	\$567.36	\$537.03	\$537.03	\$638.94	\$638.94	\$520.55	\$520.55	\$559.91	\$559.91	\$470.15	\$470.15	\$559.37
44	\$560.21	\$560.21	\$666.52	\$666.52	\$543.01	\$543.01	\$584.09	\$584.09	\$552.86	\$552.86	\$657.78	\$657.78	\$535.89	\$535.89	\$576.42	\$576.42	\$484.00	\$484.00	\$575.86
45	\$579.06	\$579.06	\$688.95	\$688.95	\$561.28	\$561.28	\$603.74	\$603.74	\$571.46	\$571.46	\$679.91	\$679.91	\$553.92	\$553.92	\$595.81	\$595.81	\$500.29	\$500.29	\$595.23
46	\$601.52	\$601.52	\$715.67	\$715.67	\$583.05	\$583.05	\$627.15	\$627.15	\$593.63	\$593.63	\$706.28	\$706.28	\$575.40	\$575.40	\$618.92	\$618.92	\$519.69	\$519.69	\$618.32
47	\$626.78	\$626.78	\$745.72	\$745.72	\$607.54	\$607.54	\$653.49	\$653.49	\$618.56	\$618.56	\$735.94	\$735.94	\$599.57	\$599.57	\$644.91	\$644.91	\$541.52	\$541.52	\$644.28
48	\$655.65	\$655.65	\$780.07	\$780.07	\$635.52	\$635.52	\$683.59	\$683.59	\$647.05	\$647.05	\$769.84	\$769.84	\$627.19	\$627.19	\$674.62	\$674.62	\$566.46	\$566.46	\$673.96
49	\$684.12	\$684.12	\$813.95	\$813.95	\$663.12	\$663.12	\$713.28	\$713.28	\$675.15	\$675.15	\$803.27	\$803.27	\$654.42	\$654.42	\$703.91	\$703.91	\$591.06	\$591.06	\$703.23
50	\$716.20	\$716.20	\$852.12	\$852.12	\$694.22	\$694.22	\$746.73	\$746.73	\$706.81	\$706.81	\$840.94	\$840.94	\$685.11	\$685.11	\$736.92	\$736.92	\$618.78	\$618.78	\$736.21
51	\$747.88	\$747.88	\$889.81	\$889.81	\$724.93	\$724.93	\$779.76	\$779.76	\$738.07	\$738.07	\$878.14	\$878.14	\$715.41	\$715.41	\$769.52	\$769.52	\$646.15	\$646.15	\$768.77
52	\$782.77	\$782.77	\$931.32	\$931.32	\$758.74	\$758.74	\$816.13	\$816.13	\$772.50	\$772.50	\$919.10	\$919.10	\$748.79	\$748.79	\$805.41	\$805.41	\$676.29	\$676.29	\$804.63
53	\$818.06	\$818.06	\$973.30	\$973.30	\$792.95	\$792.95	\$852.92	\$852.92	\$807.33	\$807.33	\$960.53	\$960.53	\$782.54	\$782.54	\$841.72	\$841.72	\$706.78	\$706.78	\$840.91
54	\$856.16	\$856.16	\$1,018.63	\$1,018.63	\$829.87	\$829.87	\$892.64	\$892.64	\$844.93	\$844.93	\$1,005.26	\$1,005.26	\$818.99	\$818.99	\$880.92	\$880.92	\$739.69	\$739.69	\$880.07
55	\$894.25	\$894.25	\$1,063.96	\$1,063.96	\$866.80	\$866.80	\$932.36	\$932.36	\$882.52	\$882.52	\$1,050.00	\$1,050.00	\$855.43	\$855.43	\$920.12	\$920.			

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0020073	62560PA0020073	62560PA0020073	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074
Plan Marketing Name =>	MO \$1,000 \$40	vantage Gold HMO \$1,000 \$40	vantage Gold HMO \$1,000 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Gold HMO \$1,500 \$40	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60	vantage Silver HMO \$4,400 \$60
Form # =>	DF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	2	4	5	1	2	4	5	1	2	4	5	1	2	4	1	2	4	1	2
Network =>	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental	vantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$1,500 / \$3,000	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800	\$4,400 / \$8,800
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$40 / \$50	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80
OOP Maximum =>	\$14,000	\$7,000 / \$14,000	\$7,000 / \$14,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$6,500 / \$13,000	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200	\$9,100 / \$18,200
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$315.34	\$256.91	\$256.91	\$276.34	\$276.34	\$265.99	\$265.99	\$316.47	\$316.47	\$257.83	\$257.83	\$277.33	\$277.33	\$225.74	\$225.74	\$268.58	\$268.58	\$218.82	\$218.82
15	\$343.37	\$279.75	\$279.75	\$300.90	\$300.90	\$289.63	\$289.63	\$344.60	\$344.60	\$280.75	\$280.75	\$301.98	\$301.98	\$245.81	\$245.81	\$292.46	\$292.46	\$238.27	\$238.27
16	\$354.09	\$288.48	\$288.48	\$310.30	\$310.30	\$298.67	\$298.67	\$355.36	\$355.36	\$289.51	\$289.51	\$311.40	\$311.40	\$253.48	\$253.48	\$301.59	\$301.59	\$245.71	\$245.71
17	\$364.81	\$297.21	\$297.21	\$319.69	\$319.69	\$307.71	\$307.71	\$366.12	\$366.12	\$298.27	\$298.27	\$320.83	\$320.83	\$261.15	\$261.15	\$310.71	\$310.71	\$253.15	\$253.15
18	\$376.35	\$306.61	\$306.61	\$329.80	\$329.80	\$317.45	\$317.45	\$377.70	\$377.70	\$307.71	\$307.71	\$330.98	\$330.98	\$269.42	\$269.42	\$320.55	\$320.55	\$261.15	\$261.15
19	\$387.89	\$316.02	\$316.02	\$339.92	\$339.92	\$327.19	\$327.19	\$389.28	\$389.28	\$317.15	\$317.15	\$341.13	\$341.13	\$277.68	\$277.68	\$330.38	\$330.38	\$269.16	\$269.16
20	\$399.84	\$325.76	\$325.76	\$350.39	\$350.39	\$337.27	\$337.27	\$401.28	\$401.28	\$326.92	\$326.92	\$351.64	\$351.64	\$286.24	\$286.24	\$340.56	\$340.56	\$277.46	\$277.46
21	\$412.21	\$335.83	\$335.83	\$361.23	\$361.23	\$347.70	\$347.70	\$413.69	\$413.69	\$337.03	\$337.03	\$362.52	\$362.52	\$295.09	\$295.09	\$351.09	\$351.09	\$286.04	\$286.04
22	\$412.21	\$335.83	\$335.83	\$361.23	\$361.23	\$347.70	\$347.70	\$413.69	\$413.69	\$337.03	\$337.03	\$362.52	\$362.52	\$295.09	\$295.09	\$351.09	\$351.09	\$286.04	\$286.04
23	\$412.21	\$335.83	\$335.83	\$361.23	\$361.23	\$347.70	\$347.70	\$413.69	\$413.69	\$337.03	\$337.03	\$362.52	\$362.52	\$295.09	\$295.09	\$351.09	\$351.09	\$286.04	\$286.04
24	\$412.21	\$335.83	\$335.83	\$361.23	\$361.23	\$347.70	\$347.70	\$413.69	\$413.69	\$337.03	\$337.03	\$362.52	\$362.52	\$295.09	\$295.09	\$351.09	\$351.09	\$286.04	\$286.04
25	\$413.86	\$337.17	\$337.17	\$362.67	\$362.67	\$349.09	\$349.09	\$415.34	\$415.34	\$338.38	\$338.38	\$363.97	\$363.97	\$296.27	\$296.27	\$352.49	\$352.49	\$287.18	\$287.18
26	\$422.10	\$343.89	\$343.89	\$369.90	\$369.90	\$356.04	\$356.04	\$423.62	\$423.62	\$345.12	\$345.12	\$371.22	\$371.22	\$302.17	\$302.17	\$359.52	\$359.52	\$292.90	\$292.90
27	\$432.00	\$351.95	\$351.95	\$378.57	\$378.57	\$364.39	\$364.39	\$433.55	\$433.55	\$353.21	\$353.21	\$379.92	\$379.92	\$309.25	\$309.25	\$367.94	\$367.94	\$299.77	\$299.77
28	\$448.07	\$365.05	\$365.05	\$392.66	\$392.66	\$377.95	\$377.95	\$449.68	\$449.68	\$366.35	\$366.35	\$394.06	\$394.06	\$320.76	\$320.76	\$381.63	\$381.63	\$310.93	\$310.93
29	\$461.26	\$375.79	\$375.79	\$404.22	\$404.22	\$389.08	\$389.08	\$462.92	\$462.92	\$377.14	\$377.14	\$405.66	\$405.66	\$330.21	\$330.21	\$392.87	\$392.87	\$320.08	\$320.08
30	\$467.86	\$381.17	\$381.17	\$410.00	\$410.00	\$394.64	\$394.64	\$469.54	\$469.54	\$382.53	\$382.53	\$411.46	\$411.46	\$334.93	\$334.93	\$398.49	\$398.49	\$324.66	\$324.66
31	\$477.75	\$389.23	\$389.23	\$418.67	\$418.67	\$402.98	\$402.98	\$479.47	\$479.47	\$390.62	\$390.62	\$420.16	\$420.16	\$342.01	\$342.01	\$406.91	\$406.91	\$331.52	\$331.52
32	\$487.64	\$397.29	\$397.29	\$427.34	\$427.34	\$411.33	\$411.33	\$489.40	\$489.40	\$398.71	\$398.71	\$428.86	\$428.86	\$349.09	\$349.09	\$415.34	\$415.34	\$338.39	\$338.39
33	\$493.83	\$402.32	\$402.32	\$432.75	\$432.75	\$416.54	\$416.54	\$495.60	\$495.60	\$403.76	\$403.76	\$434.30	\$434.30	\$353.52	\$353.52	\$420.61	\$420.61	\$342.68	\$342.68
34	\$500.42	\$407.70	\$407.70	\$438.53	\$438.53	\$422.11	\$422.11	\$502.22	\$502.22	\$409.15	\$409.15	\$440.10	\$440.10	\$358.24	\$358.24	\$426.22	\$426.22	\$347.25	\$347.25
35	\$503.72	\$410.38	\$410.38	\$441.42	\$441.42	\$424.89	\$424.89	\$505.53	\$505.53	\$411.85	\$411.85	\$443.00	\$443.00	\$360.60	\$360.60	\$429.03	\$429.03	\$349.54	\$349.54
36	\$507.02	\$413.07	\$413.07	\$444.31	\$444.31	\$427.67	\$427.67	\$508.84	\$508.84	\$414.55	\$414.55	\$445.90	\$445.90	\$362.96	\$362.96	\$431.84	\$431.84	\$351.83	\$351.83
37	\$510.32	\$415.76	\$415.76	\$447.20	\$447.20	\$430.45	\$430.45	\$512.15	\$512.15	\$417.24	\$417.24	\$448.80	\$448.80	\$365.12	\$365.12	\$434.65	\$434.65	\$354.12	\$354.12
38	\$513.61	\$418.44	\$418.44	\$450.09	\$450.09	\$433.23	\$433.23	\$515.46	\$515.46	\$419.94	\$419.94	\$451.70	\$451.70	\$367.68	\$367.68	\$437.46	\$437.46	\$356.41	\$356.41
39	\$520.21	\$423.82	\$423.82	\$455.87	\$455.87	\$438.80	\$438.80	\$522.08	\$522.08	\$425.33	\$425.33	\$457.50	\$457.50	\$372.40	\$372.40	\$443.08	\$443.08	\$360.98	\$360.98
40	\$526.80	\$429.19	\$429.19	\$461.65	\$461.65	\$444.36	\$444.36	\$528.70	\$528.70	\$430.72	\$430.72	\$463.30	\$463.30	\$377.13	\$377.13	\$448.69	\$448.69	\$365.56	\$365.56
41	\$536.70	\$437.25	\$437.25	\$470.32	\$470.32	\$452.71	\$452.71	\$538.62	\$538.62	\$438.81	\$438.81	\$472.00	\$472.00	\$384.21	\$384.21	\$457.12	\$457.12	\$372.42	\$372.42
42	\$546.18	\$444.97	\$444.97	\$478.63	\$478.63	\$460.70	\$460.70	\$548.14	\$548.14	\$446.56	\$446.56	\$480.34	\$480.34	\$390.99	\$390.99	\$465.19	\$465.19	\$379.00	\$379.00
43	\$559.37	\$455.72	\$455.72	\$490.19	\$490.19	\$471.83	\$471.83	\$561.38	\$561.38	\$457.35	\$457.35	\$491.94	\$491.94	\$400.44	\$400.44	\$476.43	\$476.43	\$388.16	\$388.16
44	\$575.86	\$469.15	\$469.15	\$504.64	\$504.64	\$485.74	\$485.74	\$577.92	\$577.92	\$470.83	\$470.83	\$506.44	\$506.44	\$412.24	\$412.24	\$490.47	\$490.47	\$399.60	\$399.60
45	\$595.23	\$484.94	\$484.94	\$521.62	\$521.62	\$502.08	\$502.08	\$597.37	\$597.37	\$486.67	\$486.67	\$523.48	\$523.48	\$426.11	\$426.11	\$506.97	\$506.97	\$413.04	\$413.04
46	\$618.32	\$503.75	\$503.75	\$541.85	\$541.85	\$521.55	\$521.55	\$620.54	\$620.54	\$505.55	\$505.55	\$543.78	\$543.78	\$442.64	\$442.64	\$526.64	\$526.64	\$429.06	\$429.06
47	\$644.28	\$524.90	\$524.90	\$564.60	\$564.60	\$543.46	\$543.46	\$646.60	\$646.60	\$526.78	\$526.78	\$566.62	\$566.62	\$461.23	\$461.23	\$548.75	\$548.75	\$447.08	\$447.08
48	\$673.96	\$549.08	\$549.08	\$590.61	\$590.61	\$568.49	\$568.49	\$676.38	\$676.38	\$551.04	\$551.04	\$592.72	\$592.72	\$482.47	\$482.47	\$574.03	\$574.03	\$467.68	\$467.68
49	\$703.23	\$572.93	\$572.93	\$616.26	\$616.26	\$593.18	\$593.18	\$705.76	\$705.76	\$574.97	\$574.97	\$618.46	\$618.46	\$503.42	\$503.42	\$598.96	\$598.96	\$487.98	\$487.98
50	\$736.21	\$599.79	\$599.79	\$645.16	\$645.16	\$620.99	\$620.99	\$738.85	\$738.85	\$601.94	\$601.94	\$647.46	\$647.46	\$527.03	\$527.03	\$627.05	\$627.05	\$510.87	\$510.87
51	\$768.77	\$626.32	\$626.32	\$673.69	\$673.69	\$648.46	\$648.46	\$771.53	\$771.53	\$628.56	\$628.56	\$676.10	\$676.10	\$550.34	\$550.34	\$654.78	\$654.78	\$533.46	\$533.46
52	\$804.63	\$655.54	\$655.54	\$705.12	\$705.12	\$678.71	\$678.71	\$807.52	\$807.52	\$657.88	\$657.88	\$707.64	\$707.64	\$576.02	\$576.02	\$685.33	\$685.33	\$558.35	\$558.35
53	\$840.91	\$685.09	\$685.09	\$736.91	\$736.91	\$709.31	\$709.31	\$843.93	\$843.93	\$687.54	\$687.54	\$739.54	\$739.54	\$601.98	\$601.98	\$716.22	\$716.22	\$583.52	\$583.52
54	\$880.07	\$717.00	\$717.00	\$771.23	\$771.23	\$742.34	\$742.34	\$883.23	\$883.23	\$719.56	\$719.56	\$773.98	\$773.98	\$630.02	\$630.02	\$749.58	\$749.58	\$610.70	\$610.70
55	\$919.23	\$748.90	\$748.90	\$805.54	\$805.54	\$775.37	\$775.37	\$922.53	\$922.53	\$751.58	\$751.58	\$808.42	\$808.42	\$658.05	\$658.05	\$782.93	\$782.93	\$637.87	\$637.87
56	\$961.69	\$783.49	\$783.49	\$842.75	\$842.75	\$811.18	\$811.18	\$965.14	\$965.14	\$786.29	\$786.29	\$845.76	\$845.76	\$688.44	\$688.44	\$819.09</			

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	Advantage Silver HMO \$4,400 / \$8,800		Advantage Silver HMO \$4,400 / \$8,800		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	5		1		2		4		5	
Network =>	rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental		rural w/Dental Advantage w/Dental	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$4,400 / \$8,800		\$8,000 / \$16,000		\$8,000 / \$16,000		\$8,000 / \$16,000		\$8,000 / \$16,000	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$9,100 / \$18,200		\$8,550 / \$17,100		\$8,550 / \$17,100		\$8,550 / \$17,100		\$8,550 / \$17,100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$235.37	\$235.37	\$178.55	\$178.55	\$212.43	\$212.43	\$173.07	\$173.07	\$186.16	\$186.16
15	\$256.29	\$256.29	\$194.42	\$194.42	\$231.32	\$231.32	\$188.45	\$188.45	\$202.70	\$202.70
16	\$264.29	\$264.29	\$200.49	\$200.49	\$238.54	\$238.54	\$194.33	\$194.33	\$209.03	\$209.03
17	\$272.29	\$272.29	\$206.56	\$206.56	\$245.76	\$245.76	\$200.21	\$200.21	\$215.36	\$215.36
18	\$280.90	\$280.90	\$213.09	\$213.09	\$253.53	\$253.53	\$206.55	\$206.55	\$222.17	\$222.17
19	\$289.52	\$289.52	\$219.63	\$219.63	\$261.31	\$261.31	\$212.88	\$212.88	\$228.98	\$228.98
20	\$298.44	\$298.44	\$226.40	\$226.40	\$269.36	\$269.36	\$219.44	\$219.44	\$236.04	\$236.04
21	\$307.67	\$307.67	\$233.40	\$233.40	\$277.69	\$277.69	\$226.23	\$226.23	\$243.34	\$243.34
22	\$307.67	\$307.67	\$233.40	\$233.40	\$277.69	\$277.69	\$226.23	\$226.23	\$243.34	\$243.34
23	\$307.67	\$307.67	\$233.40	\$233.40	\$277.69	\$277.69	\$226.23	\$226.23	\$243.34	\$243.34
24	\$307.67	\$307.67	\$233.40	\$233.40	\$277.69	\$277.69	\$226.23	\$226.23	\$243.34	\$243.34
25	\$308.90	\$308.90	\$234.33	\$234.33	\$278.80	\$278.80	\$227.13	\$227.13	\$244.31	\$244.31
26	\$315.05	\$315.05	\$239.00	\$239.00	\$284.35	\$284.35	\$231.66	\$231.66	\$249.18	\$249.18
27	\$322.44	\$322.44	\$244.60	\$244.60	\$291.02	\$291.02	\$237.09	\$237.09	\$255.02	\$255.02
28	\$334.44	\$334.44	\$253.71	\$253.71	\$301.85	\$301.85	\$245.91	\$245.91	\$264.51	\$264.51
29	\$344.28	\$344.28	\$261.17	\$261.17	\$310.74	\$310.74	\$253.15	\$253.15	\$272.30	\$272.30
30	\$349.21	\$349.21	\$264.91	\$264.91	\$315.18	\$315.18	\$256.77	\$256.77	\$276.19	\$276.19
31	\$356.59	\$356.59	\$270.51	\$270.51	\$321.84	\$321.84	\$262.20	\$262.20	\$282.03	\$282.03
32	\$363.97	\$363.97	\$276.11	\$276.11	\$328.51	\$328.51	\$267.63	\$267.63	\$287.87	\$287.87
33	\$368.59	\$368.59	\$279.61	\$279.61	\$332.67	\$332.67	\$271.02	\$271.02	\$291.52	\$291.52
34	\$373.51	\$373.51	\$283.35	\$283.35	\$337.12	\$337.12	\$274.64	\$274.64	\$295.41	\$295.41
35	\$375.97	\$375.97	\$285.21	\$285.21	\$339.34	\$339.34	\$276.45	\$276.45	\$297.36	\$297.36
36	\$378.43	\$378.43	\$287.08	\$287.08	\$341.56	\$341.56	\$278.26	\$278.26	\$299.31	\$299.31
37	\$380.90	\$380.90	\$288.95	\$288.95	\$343.78	\$343.78	\$280.07	\$280.07	\$301.25	\$301.25
38	\$383.36	\$383.36	\$290.82	\$290.82	\$346.00	\$346.00	\$281.88	\$281.88	\$303.20	\$303.20
39	\$388.28	\$388.28	\$294.55	\$294.55	\$350.44	\$350.44	\$285.50	\$285.50	\$307.10	\$307.10
40	\$393.20	\$393.20	\$298.29	\$298.29	\$354.89	\$354.89	\$289.12	\$289.12	\$310.99	\$310.99
41	\$400.59	\$400.59	\$303.89	\$303.89	\$361.55	\$361.55	\$294.55	\$294.55	\$316.83	\$316.83
42	\$407.66	\$407.66	\$309.26	\$309.26	\$367.94	\$367.94	\$299.75	\$299.75	\$322.43	\$322.43
43	\$417.51	\$417.51	\$316.72	\$316.72	\$376.83	\$376.83	\$306.99	\$306.99	\$330.21	\$330.21
44	\$429.81	\$429.81	\$326.06	\$326.06	\$387.93	\$387.93	\$316.04	\$316.04	\$339.95	\$339.95
45	\$444.28	\$444.28	\$337.03	\$337.03	\$400.98	\$400.98	\$326.68	\$326.68	\$351.38	\$351.38
46	\$461.51	\$461.51	\$350.10	\$350.10	\$416.54	\$416.54	\$339.35	\$339.35	\$365.01	\$365.01
47	\$480.89	\$480.89	\$364.80	\$364.80	\$434.03	\$434.03	\$353.60	\$353.60	\$380.34	\$380.34
48	\$503.04	\$503.04	\$381.61	\$381.61	\$454.02	\$454.02	\$369.89	\$369.89	\$397.86	\$397.86
49	\$524.89	\$524.89	\$398.18	\$398.18	\$473.74	\$473.74	\$385.95	\$385.95	\$415.14	\$415.14
50	\$549.50	\$549.50	\$416.85	\$416.85	\$495.95	\$495.95	\$404.05	\$404.05	\$434.61	\$434.61
51	\$573.80	\$573.80	\$435.29	\$435.29	\$517.89	\$517.89	\$421.92	\$421.92	\$453.83	\$453.83
52	\$600.57	\$600.57	\$455.60	\$455.60	\$542.05	\$542.05	\$441.60	\$441.60	\$475.00	\$475.00
53	\$627.65	\$627.65	\$476.14	\$476.14	\$566.49	\$566.49	\$461.51	\$461.51	\$496.41	\$496.41
54	\$656.88	\$656.88	\$498.31	\$498.31	\$592.87	\$592.87	\$483.00	\$483.00	\$519.53	\$519.53
55	\$686.10	\$686.10	\$520.48	\$520.48	\$619.25	\$619.25	\$504.49	\$504.49	\$542.65	\$542.65
56	\$717.79	\$717.79	\$544.52	\$544.52	\$647.85	\$647.85	\$527.79	\$527.79	\$567.71	\$567.71
57	\$749.79	\$749.79	\$568.80	\$568.80	\$676.73	\$676.73	\$551.32	\$551.32	\$593.02	\$593.02
58	\$783.94	\$783.94	\$594.70	\$594.70	\$707.55	\$707.55	\$576.43	\$576.43	\$620.03	\$620.03
59	\$800.87	\$800.87	\$607.54	\$607.54	\$722.83	\$722.83	\$588.88	\$588.88	\$633.41	\$633.41
60	\$835.02	\$835.02	\$633.45	\$633.45	\$753.65	\$753.65	\$613.99	\$613.99	\$660.42	\$660.42
61	\$864.55	\$864.55	\$655.85	\$655.85	\$780.31	\$780.31	\$635.71	\$635.71	\$683.79	\$683.79
62	\$883.94	\$883.94	\$670.56	\$670.56	\$797.80	\$797.80	\$649.96	\$649.96	\$699.12	\$699.12
63	\$908.24	\$908.24	\$689.00	\$689.00	\$819.74	\$819.74	\$667.83	\$667.83	\$718.34	\$718.34
64+	\$923.01	\$923.01	\$700.20	\$700.20	\$833.07	\$833.07	\$678.69	\$678.69	\$730.02	\$730.02

UPMC Health Coverage, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0020071	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	HMO	Platinum	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2023	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020072	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	HMO	Platinum	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2023	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020073	UPMC Small Business Advantage Gold HMO \$1,000 \$40/\$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2023	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020074	UPMC Small Business Advantage Gold HMO \$1,500 \$40/\$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2023	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020078	UPMC Small Business Advantage Silver HMO \$4,400 \$60/\$80 - Standard Network	HMO	Silver	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2023	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020079	UPMC Small Business Advantage Bronze HMO \$8,000 - Standard Network	HMO	Bronze	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2023	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland

Company Name UPMC Health Coverage, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2022 Number of Covered Lives by Rating County					RATING AREA 1	
					0	104
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion
62560PA0020071	PMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Netwo	HMO	Platinum	Off		\$381.70
62560PA0020072	MC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Netw	HMO	Platinum	Off		\$376.68
62560PA0020073	MC Small Business Advantage Gold HMO \$1,000 \$40/\$50 - Standard Netw	HMO	Gold	Off		\$329.77
62560PA0020074	MC Small Business Advantage Gold HMO \$1,500 \$40/\$50 - Standard Netw	HMO	Gold	Off		\$330.95
62560PA0020078	MC Small Business Advantage Silver HMO \$4,400 \$60/\$80 - Standard Netw	HMO	Silver	Off		\$280.88
62560PA0020079	UPMC Small Business Advantage Bronze HMO \$8,000 - Standard Network	HMO	Bronze	Off		\$222.16

						RATING AREA 2			RATING AREA 3				
307	17	116	10	103	5	63	0	0	0	0	0	0	0
Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne
\$381.70	\$381.70	\$381.70	\$381.70	\$381.70	\$381.70	\$454.13	\$454.13	\$454.13					
\$376.68	\$376.68	\$376.68	\$376.68	\$376.68	\$376.68	\$448.17	\$448.17	\$448.17					
\$329.77	\$329.77	\$329.77	\$329.77	\$329.77	\$329.77	\$392.35	\$392.35	\$392.35					
\$330.95	\$330.95	\$330.95	\$330.95	\$330.95	\$330.95	\$393.76	\$393.76	\$393.76					
\$280.88	\$280.88	\$280.88	\$280.88	\$280.88	\$280.88	\$334.18	\$334.18	\$334.18					
\$222.16	\$222.16	\$222.16	\$222.16	\$222.16	\$222.16	\$264.31	\$264.31	\$264.31					

0	0	0	0	0	0	0	0
Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

2,424	201	119	454	144	26
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene
\$369.98	\$369.98	\$369.98	\$369.98	\$369.98	\$369.98
\$365.12	\$365.12	\$365.12	\$365.12	\$365.12	\$365.12
\$319.65	\$319.65	\$319.65	\$319.65	\$319.65	\$319.65
\$320.80	\$320.80	\$320.80	\$320.80	\$320.80	\$320.80
\$272.26	\$272.26	\$272.26	\$272.26	\$272.26	\$272.26
\$215.34	\$215.34	\$215.34	\$215.34	\$215.34	\$215.34

				RATING AREA 5							RATING AR
164	87	540	528	7	274	0	261	56	288	132	0
Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre
\$369.98	\$369.98	\$369.98	\$369.98	\$397.96	\$397.96		\$397.96	\$397.96	\$397.96	\$397.96	
\$365.12	\$365.12	\$365.12	\$365.12	\$392.74	\$392.74		\$392.74	\$392.74	\$392.74	\$392.74	
\$319.65	\$319.65	\$319.65	\$319.65	\$343.83	\$343.83		\$343.83	\$343.83	\$343.83	\$343.83	
\$320.80	\$320.80	\$320.80	\$320.80	\$345.06	\$345.06		\$345.06	\$345.06	\$345.06	\$345.06	
\$272.26	\$272.26	\$272.26	\$272.26	\$292.85	\$292.85		\$292.85	\$292.85	\$292.85	\$292.85	
\$215.34	\$215.34	\$215.34	\$215.34	\$231.62	\$231.62		\$231.62	\$231.62	\$231.62	\$231.62	

EA 6

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

RATING AREA 7

0	0	0
Adams	Berks	Lancaster

RATING AREA 8

0	0	0	0	0	0
York	Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

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

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Unified Rate Review v5.4

Company Legal Name:

UPMC HEALTH COVERAGE INC.

HIOS Issuer ID:

62560

Effective Date of Rate Change(s):

1/1/2023

State:

PA

Market:

Small Group

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:

1/1/2021

to

12/31/2021

Total

PMPM

Allowed Claims	\$21,653,126.20	\$531.53
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$19,445,865.11	\$477.35
Risk Adjustment	-\$289,549.00	-\$7.11
Experience Period Premium	\$18,445,378.63	\$452.79
Experience Period Member Months	40,737	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$84.98	1.113	0.955	1.113	0.955	\$96.01
Outpatient Hospital	\$135.71	1.003	1.041	1.003	1.041	\$147.95
Professional	\$95.82	1.033	0.978	1.033	0.978	\$97.80
Other Medical	\$77.06	1.074	1.010	1.074	1.010	\$90.67
Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Prescription Drug	\$135.79	1.078	1.006	1.078	1.006	\$159.70
Total	\$529.36					\$592.13

Morbidity Adjustment	1.000	
Demographic Shift	1.000	
Plan Design Changes	1.000	
Other	1.000	
Adjusted Trended EHB Allowed Claims PMPM for	1/1/2023	\$592.13
Manual EHB Allowed Claims PMPM		\$550.05
Applied Credibility %		0.00%

Projected Period Totals

Projected Index Rate for	1/1/2023	\$550.05	\$42,441,858.00
Reinsurance		\$0.00	\$0.00
Risk Adjustment Payment/Charge		-\$4.00	-\$308,640.00
Exchange User Fees		0.00%	\$0.00
Market Adjusted Index Rate		\$554.05	\$42,750,498.00

Projected Member Months	77,160
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Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name: UPMC HEALTH COVERAGE INC.
 HIOS Issuer ID: 62560
 Effective Date of Rate Change(s): 1/1/2023

State: PA
 Market: Small Group

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

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Small Group HMO									
1.2 Product ID	62560PA002									
1.3 Plan Name	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business
1.4 Plan ID (Standard Component ID)	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020078	62560PA0020079	62560PA0020076	62560PA0020077	62560PA0020082	
1.5 Metal	Platinum	Platinum	Gold	Gold	Silver	Bronze	Gold	Gold	Silver	
1.6 AV Metal Value	0.914	0.910	0.819	0.720	0.615	0.518	0.418	0.318	0.220	
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	
1.10 Effective Date of Proposed Rates	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	1/1/2023	
1.11 Cumulative Rate Change % (over 12 mos prior)	10.64%	8.80%	11.86%	11.70%	10.80%	15.44%	0.00%	0.00%	0.00%	
1.12 Product Rate Increase %	10.83%									
1.13 Submission Level Rate Increase %	10.83%									

Worksheet 1 Totals Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020078	62560PA0020079	62560PA0020076	62560PA0020077	62560PA0020082
2.2 Allowed Claims	\$21,653,126	\$12,054,595	\$2,401,346	\$3,384,505	\$2,781,290	\$839,577	\$153,470	\$2,402	\$13,450	\$22,491
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$2,207,261	\$802,277	\$150,618	\$409,954	\$405,996	\$286,752	\$79,684	\$4	\$1,997	\$7,880
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$19,445,865	\$11,252,318	\$2,250,728	\$2,974,552	\$2,315,294	\$552,825	\$73,786	\$2,398	\$9,453	\$14,511
2.7 Risk Adjustment Transfer Amount	-\$289,549	-\$138,381	-\$20,975	-\$51,737	-\$47,828	-\$25,389	-\$4,009	-\$43	-\$156	-\$1,031
2.8 Premium	\$18,445,379	\$9,730,330	\$1,348,389	\$2,955,353	\$2,905,181	\$1,281,968	\$166,894	\$2,739	\$6,429	\$48,097
2.9 Experience Period Member Months	40,737	19,460	2,951	7,279	6,729	3,572	564	6	22	145
2.10 Current Enrollment	6,430	3,843	595	791	787	373	41	0	0	0
2.11 Current Premium PMPM	\$474.35	\$498.73	\$477.70	\$427.62	\$452.18	\$382.36	\$304.93	\$0.00	\$0.00	\$0.00
2.12 Loss Ratio	107.11%	117.31%	169.56%	102.44%	81.03%	43.99%	45.30%	88.93%	150.70%	30.83%
Per Member Per Month										
2.12 Allowed Claims	\$531.53	\$619.17	\$813.74	\$464.97	\$412.33	\$235.04	\$272.11	\$400.38	\$611.35	\$155.11
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$54.18	\$41.21	\$51.04	\$56.32	\$69.25	\$80.28	\$141.28	\$0.72	\$181.68	\$55.03
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$477.85	\$577.96	\$762.70	\$408.65	\$344.08	\$154.77	\$130.83	\$399.66	\$429.67	\$100.08
2.18 Risk Adjustment Transfer Amount	-\$7.11	-\$7.11	-\$7.11	-\$7.11	-\$7.11	-\$7.11	-\$7.11	-\$7.11	-\$7.11	-\$7.11
2.19 Premium	\$452.79	\$499.79	\$456.93	\$406.01	\$431.74	\$358.89	\$295.91	\$456.54	\$292.23	\$331.71

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020078	62560PA0020079	62560PA0020076	62560PA0020077	62560PA0020082
3.2 Market Adjusted Index Rate					\$554.05				
3.3 AV and Cost Sharing Design of Plan	0.9219	0.9098	0.7965	0.7993	0.6784	0.5365	0.0000	0.0000	0.0000
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
3.5 Benefits in Addition to FHB Administrative Costs	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	0.0000	0.0000	0.0000
3.6 Administrative Expense	10.77%	10.77%	10.77%	10.77%	10.77%	10.77%	0.00%	0.00%	0.00%
3.7 Taxes and Fees	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.00%	0.00%	0.00%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
3.10 Plan Adjusted Index Rate	\$574.32	\$566.78	\$496.20	\$487.94	\$422.62	\$334.22	\$0.00	\$0.00	\$0.00
3.11 Age Calibration Factor	0.6554				0.6554				
3.12 Geographic Calibration Factor	1.0662				1.0662				
3.13 Tobacco Calibration Factor	1.0000				1.0000				
3.14 Calibrated Plan Adjusted Index Rate	\$397.56	\$392.34	\$343.48	\$344.69	\$292.55	\$231.36	\$0.00	\$0.00	\$0.00

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020078	62560PA0020079	62560PA0020076	62560PA0020077	62560PA0020082
4.2 Allowed Claims	\$43,771,396	\$26,673,759	\$4,108,520	\$5,209,480	\$5,189,224	\$2,345,384	\$247,030	\$0	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$5,526,834	\$2,555,153	\$423,659	\$920,854	\$906,987	\$622,901	\$97,279	\$0	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$38,244,562	\$24,116,605	\$3,684,861	\$4,288,625	\$4,282,237	\$1,722,483	\$149,751	\$0	\$0	\$0
4.7 Risk Adjustment Transfer Amount	-\$269,230	-\$160,910	-\$24,913	-\$33,120	-\$32,952	-\$15,618	-\$1,717	\$0	\$0	\$0
4.8 Premium	\$42,003,669	\$26,487,057	\$4,047,051	\$4,710,160	\$4,703,143	\$1,891,788	\$164,470	\$0	\$0	\$0
4.9 Projected Member Months	77,160	46,116	7,140	9,492	9,444	4,476	492	0	0	0
4.10 Loss Ratio	91.64%	91.61%	91.61%	91.70%	91.69%	91.81%	92.01%	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month										
4.11 Allowed Claims	\$567.28	\$578.36	\$575.42	\$548.83	\$549.47	\$523.99	\$502.09	#DIV/0!	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$71.63	\$55.41	\$59.34	\$97.01	\$96.04	\$139.16	\$197.72	#DIV/0!	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$495.65	\$522.96	\$516.09	\$451.81	\$453.43	\$384.83	\$304.37	#DIV/0!	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$3.49	-\$3.49	-\$3.49	-\$3.49	-\$3.49	-\$3.49	-\$3.49	#DIV/0!	#DIV/0!	#DIV/0!
4.17 Premium	\$544.37	\$574.36	\$566.81	\$496.22	\$498.00	\$422.65	\$334.29	#DIV/0!	#DIV/0!	#DIV/0!

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	0.9600
Rating Area 2	1.1422
Rating Area 4	0.9305
Rating Area 5	1.0009

RFJ Part II – Consumer Friendly Justification

Small Group Exchange HMO Rate Filing

The rate change for UPMC Health Coverage Small Group plans is 10.82% for 2023. Rate change drivers include the following: Increasing cost and utilization trends; Less favorable claims experience than anticipated; Less favorable anticipated Risk Adjustment transfer relative to the prior year (in comparing yearly anticipated transfers for our total small group block).

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 6,430. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is 9.60% to 15.44%.

Financial Experience of the Product

Premiums	\$ 18,155,830
Claims	\$ 19,445,865
Administrative expenses	\$ 1,614,955
Taxes & fees	\$16,153
Company made (after taxes)	\$ (2,921,144)

Changes in Medical Service Costs

For 2023, cost and utilization increases are expected to increase by approximately 5.64%

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

No major changes in administrative costs or profits are anticipated and thus did not affect the increase.

RFJ Part III: Actuarial Memorandum

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information:

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

State: PA

HIOS Issuer ID: 62560

Market: Small Group

Exchange: Off Exchange

Products: HMO

Effective Date: 1/1/2023

Company Contact Information:

[REDACTED]
[REDACTED]
[REDACTED]

Filing Information:

Rate Filing SERFF Tracking #: UPMC-133258222

Form Filing SERFF Tracking #: UPMC-133255098, UPMC-133278666, UPMC-133278662

Binder SERFF Tracking #: UPMC-PA23-125113688

Rate History:

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2023 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-129629126	2014	0.0%
UPMC-129640441	2015	0.0%
UPMC-130071359	2016	0.0%
UPMC-130536846	2017	14.0%
UPMC-131034854	2018	0.0%

UPMC-131496011	2019	-5.2%
UPMC-131851672	2019 Q4	-2.9%
UPMC-131943297	2020	9.8%
UPMC-132294601	2020 Q4	13.1%
UPMC-132364928	2021	4.0%
UPMC-132801322	2022	7.9%

**relative to prior year annual filing for quarterly updates*

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

The proposed rate increase calculated for HMO products in section I, worksheet 2 of the URRT is 10.8%

The major reasons for the increase include the following:

- Increasing cost and utilization trends
- Less favorable claims experience than anticipated
- Less favorable anticipated Risk Adjustment transfer relative to the prior year (in comparing yearly anticipated transfers for our total small group block)

Market Experience

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Premium and Claims

Paid Through Date:

The reported claims during the experience period have a paid through date of February 2022.

Current Date:

Current enrollment and premium data is reported as of February 15, 2022.

Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2021 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2021 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2022. Allowed medical, pharmacy, and pediatric dental & vision claims are pulled directly from our data warehouse. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because two months run-out is available the impact of IBNR is minimal. The completion factors used are displayed in the table below and no unexpected factors were observed.

Month	Completion Factor
1/1/2021	0.9994
2/1/2021	0.9991
3/1/2021	0.9988
4/1/2021	0.9984
5/1/2021	0.9979
6/1/2021	0.9953
7/1/2021	0.9930
8/1/2021	0.9909
9/1/2021	0.9854
10/1/2021	0.9797
11/1/2021	0.9680
12/1/2021	0.9519

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They, along with pediatric dental & vision claims, are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category.

Projection Factors

Trend Factors (cost/utilization):

The overall annual trend used in rate development is 5.64%. Historical allowed claims were used to develop year-over-year trend factors for use in the projected rates. A blend of ACA-compliant data from small groups domiciled in western Pennsylvania under each of UPMC's subsidiary companies was included in Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data from calendar year 2020 was omitted from this calculation since utilization during this time frame was heavily affected by the COVID-19 pandemic.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:

We expect a morbidity trend of 0% when comparing our experience period population.

Changes in Benefits:

No changes were made to the PA EHB Benchmark plan for 2023, so no adjustments were necessary.

Changes in Demographics:

No other adjustments have been applied to the index rate. The average age for our experience period Small Group risk pool was 36.9 with an average premium factor of 1.52. This is identical to our 2022 experience so far with age 36.9 and premium factor 1.52. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:

An adjustment factor of 0.97 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage will no longer be offered in Crawford and Clearfield counties under the captioned company during the projection period, which is not reflected in the Index Rate of Experience Period. This adjustment factor is used to bring the index rate in line with the characteristics of the provider network included in counties that will continue to be covered under the captioned company in 2023. Please see Exhibit 9 of the Supporting Exhibits for the derivation of this factor.

The change in network factor also accounts for changes in out-of-network contracting between the experience and projection periods. UPMC has recently entered into an agreement with Cigna, replacing the current agreement with a different company, that is expected to generate savings for out-of-network costs and will become effective during the projection period. The adjustment factor that accounts specifically for the anticipated out-of-network cost savings is 0.986. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Note that this factor is included within the derivation of the change in network factor calculated in Exhibit 9.

An adjustment factor of 0.982 has been applied to the index rate in the Change in Other category. This adjustment accounts for the SaveOnSP Copay Offset Program that will be implemented beginning with the 2023 plan year. This program is designed to maximize copay assistance from drug manufacturers for specific specialty medications, effectively reducing overall costs for the projection period relative to the experience period. Please see Exhibit 10 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

The manual data for this filing (displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits) was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies in the small group market. Using data from western Pennsylvania only as the basis for the manual was deemed appropriate since coverage will only be offered in this part of the state during the projection period. The manual data consists of 1,395,026 member months of experience and represents the same single risk pool.

Adjustments Made to the Data:

Adjustments made to the manual data are discussed in the "Projection Factors" section above.

Inclusion of Capitation Payments:

No benefits are projected to be paid for via capitation.

Credibility of Experience

The experience period data for this company consists of 40,737 member months from ACA-compliant policies. However, the manual data for this filing was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,395,026 member months of experience and represents the same single risk pool, as mentioned above. Since the manual data consists of an even larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for the captioned company and market.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 5.64% annual trend to the Index Rate of Experience Period. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of \$550.05 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Please note that claims corresponding to non-EHBs were not included in the calculation of the index rates despite being covered during the experience period.

Small Group Quarterly Trend Increases:

Quarterly trended rates beginning on the first day of each calendar quarter of 2023 are proposed in this filing. The proposed quarterly trend is 1.66%. Please see Exhibit 13 for the derivation of quarterly trend.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Development of the Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment, Marketplace Fees adjustments, and projected Reinsurance recoveries are described in the following sections.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment was estimated to be a payment of \$289,549 per the Summary Report on Permanent Risk Adjustment Transfers for the 2021 Benefit Year published by CMS on June 30, 2022, which translates to a PMPM of \$7.11.

Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be a payment of \$3.49, which is displayed in Table 5. The value entered in section II, worksheet 1 of the URRT was \$4.00 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

The projected payment of \$3.49 was derived by using a blend of the estimated experience period Risk Adjustment PMPM from each of UPMC's subsidiary companies as a starting point. This value was then adjusted to account for the fact that coverage will only be offered to small groups domiciled in western Pennsylvania during the projection period. This was done by assuming that the transfer payment spread between western and eastern Pennsylvania groups observed in official 2020 results will remain constant for the experience period estimates. The observed spread from 2020 was used because this same level of detail is not yet available for the experience period. This assumption was applied to approximate the experience period transfer payment for western Pennsylvania groups only, which was then used as the projection period Risk Adjustment transfer. Please see Exhibit 11 of the Supporting Exhibits for this derivation.

Exchange User Fees:

No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

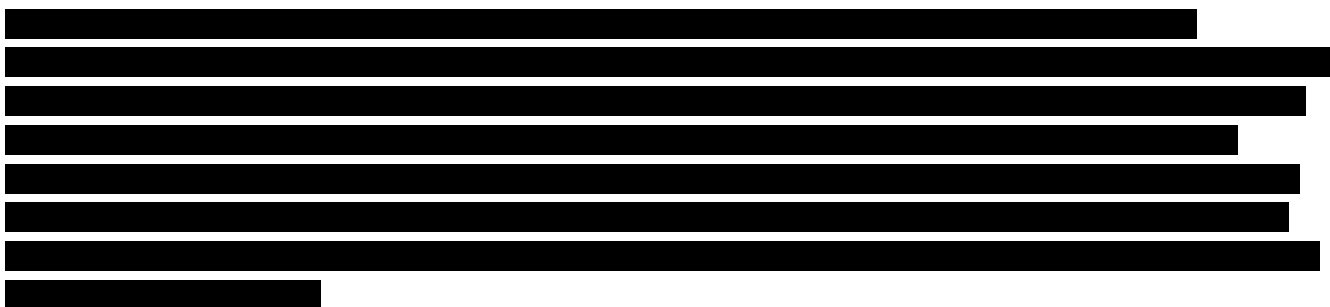
Estimated Reinsurance Recoveries PMPM:

No adjustment was made for the new state-based reinsurance program since it is not applicable to the small group market.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative costs of 10.8% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.



Profit & Risk Margin:

The projected profit margin for this company will remain at 0% for 2023. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2023. This load accounts for the projected Federal Income Tax in 2023. Please note that the Risk Adjustment Administration Fee of \$0.22 PMPM and the projected PCORI Fee of \$0.23 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2023 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2021 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of

the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is \$1.33 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2022 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

Catastrophic Eligibility

This adjustment is not applicable to the small group market.

Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2023. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.537 and average age was 36.9 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.526. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. The proposed geographic factors for 2023 have not changed from the current approved factors. The table below displays the current and proposed factors:

Region	2022	2023
1	0.960	0.960
2	1.142	1.142
4	0.931	0.931
5	1.001	1.001

The calibration factor of 0.947 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:

No tobacco load is applied in the Small Group market, so no adjustment is necessary.

Consumer Adjusted Premium Rate Development

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2023 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 93.7%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

As shown in Exhibit 2, actual and pricing values are comparable, yet some differences exist. The actual loss ratios are greater than the pricing values largely due to claims experience and risk adjustment transfers that were each less favorable than anticipated. Actual calendar year experience in the small group market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences. Enrollment projections were developed based on our anticipated competitive positioning in the market combined with enrollment data available at the time of the filing, and actual experience often played out somewhat differently than expected.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2023 HHS AV Calculator.

Membership Projections

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan.

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2023 plan, where applicable.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2022 but have experience in 2021 and therefore must be included in the URRT. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conducting effective rate review for all submitted rates.

Reliance

Below is a summary of the information that we have relied on as part of rate development.

Source	Type of Information	Comments
Jeffrey A. Bees, CFO, Commercial Products and WorkPartners	Projected administrative expenses; Anticipated savings from Cigna agreement; Pharmacy rebate information	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Express Scripts, Inc.	Anticipated savings from SaveOn program	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Jim Stults, Senior Director, Sales & Account Management	Commissions – projected enrollment displayed in Supporting Exhibit 6	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Joseph Bayura, Director, Product Development & Small Group Sales	Metallic Tier Actuarial Values from HHS Calculator; AV screenshots	I have not performed any independent audit or otherwise verified the accuracy of this data/information.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Agent/Broker Fees and Commissions
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Cigna Savings Factor Derivation
- Exhibit 9: Derivation of Change in Network Factor
- Exhibit 10: SaveOn Pharmacy Factor Derivation
- Exhibit 11: Derivation of Projected Risk Adjustment PMPM
- Exhibit 12: Calculation of Quarterly Rate Changes
- Exhibit 13: Derivation of Quarterly Trend
- Exhibit 14: Projected Administrative Expense Load Development
- Exhibit 15: Derivation of Projected Taxes and Fees
- Exhibit 16: Current/Projected Commissions by OEP and SEP

Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries. I am currently Chief Actuary in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- 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.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

8/26/2022

Date

2023 Rates Table Template v12.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	62560			
Rate Effective Date*	1/1/2023			
Rate Expiration Date*	3/31/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020071	Rating Area 1	No Preference	0-14	292.00
62560PA0020071	Rating Area 1	No Preference	15	317.96
62560PA0020071	Rating Area 1	No Preference	16	327.88
62560PA0020071	Rating Area 1	No Preference	17	337.80
62560PA0020071	Rating Area 1	No Preference	18	348.49
62560PA0020071	Rating Area 1	No Preference	19	359.18
62560PA0020071	Rating Area 1	No Preference	20	370.25
62560PA0020071	Rating Area 1	No Preference	21	381.70
62560PA0020071	Rating Area 1	No Preference	22	381.70
62560PA0020071	Rating Area 1	No Preference	23	381.70
62560PA0020071	Rating Area 1	No Preference	24	381.70
62560PA0020071	Rating Area 1	No Preference	25	383.23
62560PA0020071	Rating Area 1	No Preference	26	390.86
62560PA0020071	Rating Area 1	No Preference	27	400.02
62560PA0020071	Rating Area 1	No Preference	28	414.91
62560PA0020071	Rating Area 1	No Preference	29	427.12
62560PA0020071	Rating Area 1	No Preference	30	433.23
62560PA0020071	Rating Area 1	No Preference	31	442.39
62560PA0020071	Rating Area 1	No Preference	32	451.55
62560PA0020071	Rating Area 1	No Preference	33	457.28
62560PA0020071	Rating Area 1	No Preference	34	463.38
62560PA0020071	Rating Area 1	No Preference	35	466.44
62560PA0020071	Rating Area 1	No Preference	36	469.49
62560PA0020071	Rating Area 1	No Preference	37	472.54
62560PA0020071	Rating Area 1	No Preference	38	475.60
62560PA0020071	Rating Area 1	No Preference	39	481.71
62560PA0020071	Rating Area 1	No Preference	40	487.81
62560PA0020071	Rating Area 1	No Preference	41	496.97
62560PA0020071	Rating Area 1	No Preference	42	505.75
62560PA0020071	Rating Area 1	No Preference	43	517.97
62560PA0020071	Rating Area 1	No Preference	44	533.23
62560PA0020071	Rating Area 1	No Preference	45	551.17
62560PA0020071	Rating Area 1	No Preference	46	572.55
62560PA0020071	Rating Area 1	No Preference	47	596.60
62560PA0020071	Rating Area 1	No Preference	48	624.08
62560PA0020071	Rating Area 1	No Preference	49	651.18
62560PA0020071	Rating Area 1	No Preference	50	681.72
62560PA0020071	Rating Area 1	No Preference	51	711.87
62560PA0020071	Rating Area 1	No Preference	52	745.08
62560PA0020071	Rating Area 1	No Preference	53	778.67
62560PA0020071	Rating Area 1	No Preference	54	814.93
62560PA0020071	Rating Area 1	No Preference	55	851.19
62560PA0020071	Rating Area 1	No Preference	56	890.51
62560PA0020071	Rating Area 1	No Preference	57	930.20
62560PA0020071	Rating Area 1	No Preference	58	972.57
62560PA0020071	Rating Area 1	No Preference	59	993.57
62560PA0020071	Rating Area 1	No Preference	60	1035.93
62560PA0020071	Rating Area 1	No Preference	61	1072.58
62560PA0020071	Rating Area 1	No Preference	62	1096.62
62560PA0020071	Rating Area 1	No Preference	63	1126.78
62560PA0020071	Rating Area 1	No Preference	64 and over	1145.10
62560PA0020071	Rating Area 2	No Preference	0-14	347.41
62560PA0020071	Rating Area 2	No Preference	15	378.29
62560PA0020071	Rating Area 2	No Preference	16	390.10
62560PA0020071	Rating Area 2	No Preference	17	401.91
62560PA0020071	Rating Area 2	No Preference	18	414.62
62560PA0020071	Rating Area 2	No Preference	19	427.34
62560PA0020071	Rating Area 2	No Preference	20	440.51
62560PA0020071	Rating Area 2	No Preference	21	454.13
62560PA0020071	Rating Area 2	No Preference	22	454.13
62560PA0020071	Rating Area 2	No Preference	23	454.13
62560PA0020071	Rating Area 2	No Preference	24	454.13
62560PA0020071	Rating Area 2	No Preference	25	455.95
62560PA0020071	Rating Area 2	No Preference	26	465.03
62560PA0020071	Rating Area 2	No Preference	27	475.93
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	62560PA0020073	Rating Area 1	No Preference	23	329.77
	62560PA0020073	Rating Area 1	No Preference	24	329.77
	62560PA0020073	Rating Area 1	No Preference	25	331.09
	62560PA0020073	Rating Area 1	No Preference	26	337.68

	62560PA0020073	Rating Area 1	No Preference	27	345.60
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	62560PA0020073	Rating Area 1	No Preference	30	374.29
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	62560PA0020073	Rating Area 2	No Preference	54	837.67
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	62560PA0020073	Rating Area 4	No Preference	50	570.89
	62560PA0020073	Rating Area 4	No Preference	51	596.15
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	62560PA0020073	Rating Area 4	No Preference	53	652.09
	62560PA0020073	Rating Area 4	No Preference	54	682.45
	62560PA0020073	Rating Area 4	No Preference	55	712.82
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	62560PA0020073	Rating Area 4	No Preference	63	943.61
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	62560PA0020073	Rating Area 5	No Preference	46	515.75
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	62560PA0020073	Rating Area 5	No Preference	49	586.57
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	62560PA0020073	Rating Area 5	No Preference	51	641.24
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	62560PA0020073	Rating Area 5	No Preference	53	701.41
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	62560PA0020073	Rating Area 5	No Preference	63	1014.99
	62560PA0020073	Rating Area 5	No Preference	64 and over	1031.49
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	62560PA0020074	Rating Area 1	No Preference	18	302.16
	62560PA0020074	Rating Area 1	No Preference	19	311.42
	62560PA0020074	Rating Area 1	No Preference	20	321.02
	62560PA0020074	Rating Area 1	No Preference	21	330.95
	62560PA0020074	Rating Area 1	No Preference	22	330.95
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	62560PA0020074	Rating Area 1	No Preference	37	409.72
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	Rating Area 1	No Preference	47	517.27
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	Rating Area 1	No Preference	49	564.60
	Rating Area 1	No Preference	50	591.08
	Rating Area 1	No Preference	51	617.22
	Rating Area 1	No Preference	52	646.01
	Rating Area 1	No Preference	53	675.14
	Rating Area 1	No Preference	54	706.58
	Rating Area 1	No Preference	55	738.02
	Rating Area 1	No Preference	56	772.11
	Rating Area 1	No Preference	57	806.53
	Rating Area 1	No Preference	58	843.26
	Rating Area 1	No Preference	59	861.46
	Rating Area 1	No Preference	60	898.20
	Rating Area 1	No Preference	61	929.97
	Rating Area 1	No Preference	62	950.82
	Rating Area 1	No Preference	63	976.96
	Rating Area 1	No Preference	64 and over	992.85
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	Rating Area 2	No Preference	16	338.24
	Rating Area 2	No Preference	17	348.48
	Rating Area 2	No Preference	18	359.50
	Rating Area 2	No Preference	19	370.53
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	Rating Area 2	No Preference	23	393.76
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	Rating Area 2	No Preference	62	1131.27
	Rating Area 2	No Preference	63	1162.38
	Rating Area 2	No Preference	64 and over	1181.28
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62560PA0020074	Rating Area 4	No Preference	15	267.23
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	Rating Area 4	No Preference	17	283.91
	Rating Area 4	No Preference	18	292.89
	Rating Area 4	No Preference	19	301.87
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	Rating Area 4	No Preference	24	320.80
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	Rating Area 4	No Preference	42	425.06
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	62560PA0020074	Rating Area 4	No Preference	56	748.43
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	62560PA0020074	Rating Area 4	No Preference	58	817.40
	62560PA0020074	Rating Area 4	No Preference	59	835.04
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	62560PA0020074	Rating Area 4	No Preference	61	901.45
	62560PA0020074	Rating Area 4	No Preference	62	921.66
	62560PA0020074	Rating Area 4	No Preference	63	947.00
	62560PA0020074	Rating Area 4	No Preference	64 and over	962.40
	62560PA0020074	Rating Area 5	No Preference	0-14	263.97
	62560PA0020074	Rating Area 5	No Preference	15	287.43
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	62560PA0020074	Rating Area 5	No Preference	17	305.38
	62560PA0020074	Rating Area 5	No Preference	18	315.04
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	62560PA0020074	Rating Area 5	No Preference	25	346.44
	62560PA0020074	Rating Area 5	No Preference	26	353.34
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	62560PA0020074	Rating Area 5	No Preference	29	386.12
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	62560PA0020074	Rating Area 5	No Preference	42	457.20
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	62560PA0020074	Rating Area 5	No Preference	44	482.05
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	62560PA0020074	Rating Area 5	No Preference	46	517.59
	62560PA0020074	Rating Area 5	No Preference	47	539.33
	62560PA0020074	Rating Area 5	No Preference	48	564.17
	62560PA0020074	Rating Area 5	No Preference	49	588.67
	62560PA0020074	Rating Area 5	No Preference	50	616.28
	62560PA0020074	Rating Area 5	No Preference	51	643.54
	62560PA0020074	Rating Area 5	No Preference	52	673.56
	62560PA0020074	Rating Area 5	No Preference	53	703.92
	62560PA0020074	Rating Area 5	No Preference	54	736.70
	62560PA0020074	Rating Area 5	No Preference	55	769.48
	62560PA0020074	Rating Area 5	No Preference	56	805.02
	62560PA0020074	Rating Area 5	No Preference	57	840.91
	62560PA0020074	Rating Area 5	No Preference	58	879.21
	62560PA0020074	Rating Area 5	No Preference	59	898.19
	62560PA0020074	Rating Area 5	No Preference	60	936.49
	62560PA0020074	Rating Area 5	No Preference	61	969.62
	62560PA0020074	Rating Area 5	No Preference	62	991.36
	62560PA0020074	Rating Area 5	No Preference	63	1018.62
	62560PA0020074	Rating Area 5	No Preference	64 and over	1035.18
	62560PA0020078	Rating Area 1	No Preference	0-14	214.87
	62560PA0020078	Rating Area 1	No Preference	15	233.97
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	62560PA0020078	Rating Area 1	No Preference	18	256.44
	62560PA0020078	Rating Area 1	No Preference	19	264.31
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	62560PA0020078	Rating Area 1	No Preference	21	280.88
	62560PA0020078	Rating Area 1	No Preference	22	280.88
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	62560PA0020078	Rating Area 1	No Preference	27	294.36
	62560PA0020078	Rating Area 1	No Preference	28	305.32
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	62560PA0020078	Rating Area 1	No Preference	31	325.54
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	62560PA0020078	Rating Area 1	No Preference	34	340.99
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	62560PA0020078	Rating Area 1	No Preference	36	345.48
	62560PA0020078	Rating Area 1	No Preference	37	347.73
	62560PA0020078	Rating Area 1	No Preference	38	349.98
	62560PA0020078	Rating Area 1	No Preference	39	354.47
	62560PA0020078	Rating Area 1	No Preference	40	358.96
	62560PA0020078	Rating Area 1	No Preference	41	365.71
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	62560PA0020078	Rating Area 1	No Preference	44	392.39
	62560PA0020078	Rating Area 1	No Preference	45	405.59
	62560PA0020078	Rating Area 1	No Preference	46	421.32
	62560PA0020078	Rating Area 1	No Preference	47	439.02
	62560PA0020078	Rating Area 1	No Preference	48	459.24
	62560PA0020078	Rating Area 1	No Preference	49	479.18
	62560PA0020078	Rating Area 1	No Preference	50	501.65
	62560PA0020078	Rating Area 1	No Preference	51	523.84
	62560PA0020078	Rating Area 1	No Preference	52	548.28
	62560PA0020078	Rating Area 1	No Preference	53	573.00
	62560PA0020078	Rating Area 1	No Preference	54	599.68
	62560PA0020078	Rating Area 1	No Preference	55	626.36
	62560PA0020078	Rating Area 1	No Preference	56	655.29
	62560PA0020078	Rating Area 1	No Preference	57	684.50
	62560PA0020078	Rating Area 1	No Preference	58	715.68

	62560PA0020078	Rating Area 1	No Preference	59	731.13
	62560PA0020078	Rating Area 1	No Preference	60	762.31
	62560PA0020078	Rating Area 1	No Preference	61	789.27
	62560PA0020078	Rating Area 1	No Preference	62	806.97
	62560PA0020078	Rating Area 1	No Preference	63	829.16
	62560PA0020078	Rating Area 1	No Preference	64 and over	842.64
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	62560PA0020078	Rating Area 2	No Preference	21	334.18
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	62560PA0020078	Rating Area 2	No Preference	46	501.27
	62560PA0020078	Rating Area 2	No Preference	47	522.32
	62560PA0020078	Rating Area 2	No Preference	48	546.38
	62560PA0020078	Rating Area 2	No Preference	49	570.11
	62560PA0020078	Rating Area 2	No Preference	50	596.85
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	62560PA0020078	Rating Area 2	No Preference	52	652.32
	62560PA0020078	Rating Area 2	No Preference	53	681.73
	62560PA0020078	Rating Area 2	No Preference	54	713.47
	62560PA0020078	Rating Area 2	No Preference	55	745.22
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	62560PA0020078	Rating Area 2	No Preference	57	814.40
	62560PA0020078	Rating Area 2	No Preference	58	851.49
	62560PA0020078	Rating Area 2	No Preference	59	869.87
	62560PA0020078	Rating Area 2	No Preference	60	906.96
	62560PA0020078	Rating Area 2	No Preference	61	939.05
	62560PA0020078	Rating Area 2	No Preference	62	960.10
	62560PA0020078	Rating Area 2	No Preference	63	986.50
	62560PA0020078	Rating Area 2	No Preference	64 and over	1002.54
	62560PA0020078	Rating Area 4	No Preference	0-14	208.28
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	62560PA0020078	Rating Area 4	No Preference	58	693.72
	62560PA0020078	Rating Area 4	No Preference	59	708.69
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	62560PA0020078	Rating Area 4	No Preference	61	765.05
	62560PA0020078	Rating Area 4	No Preference	62	782.20
	62560PA0020078	Rating Area 4	No Preference	63	803.71
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	62560PA0020078	Rating Area 5	No Preference	34	355.52
	62560PA0020078	Rating Area 5	No Preference	35	357.86
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	62560PA0020078	Rating Area 5	No Preference	45	422.88
	62560PA0020078	Rating Area 5	No Preference	46	439.28
	62560PA0020078	Rating Area 5	No Preference	47	457.72
	62560PA0020078	Rating Area 5	No Preference	48	478.81
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	62560PA0020078	Rating Area 5	No Preference	50	523.03
	62560PA0020078	Rating Area 5	No Preference	51	546.17
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	62560PA0020078	Rating Area 5	No Preference	53	597.41
	62560PA0020078	Rating Area 5	No Preference	54	625.23
	62560PA0020078	Rating Area 5	No Preference	55	653.06
	62560PA0020078	Rating Area 5	No Preference	56	683.22
	62560PA0020078	Rating Area 5	No Preference	57	713.68
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	62560PA0020078	Rating Area 5	No Preference	62	841.36
	62560PA0020078	Rating Area 5	No Preference	63	864.49
	62560PA0020078	Rating Area 5	No Preference	64 and over	878.55
	62560PA0020079	Rating Area 1	No Preference	0-14	169.95
	62560PA0020079	Rating Area 1	No Preference	15	185.06
	62560PA0020079	Rating Area 1	No Preference	16	190.84
	62560PA0020079	Rating Area 1	No Preference	17	196.61
	62560PA0020079	Rating Area 1	No Preference	18	202.83
	62560PA0020079	Rating Area 1	No Preference	19	209.05
	62560PA0020079	Rating Area 1	No Preference	20	215.50
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	62560PA0020079	Rating Area 1	No Preference	25	223.05
	62560PA0020079	Rating Area 1	No Preference	26	227.49
	62560PA0020079	Rating Area 1	No Preference	27	232.82
	62560PA0020079	Rating Area 1	No Preference	28	241.49
	62560PA0020079	Rating Area 1	No Preference	29	248.60
	62560PA0020079	Rating Area 1	No Preference	30	252.15
	62560PA0020079	Rating Area 1	No Preference	31	257.48
	62560PA0020079	Rating Area 1	No Preference	32	262.82
	62560PA0020079	Rating Area 1	No Preference	33	266.15
	62560PA0020079	Rating Area 1	No Preference	34	269.70
	62560PA0020079	Rating Area 1	No Preference	35	271.48
	62560PA0020079	Rating Area 1	No Preference	36	273.26
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	62560PA0020079	Rating Area 1	No Preference	38	276.81
	62560PA0020079	Rating Area 1	No Preference	39	280.37
	62560PA0020079	Rating Area 1	No Preference	40	283.92
	62560PA0020079	Rating Area 1	No Preference	41	289.25
	62560PA0020079	Rating Area 1	No Preference	42	294.36
	62560PA0020079	Rating Area 1	No Preference	43	301.47
	62560PA0020079	Rating Area 1	No Preference	44	310.36
	62560PA0020079	Rating Area 1	No Preference	45	320.80
	62560PA0020079	Rating Area 1	No Preference	46	333.24
	62560PA0020079	Rating Area 1	No Preference	47	347.24
	62560PA0020079	Rating Area 1	No Preference	48	363.23
	62560PA0020079	Rating Area 1	No Preference	49	379.00
	62560PA0020079	Rating Area 1	No Preference	50	396.78
	62560PA0020079	Rating Area 1	No Preference	51	414.33
	62560PA0020079	Rating Area 1	No Preference	52	433.66
	62560PA0020079	Rating Area 1	No Preference	53	453.21
	62560PA0020079	Rating Area 1	No Preference	54	474.31
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	62560PA0020079	Rating Area 1	No Preference	60	602.94
	62560PA0020079	Rating Area 1	No Preference	61	624.27
	62560PA0020079	Rating Area 1	No Preference	62	638.27
	62560PA0020079	Rating Area 1	No Preference	63	655.82
	62560PA0020079	Rating Area 1	No Preference	64 and over	666.48
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	62560PA0020079	Rating Area 2	No Preference	15	220.17
	62560PA0020079	Rating Area 2	No Preference	16	227.04
	62560PA0020079	Rating Area 2	No Preference	17	233.91
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	62560PA0020079	Rating Area 2	No Preference	19	248.72
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	62560PA0020079	Rating Area 2	No Preference	22	264.31
	62560PA0020079	Rating Area 2	No Preference	23	264.31

62560PA0020079	Rating Area 2	No Preference	24	264.31
	Rating Area 2	No Preference	25	265.37
	Rating Area 2	No Preference	26	270.65
	Rating Area 2	No Preference	27	277.00
	Rating Area 2	No Preference	28	287.30
	Rating Area 2	No Preference	29	295.76
	Rating Area 2	No Preference	30	299.99
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	Rating Area 2	No Preference	33	316.64
	Rating Area 2	No Preference	34	320.87
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	Rating Area 2	No Preference	36	325.10
	Rating Area 2	No Preference	37	327.22
	Rating Area 2	No Preference	38	329.33
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	Rating Area 2	No Preference	40	337.79
	Rating Area 2	No Preference	41	344.13
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	Rating Area 2	No Preference	48	432.15
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	Rating Area 2	No Preference	50	472.06
	Rating Area 2	No Preference	51	492.94
	Rating Area 2	No Preference	52	515.93
	Rating Area 2	No Preference	53	539.19
	Rating Area 2	No Preference	54	564.30
	Rating Area 2	No Preference	55	589.41
	Rating Area 2	No Preference	56	616.64
	Rating Area 2	No Preference	57	644.12
	Rating Area 2	No Preference	58	673.46
	Rating Area 2	No Preference	59	688.00
	Rating Area 2	No Preference	60	717.34
	Rating Area 2	No Preference	61	742.71
	Rating Area 2	No Preference	62	759.36
	Rating Area 2	No Preference	63	780.24
	Rating Area 2	No Preference	64 and over	792.93
62560PA0020079	Rating Area 4	No Preference	0-14	164.74
62560PA0020079	Rating Area 4	No Preference	15	179.38
	Rating Area 4	No Preference	16	184.98
	Rating Area 4	No Preference	17	190.58
	Rating Area 4	No Preference	18	196.61
	Rating Area 4	No Preference	19	202.63
	Rating Area 4	No Preference	20	208.88
	Rating Area 4	No Preference	21	215.34
	Rating Area 4	No Preference	22	215.34
	Rating Area 4	No Preference	23	215.34
	Rating Area 4	No Preference	24	215.34
	Rating Area 4	No Preference	25	216.20
	Rating Area 4	No Preference	26	220.51
	Rating Area 4	No Preference	27	225.68
	Rating Area 4	No Preference	28	234.07
	Rating Area 4	No Preference	29	240.97
	Rating Area 4	No Preference	30	244.41
	Rating Area 4	No Preference	31	249.58
	Rating Area 4	No Preference	32	254.75
	Rating Area 4	No Preference	33	257.98
	Rating Area 4	No Preference	34	261.42
	Rating Area 4	No Preference	35	263.15
	Rating Area 4	No Preference	36	264.87
	Rating Area 4	No Preference	37	266.59
	Rating Area 4	No Preference	38	268.31
	Rating Area 4	No Preference	39	271.76
	Rating Area 4	No Preference	40	275.20
	Rating Area 4	No Preference	41	280.37
	Rating Area 4	No Preference	42	285.33
	Rating Area 4	No Preference	43	292.22
	Rating Area 4	No Preference	44	300.83
	Rating Area 4	No Preference	45	310.95
	Rating Area 4	No Preference	46	323.01
	Rating Area 4	No Preference	47	336.58
	Rating Area 4	No Preference	48	352.08
	Rating Area 4	No Preference	49	367.37
	Rating Area 4	No Preference	50	384.60
	Rating Area 4	No Preference	51	401.61
	Rating Area 4	No Preference	52	420.34
	Rating Area 4	No Preference	53	439.29
	Rating Area 4	No Preference	54	459.75
	Rating Area 4	No Preference	55	480.21
	Rating Area 4	No Preference	56	502.39
	Rating Area 4	No Preference	57	524.78
	Rating Area 4	No Preference	58	548.69
	Rating Area 4	No Preference	59	560.53
	Rating Area 4	No Preference	60	584.43
	Rating Area 4	No Preference	61	605.11
	Rating Area 4	No Preference	62	618.67
	Rating Area 4	No Preference	63	635.68
	Rating Area 4	No Preference	64 and over	646.02
62560PA0020079	Rating Area 5	No Preference	0-14	177.19
62560PA0020079	Rating Area 5	No Preference	15	192.94
	Rating Area 5	No Preference	16	198.96
	Rating Area 5	No Preference	17	204.98
	Rating Area 5	No Preference	18	211.47
	Rating Area 5	No Preference	19	217.95
	Rating Area 5	No Preference	20	224.67
	Rating Area 5	No Preference	21	231.62
	Rating Area 5	No Preference	22	231.62
	Rating Area 5	No Preference	23	231.62
	Rating Area 5	No Preference	24	231.62
	Rating Area 5	No Preference	25	232.55
	Rating Area 5	No Preference	26	237.18
	Rating Area 5	No Preference	27	242.74
	Rating Area 5	No Preference	28	251.77
	Rating Area 5	No Preference	29	259.18
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	Rating Area 5	No Preference	31	268.45

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	62560PA0020079 Rating Area 5	No Preference	35	283.04
	62560PA0020079 Rating Area 5	No Preference	36	284.89
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	62560PA0020079 Rating Area 5	No Preference	59	602.91
	62560PA0020079 Rating Area 5	No Preference	60	628.62
	62560PA0020079 Rating Area 5	No Preference	61	650.85
	62560PA0020079 Rating Area 5	No Preference	62	665.44
	62560PA0020079 Rating Area 5	No Preference	63	683.74
	62560PA0020079 Rating Area 5	No Preference	64 and over	694.86

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*	62560			
Rate Effective Date*	4/1/2023			
Rate Expiration Date*	6/30/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020071	Rating Area 1	No Preference	0-14	296.84
62560PA0020071	Rating Area 1	No Preference	15	323.23
62560PA0020071	Rating Area 1	No Preference	16	333.32
62560PA0020071	Rating Area 1	No Preference	17	343.41
62560PA0020071	Rating Area 1	No Preference	18	354.27
62560PA0020071	Rating Area 1	No Preference	19	365.14
62560PA0020071	Rating Area 1	No Preference	20	376.39
62560PA0020071	Rating Area 1	No Preference	21	388.03
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62560PA0020071	Rating Area 1	No Preference	28	421.79
62560PA0020071	Rating Area 1	No Preference	29	434.21
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62560PA0020071	Rating Area 1	No Preference	31	449.73
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62560PA0020071	Rating Area 1	No Preference	44	542.08
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62560PA0020071	Rating Area 1	No Preference	48	634.43
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	62560PA0020072	Rating Area 2	No Preference	59	1185.93
	62560PA0020072	Rating Area 2	No Preference	60	1236.50
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	62560PA0020072	Rating Area 2	No Preference	62	1308.94
	62560PA0020072	Rating Area 2	No Preference	63	1344.93
	62560PA0020072	Rating Area 2	No Preference	64 and over	1366.80
	62560PA0020072	Rating Area 4	No Preference	0-14	283.95
	62560PA0020072	Rating Area 4	No Preference	15	309.19
	62560PA0020072	Rating Area 4	No Preference	16	318.84
	62560PA0020072	Rating Area 4	No Preference	17	328.49
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	62560PA0020072	Rating Area 4	No Preference	22	371.18
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	62560PA0020072	Rating Area 4	No Preference	48	606.88
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	62560PA0020072	Rating Area 4	No Preference	52	724.54
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	Rating Area 1	No Preference	46	504.68
	Rating Area 1	No Preference	47	525.87
	Rating Area 1	No Preference	48	550.10
	Rating Area 1	No Preference	49	573.98
	Rating Area 1	No Preference	50	600.90
	Rating Area 1	No Preference	51	627.48
	Rating Area 1	No Preference	52	656.75
	Rating Area 1	No Preference	53	686.36
	Rating Area 1	No Preference	54	718.32
	Rating Area 1	No Preference	55	750.28
	Rating Area 1	No Preference	56	784.94
	Rating Area 1	No Preference	57	819.93
	Rating Area 1	No Preference	58	857.27
	Rating Area 1	No Preference	59	875.78
	Rating Area 1	No Preference	60	913.13
	Rating Area 1	No Preference	61	945.42
	Rating Area 1	No Preference	62	966.62
	Rating Area 1	No Preference	63	993.20
	Rating Area 1	No Preference	64 and over	1009.35
62560PA0020074	Rating Area 2	No Preference	0-14	306.22
62560PA0020074	Rating Area 2	No Preference	15	333.44
	Rating Area 2	No Preference	16	343.85
	Rating Area 2	No Preference	17	354.26
	Rating Area 2	No Preference	18	365.46
	Rating Area 2	No Preference	19	376.67
	Rating Area 2	No Preference	20	388.28
	Rating Area 2	No Preference	21	400.29
	Rating Area 2	No Preference	22	400.29
	Rating Area 2	No Preference	23	400.29
	Rating Area 2	No Preference	24	400.29
	Rating Area 2	No Preference	25	401.89
	Rating Area 2	No Preference	26	409.90
	Rating Area 2	No Preference	27	419.50
	Rating Area 2	No Preference	28	435.12
	Rating Area 2	No Preference	29	447.92
	Rating Area 2	No Preference	30	454.33
	Rating Area 2	No Preference	31	463.94
	Rating Area 2	No Preference	32	473.54
	Rating Area 2	No Preference	33	479.55
	Rating Area 2	No Preference	34	485.95
	Rating Area 2	No Preference	35	489.15
	Rating Area 2	No Preference	36	492.36
	Rating Area 2	No Preference	37	495.56
	Rating Area 2	No Preference	38	498.76
	Rating Area 2	No Preference	39	505.17
	Rating Area 2	No Preference	40	511.57
	Rating Area 2	No Preference	41	521.18
	Rating Area 2	No Preference	42	530.38
	Rating Area 2	No Preference	43	543.19
	Rating Area 2	No Preference	44	559.21
	Rating Area 2	No Preference	45	578.02
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	Rating Area 2	No Preference	47	625.65
	Rating Area 2	No Preference	48	654.47
	Rating Area 2	No Preference	49	682.89
	Rating Area 2	No Preference	50	714.92
	Rating Area 2	No Preference	51	746.54
	Rating Area 2	No Preference	52	781.37
	Rating Area 2	No Preference	53	816.59
	Rating Area 2	No Preference	54	854.62
	Rating Area 2	No Preference	55	892.65
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	Rating Area 2	No Preference	57	975.51
	Rating Area 2	No Preference	58	1019.94
	Rating Area 2	No Preference	59	1041.95
	Rating Area 2	No Preference	60	1086.39
	Rating Area 2	No Preference	61	1124.81
	Rating Area 2	No Preference	62	1150.03
	Rating Area 2	No Preference	63	1181.66
	Rating Area 2	No Preference	64 and over	1200.87
62560PA0020074	Rating Area 4	No Preference	0-14	249.48
62560PA0020074	Rating Area 4	No Preference	15	271.66
	Rating Area 4	No Preference	16	280.14
	Rating Area 4	No Preference	17	288.62
	Rating Area 4	No Preference	18	297.75
	Rating Area 4	No Preference	19	306.88
	Rating Area 4	No Preference	20	316.34
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	Rating Area 4	No Preference	22	326.12
	Rating Area 4	No Preference	23	326.12
	Rating Area 4	No Preference	24	326.12
	Rating Area 4	No Preference	25	327.42
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	Rating Area 4	No Preference	28	354.49
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	Rating Area 4	No Preference	31	377.97
	Rating Area 4	No Preference	32	385.80
	Rating Area 4	No Preference	33	390.69
	Rating Area 4	No Preference	34	395.91
	Rating Area 4	No Preference	35	398.52
	Rating Area 4	No Preference	36	401.13
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	Rating Area 4	No Preference	40	416.78
	Rating Area 4	No Preference	41	424.61
	Rating Area 4	No Preference	42	432.11
	Rating Area 4	No Preference	43	442.54
	Rating Area 4	No Preference	44	455.59
	Rating Area 4	No Preference	45	470.92
	Rating Area 4	No Preference	46	489.18
	Rating Area 4	No Preference	47	509.73
	Rating Area 4	No Preference	48	533.21
	Rating Area 4	No Preference	49	556.36
	Rating Area 4	No Preference	50	582.45

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	62560PA0020074	Rating Area 4	No Preference	63	962.71
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	62560PA0020074	Rating Area 5	No Preference	0-14	268.35
	62560PA0020074	Rating Area 5	No Preference	15	292.20
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	62560PA0020078	Rating Area 1	No Preference	47	446.30
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	62560PA0020078	Rating Area 1	No Preference	57	695.86
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	62560PA0020078	Rating Area 1	No Preference	62	820.36
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	62560PA0020078	Rating Area 2	No Preference	52	663.13
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	62560PA0020078	Rating Area 2	No Preference	54	725.30
	62560PA0020078	Rating Area 2	No Preference	55	757.58
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	62560PA0020078	Rating Area 5	No Preference	34	361.42
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	62560PA0020078	Rating Area 5	No Preference	52	581.13
	62560PA0020078	Rating Area 5	No Preference	53	607.33
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	62560PA0020078	Rating Area 5	No Preference	55	663.89
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	62560PA0020078	Rating Area 5	No Preference	57	725.52
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	62560PA0020078	Rating Area 5	No Preference	60	807.98
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	62560PA0020078	Rating Area 5	No Preference	62	855.32
	62560PA0020078	Rating Area 5	No Preference	63	878.84
	62560PA0020078	Rating Area 5	No Preference	64 and over	893.13
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	62560PA0020079	Rating Area 1	No Preference	20	219.06
	62560PA0020079	Rating Area 1	No Preference	21	225.84
	62560PA0020079	Rating Area 1	No Preference	22	225.84
	62560PA0020079	Rating Area 1	No Preference	23	225.84
	62560PA0020079	Rating Area 1	No Preference	24	225.84
	62560PA0020079	Rating Area 1	No Preference	25	226.74
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	62560PA0020079 Rating Area 5	No Preference	63	695.11
	62560PA0020079 Rating Area 5	No Preference	64 and over	706.41

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*	62560			
Rate Effective Date*	7/1/2023			
Rate Expiration Date*	9/30/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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	62560PA0020071	Rating Area 5	No Preference	0-14	314.63
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	62560PA0020071	Rating Area 5	No Preference	16	353.29
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	62560PA0020071	Rating Area 5	No Preference	58	1047.94
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	62560PA0020072	Rating Area 1	No Preference	63	1149.18
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	62560PA0020078	Rating Area 1	No Preference	49	495.22
	62560PA0020078	Rating Area 1	No Preference	50	518.44
	62560PA0020078	Rating Area 1	No Preference	51	541.37
	62560PA0020078	Rating Area 1	No Preference	52	566.63
	62560PA0020078	Rating Area 1	No Preference	53	592.17
	62560PA0020078	Rating Area 1	No Preference	54	619.75
	62560PA0020078	Rating Area 1	No Preference	55	647.32
	62560PA0020078	Rating Area 1	No Preference	56	677.22
	62560PA0020078	Rating Area 1	No Preference	57	707.41
	62560PA0020078	Rating Area 1	No Preference	58	739.63

	62560PA0020078	Rating Area 1	No Preference	59	755.60
	62560PA0020078	Rating Area 1	No Preference	60	787.82
	62560PA0020078	Rating Area 1	No Preference	61	815.69
	62560PA0020078	Rating Area 1	No Preference	62	833.97
	62560PA0020078	Rating Area 1	No Preference	63	856.91
	62560PA0020078	Rating Area 1	No Preference	64 and over	870.84
	62560PA0020078	Rating Area 2	No Preference	0-14	264.20
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	62560PA0020078	Rating Area 2	No Preference	16	296.66
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	62560PA0020078	Rating Area 2	No Preference	24	345.36
	62560PA0020078	Rating Area 2	No Preference	25	346.74
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	62560PA0020078	Rating Area 2	No Preference	28	375.41
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	62560PA0020079	Rating Area 2	No Preference	53	557.25
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	62560PA0020079	Rating Area 4	No Preference	57	542.33
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	62560PA0020079	Rating Area 4	No Preference	60	603.97
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	62560PA0020079	Rating Area 4	No Preference	63	656.94
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	62560PA0020079 Rating Area 5	No Preference	39	302.08
	62560PA0020079 Rating Area 5	No Preference	40	305.91
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	62560PA0020079 Rating Area 5	No Preference	42	317.17
	62560PA0020079 Rating Area 5	No Preference	43	324.83
	62560PA0020079 Rating Area 5	No Preference	44	334.40
	62560PA0020079 Rating Area 5	No Preference	45	345.65
	62560PA0020079 Rating Area 5	No Preference	46	359.06
	62560PA0020079 Rating Area 5	No Preference	47	374.14
	62560PA0020079 Rating Area 5	No Preference	48	391.37
	62560PA0020079 Rating Area 5	No Preference	49	408.37
	62560PA0020079 Rating Area 5	No Preference	50	427.51
	62560PA0020079 Rating Area 5	No Preference	51	446.43
	62560PA0020079 Rating Area 5	No Preference	52	467.25
	62560PA0020079 Rating Area 5	No Preference	53	488.31
	62560PA0020079 Rating Area 5	No Preference	54	511.05
	62560PA0020079 Rating Area 5	No Preference	55	533.80
	62560PA0020079 Rating Area 5	No Preference	56	558.45
	62560PA0020079 Rating Area 5	No Preference	57	583.34
	62560PA0020079 Rating Area 5	No Preference	58	609.91
	62560PA0020079 Rating Area 5	No Preference	59	623.08
	62560PA0020079 Rating Area 5	No Preference	60	649.65
	62560PA0020079 Rating Area 5	No Preference	61	672.63
	62560PA0020079 Rating Area 5	No Preference	62	687.71
	62560PA0020079 Rating Area 5	No Preference	63	706.62
	62560PA0020079 Rating Area 5	No Preference	64 and over	718.11

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*	62560			
Rate Effective Date*	10/1/2023			
Rate Expiration Date*	12/31/2023			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	62560PA0020071	Rating Area 1	No Preference	0-14
	62560PA0020071	Rating Area 1	No Preference	15
	62560PA0020071	Rating Area 1	No Preference	16
	62560PA0020071	Rating Area 1	No Preference	17
	62560PA0020071	Rating Area 1	No Preference	18
	62560PA0020071	Rating Area 1	No Preference	19
	62560PA0020071	Rating Area 1	No Preference	20
	62560PA0020071	Rating Area 1	No Preference	21
	62560PA0020071	Rating Area 1	No Preference	22
	62560PA0020071	Rating Area 1	No Preference	23
	62560PA0020071	Rating Area 1	No Preference	24
	62560PA0020071	Rating Area 1	No Preference	25
	62560PA0020071	Rating Area 1	No Preference	26
	62560PA0020071	Rating Area 1	No Preference	27
	62560PA0020071	Rating Area 1	No Preference	28
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	62560PA0020071	Rating Area 1	No Preference	30
	62560PA0020071	Rating Area 1	No Preference	31
	62560PA0020071	Rating Area 1	No Preference	32
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	62560PA0020071	Rating Area 1	No Preference	34
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	62560PA0020071	Rating Area 1	No Preference	36
	62560PA0020071	Rating Area 1	No Preference	37
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	62560PA0020071	Rating Area 1	No Preference	40
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	62560PA0020071	Rating Area 1	No Preference	52
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	62560PA0020071	Rating Area 1	No Preference	56
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	62560PA0020071	Rating Area 1	No Preference	62
	62560PA0020071	Rating Area 1	No Preference	63
	62560PA0020071	Rating Area 1	No Preference	64 and over
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	62560PA0020071	Rating Area 2	No Preference	63	1408.43
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	62560PA0020071	Rating Area 5	No Preference	63	1234.23
	62560PA0020071	Rating Area 5	No Preference	64 and over	1254.30
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	62560PA0020072	Rating Area 1	No Preference	17	350.24
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	62560PA0020072	Rating Area 1	No Preference	56	923.28
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	62560PA0020072	Rating Area 1	No Preference	64 and over	1187.25
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	62560PA0020072	Rating Area 2	No Preference	23	470.85
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	62560PA0020072	Rating Area 2	No Preference	41	613.05
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	62560PA0020072	Rating Area 2	No Preference	63	1389.95
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62560PA0020072	Rating Area 4	No Preference	19	360.97
	Rating Area 4	No Preference	20	372.09
	Rating Area 4	No Preference	21	383.60
	Rating Area 4	No Preference	22	383.60
	Rating Area 4	No Preference	23	383.60
	Rating Area 4	No Preference	24	383.60
	Rating Area 4	No Preference	25	385.13
	Rating Area 4	No Preference	26	392.81
	Rating Area 4	No Preference	27	402.01
	Rating Area 4	No Preference	28	416.97
	Rating Area 4	No Preference	29	429.25
	Rating Area 4	No Preference	30	435.39
	Rating Area 4	No Preference	31	444.59
	Rating Area 4	No Preference	32	453.80
	Rating Area 4	No Preference	33	459.55
	Rating Area 4	No Preference	34	465.69
	Rating Area 4	No Preference	35	468.76
	Rating Area 4	No Preference	36	471.83
	Rating Area 4	No Preference	37	474.90
	Rating Area 4	No Preference	38	477.97
	Rating Area 4	No Preference	39	484.10
	Rating Area 4	No Preference	40	490.24
	Rating Area 4	No Preference	41	499.45
	Rating Area 4	No Preference	42	508.27
	Rating Area 4	No Preference	43	520.55
	Rating Area 4	No Preference	44	535.89
	Rating Area 4	No Preference	45	553.92
	Rating Area 4	No Preference	46	575.40
	Rating Area 4	No Preference	47	599.57
	Rating Area 4	No Preference	48	627.19
	Rating Area 4	No Preference	49	654.42
	Rating Area 4	No Preference	50	685.11
	Rating Area 4	No Preference	51	715.41
	Rating Area 4	No Preference	52	748.79
	Rating Area 4	No Preference	53	782.54
	Rating Area 4	No Preference	54	818.99
	Rating Area 4	No Preference	55	855.43
	Rating Area 4	No Preference	56	894.94
	Rating Area 4	No Preference	57	934.83
	Rating Area 4	No Preference	58	977.41
	Rating Area 4	No Preference	59	998.51
	Rating Area 4	No Preference	60	1041.09
	Rating Area 4	No Preference	61	1077.92
	Rating Area 4	No Preference	62	1102.08
	Rating Area 4	No Preference	63	1132.39
	Rating Area 4	No Preference	64 and over	1150.80
62560PA0020072	Rating Area 5	No Preference	0-14	315.65
62560PA0020072	Rating Area 5	No Preference	15	343.70
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	Rating Area 5	No Preference	17	365.16
	Rating Area 5	No Preference	18	376.71
	Rating Area 5	No Preference	19	388.27
	Rating Area 5	No Preference	20	400.23
	Rating Area 5	No Preference	21	412.61
	Rating Area 5	No Preference	22	412.61
	Rating Area 5	No Preference	23	412.61
	Rating Area 5	No Preference	24	412.61
	Rating Area 5	No Preference	25	414.26
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	Rating Area 5	No Preference	28	448.51
	Rating Area 5	No Preference	29	461.71
	Rating Area 5	No Preference	30	468.31
	Rating Area 5	No Preference	31	478.21
	Rating Area 5	No Preference	32	488.12
	Rating Area 5	No Preference	33	494.31
	Rating Area 5	No Preference	34	500.91
	Rating Area 5	No Preference	35	504.21
	Rating Area 5	No Preference	36	507.51
	Rating Area 5	No Preference	37	510.81
	Rating Area 5	No Preference	38	514.11
	Rating Area 5	No Preference	39	520.71
	Rating Area 5	No Preference	40	527.32
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	Rating Area 5	No Preference	42	546.71
	Rating Area 5	No Preference	43	559.91
	Rating Area 5	No Preference	44	576.42
	Rating Area 5	No Preference	45	595.81
	Rating Area 5	No Preference	46	618.92
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	Rating Area 5	No Preference	50	736.92
	Rating Area 5	No Preference	51	769.52
	Rating Area 5	No Preference	52	805.41
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	Rating Area 5	No Preference	54	880.92
	Rating Area 5	No Preference	55	920.12
	Rating Area 5	No Preference	56	962.62
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	Rating Area 5	No Preference	59	1074.02
	Rating Area 5	No Preference	60	1119.82
	Rating Area 5	No Preference	61	1159.43
	Rating Area 5	No Preference	62	1185.43
	Rating Area 5	No Preference	63	1218.02
	Rating Area 5	No Preference	64 and over	1237.83
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62560PA0020073	Rating Area 1	No Preference	15	288.60
	Rating Area 1	No Preference	16	297.61
	Rating Area 1	No Preference	17	306.62
	Rating Area 1	No Preference	18	316.32
	Rating Area 1	No Preference	19	326.02
	Rating Area 1	No Preference	20	336.07
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	Rating Area 1	No Preference	22	346.46
	Rating Area 1	No Preference	23	346.46
	Rating Area 1	No Preference	24	346.46
	Rating Area 1	No Preference	25	347.85
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	62560PA0020073	Rating Area 1	No Preference	63	1022.75
	62560PA0020073	Rating Area 1	No Preference	64 and over	1039.38
	62560PA0020073	Rating Area 2	No Preference	0-14	315.34
	62560PA0020073	Rating Area 2	No Preference	15	343.37
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	62560PA0020073	Rating Area 2	No Preference	33	493.83
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	62560PA0020073	Rating Area 2	No Preference	54	880.07
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	62560PA0020073	Rating Area 2	No Preference	63	1216.84
	62560PA0020073	Rating Area 2	No Preference	64 and over	1236.63
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	62560PA0020073	Rating Area 4	No Preference	15	279.75
	62560PA0020073	Rating Area 4	No Preference	16	288.48
	62560PA0020073	Rating Area 4	No Preference	17	297.21
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	62560PA0020073	Rating Area 4	No Preference	19	316.02
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	62560PA0020073	Rating Area 4	No Preference	33	402.32
	62560PA0020073	Rating Area 4	No Preference	34	407.70

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	62560PA0020073	Rating Area 4	No Preference	37	415.76
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	62560PA0020073	Rating Area 4	No Preference	44	469.15
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	62560PA0020073	Rating Area 4	No Preference	46	503.75
	62560PA0020073	Rating Area 4	No Preference	47	524.90
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	62560PA0020073	Rating Area 4	No Preference	49	572.93
	62560PA0020073	Rating Area 4	No Preference	50	599.79
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	62560PA0020073	Rating Area 4	No Preference	58	855.69
	62560PA0020073	Rating Area 4	No Preference	59	874.17
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	62560PA0020073	Rating Area 4	No Preference	62	964.84
	62560PA0020073	Rating Area 4	No Preference	63	991.37
	62560PA0020073	Rating Area 4	No Preference	64 and over	1007.49
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	62560PA0020073	Rating Area 5	No Preference	17	319.69
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	62560PA0020073	Rating Area 5	No Preference	20	350.39
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	62560PA0020073	Rating Area 5	No Preference	26	369.90
	62560PA0020073	Rating Area 5	No Preference	27	378.57
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	62560PA0020073	Rating Area 5	No Preference	30	410.00
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	62560PA0020073	Rating Area 5	No Preference	34	438.53
	62560PA0020073	Rating Area 5	No Preference	35	441.42
	62560PA0020073	Rating Area 5	No Preference	36	444.31
	62560PA0020073	Rating Area 5	No Preference	37	447.20
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	62560PA0020073	Rating Area 5	No Preference	39	455.87
	62560PA0020073	Rating Area 5	No Preference	40	461.65
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	62560PA0020073	Rating Area 5	No Preference	42	478.63
	62560PA0020073	Rating Area 5	No Preference	43	490.19
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	62560PA0020073	Rating Area 5	No Preference	47	564.60
	62560PA0020073	Rating Area 5	No Preference	48	590.61
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	62560PA0020073	Rating Area 5	No Preference	50	645.16
	62560PA0020073	Rating Area 5	No Preference	51	673.69
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	62560PA0020073	Rating Area 5	No Preference	53	736.91
	62560PA0020073	Rating Area 5	No Preference	54	771.23
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	62560PA0020073	Rating Area 5	No Preference	56	842.75
	62560PA0020073	Rating Area 5	No Preference	57	880.32
	62560PA0020073	Rating Area 5	No Preference	58	920.41
	62560PA0020073	Rating Area 5	No Preference	59	940.28
	62560PA0020073	Rating Area 5	No Preference	60	980.38
	62560PA0020073	Rating Area 5	No Preference	61	1015.06
	62560PA0020073	Rating Area 5	No Preference	62	1037.81
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	62560PA0020073	Rating Area 5	No Preference	64 and over	1083.69
	62560PA0020074	Rating Area 1	No Preference	0-14	265.99
	62560PA0020074	Rating Area 1	No Preference	15	289.63
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	62560PA0020074	Rating Area 1	No Preference	17	307.71
	62560PA0020074	Rating Area 1	No Preference	18	317.45
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	62560PA0020074	Rating Area 1	No Preference	41	452.71
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	Rating Area 1	No Preference	44	485.74
	Rating Area 1	No Preference	45	502.08
	Rating Area 1	No Preference	46	521.55
	Rating Area 1	No Preference	47	543.46
	Rating Area 1	No Preference	48	568.49
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	Rating Area 1	No Preference	50	620.99
	Rating Area 1	No Preference	51	648.46
	Rating Area 1	No Preference	52	678.71
	Rating Area 1	No Preference	53	709.31
	Rating Area 1	No Preference	54	742.34
	Rating Area 1	No Preference	55	775.37
	Rating Area 1	No Preference	56	811.18
	Rating Area 1	No Preference	57	847.34
	Rating Area 1	No Preference	58	885.94
	Rating Area 1	No Preference	59	905.06
	Rating Area 1	No Preference	60	943.66
	Rating Area 1	No Preference	61	977.04
	Rating Area 1	No Preference	62	998.94
	Rating Area 1	No Preference	63	1026.41
	Rating Area 1	No Preference	64 and over	1043.10
62560PA0020074	Rating Area 2	No Preference	0-14	316.47
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62560PA0020074	Rating Area 2	No Preference	26	423.62
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62560PA0020074	Rating Area 2	No Preference	28	449.68
62560PA0020074	Rating Area 2	No Preference	29	462.92
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62560PA0020074	Rating Area 2	No Preference	33	495.60
62560PA0020074	Rating Area 2	No Preference	34	502.22
62560PA0020074	Rating Area 2	No Preference	35	505.53
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62560PA0020074	Rating Area 2	No Preference	38	515.46
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62560PA0020074	Rating Area 2	No Preference	40	528.70
62560PA0020074	Rating Area 2	No Preference	41	538.62
62560PA0020074	Rating Area 2	No Preference	42	548.14
62560PA0020074	Rating Area 2	No Preference	43	561.38
62560PA0020074	Rating Area 2	No Preference	44	577.92
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62560PA0020074	Rating Area 2	No Preference	46	620.54
62560PA0020074	Rating Area 2	No Preference	47	646.60
62560PA0020074	Rating Area 2	No Preference	48	676.38
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62560PA0020074	Rating Area 2	No Preference	50	738.85
62560PA0020074	Rating Area 2	No Preference	51	771.53
62560PA0020074	Rating Area 2	No Preference	52	807.52
62560PA0020074	Rating Area 2	No Preference	53	843.93
62560PA0020074	Rating Area 2	No Preference	54	883.23
62560PA0020074	Rating Area 2	No Preference	55	922.53
62560PA0020074	Rating Area 2	No Preference	56	965.14
62560PA0020074	Rating Area 2	No Preference	57	1008.16
62560PA0020074	Rating Area 2	No Preference	58	1054.08
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62560PA0020074	Rating Area 2	No Preference	60	1122.75
62560PA0020074	Rating Area 2	No Preference	61	1162.47
62560PA0020074	Rating Area 2	No Preference	62	1188.53
62560PA0020074	Rating Area 2	No Preference	63	1221.21
62560PA0020074	Rating Area 2	No Preference	64 and over	1241.07
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62560PA0020074	Rating Area 4	No Preference	15	280.75
62560PA0020074	Rating Area 4	No Preference	16	289.51
62560PA0020074	Rating Area 4	No Preference	17	298.27
62560PA0020074	Rating Area 4	No Preference	18	307.71
62560PA0020074	Rating Area 4	No Preference	19	317.15
62560PA0020074	Rating Area 4	No Preference	20	326.92
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	62560PA0020079	Rating Area 2	No Preference	16	238.54
	62560PA0020079	Rating Area 2	No Preference	17	245.76
	62560PA0020079	Rating Area 2	No Preference	18	253.53
	62560PA0020079	Rating Area 2	No Preference	19	261.31
	62560PA0020079	Rating Area 2	No Preference	20	269.36
	62560PA0020079	Rating Area 2	No Preference	21	277.69
	62560PA0020079	Rating Area 2	No Preference	22	277.69
	62560PA0020079	Rating Area 2	No Preference	23	277.69

62560PA0020079	Rating Area 2	No Preference	24	277.69
	Rating Area 2	No Preference	25	278.80
	Rating Area 2	No Preference	26	284.35
	Rating Area 2	No Preference	27	291.02
	Rating Area 2	No Preference	28	301.85
	Rating Area 2	No Preference	29	310.74
	Rating Area 2	No Preference	30	315.18
	Rating Area 2	No Preference	31	321.84
	Rating Area 2	No Preference	32	328.51
	Rating Area 2	No Preference	33	332.67
	Rating Area 2	No Preference	34	337.12
	Rating Area 2	No Preference	35	339.34
	Rating Area 2	No Preference	36	341.56
	Rating Area 2	No Preference	37	343.78
	Rating Area 2	No Preference	38	346.00
	Rating Area 2	No Preference	39	350.44
	Rating Area 2	No Preference	40	354.89
	Rating Area 2	No Preference	41	361.55
	Rating Area 2	No Preference	42	367.94
	Rating Area 2	No Preference	43	376.83
	Rating Area 2	No Preference	44	387.93
	Rating Area 2	No Preference	45	400.98
	Rating Area 2	No Preference	46	416.54
	Rating Area 2	No Preference	47	434.03
	Rating Area 2	No Preference	48	454.02
	Rating Area 2	No Preference	49	473.74
	Rating Area 2	No Preference	50	495.95
	Rating Area 2	No Preference	51	517.89
	Rating Area 2	No Preference	52	542.05
	Rating Area 2	No Preference	53	566.49
	Rating Area 2	No Preference	54	592.87
	Rating Area 2	No Preference	55	619.25
	Rating Area 2	No Preference	56	647.85
	Rating Area 2	No Preference	57	676.73
	Rating Area 2	No Preference	58	707.55
	Rating Area 2	No Preference	59	722.83
	Rating Area 2	No Preference	60	753.65
	Rating Area 2	No Preference	61	780.31
	Rating Area 2	No Preference	62	797.80
	Rating Area 2	No Preference	63	819.74
	Rating Area 2	No Preference	64 and over	833.07
62560PA0020079	Rating Area 4	No Preference	0-14	173.07
62560PA0020079	Rating Area 4	No Preference	15	188.45
	Rating Area 4	No Preference	16	194.33
	Rating Area 4	No Preference	17	200.21
	Rating Area 4	No Preference	18	206.55
	Rating Area 4	No Preference	19	212.88
	Rating Area 4	No Preference	20	219.44
	Rating Area 4	No Preference	21	226.23
	Rating Area 4	No Preference	22	226.23
	Rating Area 4	No Preference	23	226.23
	Rating Area 4	No Preference	24	226.23
	Rating Area 4	No Preference	25	227.13
	Rating Area 4	No Preference	26	231.66
	Rating Area 4	No Preference	27	237.09
	Rating Area 4	No Preference	28	245.91
	Rating Area 4	No Preference	29	253.15
	Rating Area 4	No Preference	30	256.77
	Rating Area 4	No Preference	31	262.20
	Rating Area 4	No Preference	32	267.63
	Rating Area 4	No Preference	33	271.02
	Rating Area 4	No Preference	34	274.64
	Rating Area 4	No Preference	35	276.45
	Rating Area 4	No Preference	36	278.26
	Rating Area 4	No Preference	37	280.07
	Rating Area 4	No Preference	38	281.88
	Rating Area 4	No Preference	39	285.50
	Rating Area 4	No Preference	40	289.12
	Rating Area 4	No Preference	41	294.55
	Rating Area 4	No Preference	42	299.75
	Rating Area 4	No Preference	43	306.99
	Rating Area 4	No Preference	44	316.04
	Rating Area 4	No Preference	45	326.68
	Rating Area 4	No Preference	46	339.35
	Rating Area 4	No Preference	47	353.60
	Rating Area 4	No Preference	48	369.89
	Rating Area 4	No Preference	49	385.95
	Rating Area 4	No Preference	50	404.05
	Rating Area 4	No Preference	51	421.92
	Rating Area 4	No Preference	52	441.60
	Rating Area 4	No Preference	53	461.51
	Rating Area 4	No Preference	54	483.00
	Rating Area 4	No Preference	55	504.49
	Rating Area 4	No Preference	56	527.79
	Rating Area 4	No Preference	57	551.32
	Rating Area 4	No Preference	58	576.43
	Rating Area 4	No Preference	59	588.88
	Rating Area 4	No Preference	60	613.99
	Rating Area 4	No Preference	61	635.71
	Rating Area 4	No Preference	62	649.96
	Rating Area 4	No Preference	63	667.83
	Rating Area 4	No Preference	64 and over	678.69
62560PA0020079	Rating Area 5	No Preference	0-14	186.16
62560PA0020079	Rating Area 5	No Preference	15	202.70
	Rating Area 5	No Preference	16	209.03
	Rating Area 5	No Preference	17	215.36
	Rating Area 5	No Preference	18	222.17
	Rating Area 5	No Preference	19	228.98
	Rating Area 5	No Preference	20	236.04
	Rating Area 5	No Preference	21	243.34
	Rating Area 5	No Preference	22	243.34
	Rating Area 5	No Preference	23	243.34
	Rating Area 5	No Preference	24	243.34
	Rating Area 5	No Preference	25	244.31
	Rating Area 5	No Preference	26	249.18
	Rating Area 5	No Preference	27	255.02
	Rating Area 5	No Preference	28	264.51
	Rating Area 5	No Preference	29	272.30
	Rating Area 5	No Preference	30	276.19
	Rating Area 5	No Preference	31	282.03

	62560PA0020079 Rating Area 5	No Preference	32	287.87
	62560PA0020079 Rating Area 5	No Preference	33	291.52
	62560PA0020079 Rating Area 5	No Preference	34	295.41
	62560PA0020079 Rating Area 5	No Preference	35	297.36
	62560PA0020079 Rating Area 5	No Preference	36	299.31
	62560PA0020079 Rating Area 5	No Preference	37	301.25
	62560PA0020079 Rating Area 5	No Preference	38	303.20
	62560PA0020079 Rating Area 5	No Preference	39	307.10
	62560PA0020079 Rating Area 5	No Preference	40	310.99
	62560PA0020079 Rating Area 5	No Preference	41	316.83
	62560PA0020079 Rating Area 5	No Preference	42	322.43
	62560PA0020079 Rating Area 5	No Preference	43	330.21
	62560PA0020079 Rating Area 5	No Preference	44	339.95
	62560PA0020079 Rating Area 5	No Preference	45	351.38
	62560PA0020079 Rating Area 5	No Preference	46	365.01
	62560PA0020079 Rating Area 5	No Preference	47	380.34
	62560PA0020079 Rating Area 5	No Preference	48	397.86
	62560PA0020079 Rating Area 5	No Preference	49	415.14
	62560PA0020079 Rating Area 5	No Preference	50	434.61
	62560PA0020079 Rating Area 5	No Preference	51	453.83
	62560PA0020079 Rating Area 5	No Preference	52	475.00
	62560PA0020079 Rating Area 5	No Preference	53	496.41
	62560PA0020079 Rating Area 5	No Preference	54	519.53
	62560PA0020079 Rating Area 5	No Preference	55	542.65
	62560PA0020079 Rating Area 5	No Preference	56	567.71
	62560PA0020079 Rating Area 5	No Preference	57	593.02
	62560PA0020079 Rating Area 5	No Preference	58	620.03
	62560PA0020079 Rating Area 5	No Preference	59	633.41
	62560PA0020079 Rating Area 5	No Preference	60	660.42
	62560PA0020079 Rating Area 5	No Preference	61	683.79
	62560PA0020079 Rating Area 5	No Preference	62	699.12
	62560PA0020079 Rating Area 5	No Preference	63	718.34
	62560PA0020079 Rating Area 5	No Preference	64 and over	730.02

Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Projected Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
\$ 38,244,562	\$ (269,230)	\$ 829,843	\$ 34,915	\$ 42,003,669	93.7%

Exhibit 2: Actual vs Pricing MLR & Member Months

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2018	95.0%	88.4%	21,942	48,049
2019	99.3%	90.3%	25,605	26,064
2020	111.4%	91.9%	21,907	26,448

Exhibit 3: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	13.41%
15	0.833	1.02%
16	0.859	1.07%
17	0.885	1.14%
18	0.913	1.08%
19	0.941	1.24%
20	0.970	1.28%
21	1.000	1.33%
22	1.000	1.48%
23	1.000	1.39%
24	1.000	1.46%
25	1.004	1.61%
26	1.024	1.66%
27	1.048	1.70%
28	1.087	1.78%
29	1.119	1.80%
30	1.135	1.84%
31	1.159	1.78%
32	1.183	1.75%
33	1.198	1.80%
34	1.214	1.72%
35	1.222	1.74%
36	1.230	1.74%
37	1.238	1.70%
38	1.246	1.74%
39	1.262	1.73%
40	1.278	1.72%
41	1.302	1.68%
42	1.325	1.64%
43	1.357	1.61%
44	1.397	1.53%
45	1.444	1.54%
46	1.500	1.60%
47	1.563	1.57%
48	1.635	1.75%
49	1.706	1.80%
50	1.786	1.93%
51	1.865	1.94%
52	1.952	1.88%
53	2.040	1.88%
54	2.135	1.99%
55	2.230	2.02%
56	2.333	2.11%
57	2.437	2.06%
58	2.548	2.03%
59	2.603	2.17%
60	2.714	2.09%
61	2.810	2.04%
62	2.873	1.94%
63	2.952	1.81%
64 and over	3.000	3.68%

Initial Age Factor: 1.53654
3-child cap Adjustment: 0.99298
Final Age Factor used: 1.52576

Exhibit 4: Derivation of Geographic Calibration Factor

Rating Area	Current/Projected Enrollment Distribution	Proposed Factor
1	10.3%	0.960
2	1.0%	1.142
4	72.9%	0.931
5	15.8%	1.001

Calibration Factor
0.9468

Exhibit 5: Derivation of Annual Trend

ACA-compliant Small Group Block (Rating Areas 1, 2, 4, 5)

Base Data

Inpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$95,995,869	6,322	1,268,808	\$15,184.41	59.8
2021	\$119,271,836	6,343	1,395,026	\$18,803.69	54.6

Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$176,784,434	396,795	1,268,808	\$445.53	3,752.8
2021	\$212,235,098	473,109	1,395,026	\$448.60	4,069.7

Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$115,078,573	1,334,017	1,268,808	\$86.26	12,616.7
2021	\$129,162,224	1,404,283	1,395,026	\$91.98	12,079.6

Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$76,279,581	33,925	1,268,808	\$2,248.48	320.9
2021	\$98,624,729	38,039	1,395,026	\$2,592.73	327.2

Prescription Drugs

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$122,873,906	1,078,296	1,268,808	\$113.95	10,198.2
2021	\$158,865,141	1,198,759	1,395,026	\$132.52	10,311.7

Pediatric Dental

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$2,320,616	0	1,268,808	#DIV/0!	0.0
2021	\$3,363,360	0	1,395,026	#DIV/0!	0.0

Pediatric Vision

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$791,116	0	1,268,808	#DIV/0!	0.0
2021	\$918,733	0	1,395,026	#DIV/0!	0.0

2019 to 2021 Trend Output (2 Year Compounded)

Service Category	Jan 21 - Dec 21 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	\$119,271,836	16.5%	11.28%	-4.47%	6.30%
Outpatient Hospital	\$212,235,098	29.4%	0.34%	4.14%	4.49%
Professional	\$129,162,224	17.9%	3.26%	-2.15%	1.04%
Other Medical	\$102,906,821	14.2%	7.38%	0.99%	8.44%
Capitation	\$0	0.0%	0.00%	0.00%	0.00%
Prescription Drugs	\$158,865,141	22.0%	7.84%	0.56%	8.44%

Historical Annual Trend: 5.64%

Exhibit 7: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
115,741	812	0.7016%	0.99298

ACA-compliant February 2022 Small Group Block (Rating Areas 1, 2, 4, 5) including all legal entities

Exhibit 8: Cigna Savings Factor Derivation

Unadjusted Projected Allowed EHB Claims PMPM	Change in Morbidity	Prelim Projected Allowed EHB Claims PMPM	Projected Savings from CIGNA Agreement	Projected Allowed EHB Claims PMPM w/ Savings
\$ 577.92	1.000	\$ 577.92	\$ 8.29	\$ 569.63

CIGNA Savings Load to Apply:

0.9857

Exhibit 9: Derivation of Change in Network Factor

Legal Entity	Product / Service Area Factor	Induced Demand Factor	Average Geographic Factor	Normalization Factor	Normalized Product / Service Area / Induced Demand Factor	Network Calibration Factor	CIGNA Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	0.930	1.131	0.947	0.987	0.984	1	0.986	5.5%	0.969
Health Options	0.975	1.090	0.946	0.987	0.992	0.990	0.986	91.3%	0.968
Health Benefits	1.187	1.088	0.977	0.987	1.244	1	0.986	3.2%	1.227

Normalization Check:

1.00000

Exhibit 10: SaveOn Pharmacy Factor Derivation

Legal Entity	Unadjusted Projected Allowed EHB Claims PMPM	Change in Morbidity	Change in Network	Total Adjusted Projected Allowed EHB Claims PMPM	Projected Paid to Allowed Ratio	Projected Incurred EHB Claims PMPM	Projected Savings from SaveOn Program	Adjusted Projected Incurred EHB Claims PMPM	Adjusted Projected Allowed EHB Claims PMPM	Portion of Projected Enrollment
Health Coverage	\$ 577.92	1.000	0.969	\$ 560.28	0.872	\$ 488.65	\$ 8.42	\$ 480.23	\$ 550.63	5.5%
Health Options	\$ 577.92	1.000	0.968	\$ 559.62	0.814	\$ 455.46	\$ 8.42	\$ 447.04	\$ 549.27	91.3%
Health Benefits	\$ 577.92	1.000	1.227	\$ 708.84	0.809	\$ 573.69	\$ 8.42	\$ 565.27	\$ 698.44	3.2%

Average
\$ 564.40
\$ 461.05
\$ 452.63
\$ 554.09

Change in Other Factor to Apply: 0.9817

Exhibit 11: Derivation of Projected Risk Adjustment PMPM

2020 Actuals

Region	Transfer	Member Months	Transfer PMPM
West	\$3,797,530	1,403,673	\$2.71
East	\$14,461,252	223,083	-\$64.82
Total	-\$10,663,723	1,626,756	-\$6.56

2020 Spread between West & East:

\$67.53

2023 Projection As Implemented in Filing

Region	Transfer PMPM	2021 Member Months
West	-\$3.49	1,395,026
East	-\$71.02	202,221
Total	-\$12.04	1,597,247

The 2023 West projected risk adjustment transfer PMPM (**-\$3.49**; cell H8) used in the filing aims to maintain both:

- 1) the \$67.53 spread between the 2020 actual west/east transfers (cell D13)
- 2) the -\$12.04 total 2021 risk adjustment transfer PMPM estimate as provided by The Department (cell D24)

Goal Seek Parameters

Set Cell:	1
To Value:	1
By Changing Cell:	-\$71.02

2021 Estimate

Market / Legal Entity	Transfer	Member Months	Transfer PMPM
SG / UPMC Health Options, Inc.	-\$10,698,305	1,404,357	-\$7.62
SG / UPMC Health Coverage, Inc.	-\$289,549	40,737	-\$7.11
SG / UPMC Health Benefits, Inc.	-\$8,241,316	152,153	-\$54.16
Total	-\$19,229,170	1,597,247	-\$12.04

2023 Projection Checks

2020 actual west/east PMPM spread is maintained:	TRUE
2021 total PMPM transfer estimate is maintained:	TRUE

Legend

Region	Rating Areas
West	1, 2, 4, 5
East	3, 6, 7, 9

Exhibit 12a: Calculation of 2022Q1 to 2023Q1 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q1 Calibrated PAIR	2023Q1 Calibrated PAIR	Rate Increase
Plan 1	62560PA0020071	E		3,843	\$ 359.38	\$ 397.60	10.82%
Plan 2	62560PA0020072	E		595	\$ 358.00	\$ 392.38	
Plan 3	62560PA0020073	M		791	\$ 307.08	\$ 343.51	
Plan 4	62560PA0020074	M		787	\$ 308.46	\$ 344.74	
Plan 5	62560PA0020078	M		373	\$ 264.05	\$ 292.58	
Plan 6	62560PA0020079	E		41	\$ 200.46	\$ 231.41	

Exhibit 12b: Calculation of 2022Q2 to 2023Q2 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q2 Calibrated PAIR	2023Q2 Calibrated PAIR	Rate Increase
Plan 1	62560PA0020071	E		3,843	\$ 364.70	\$ 404.20	11.02%
Plan 2	62560PA0020072	E		595	\$ 363.30	\$ 398.89	
Plan 3	62560PA0020073	M		791	\$ 311.63	\$ 349.21	
Plan 4	62560PA0020074	M		787	\$ 313.03	\$ 350.46	
Plan 5	62560PA0020078	M		373	\$ 267.96	\$ 297.44	
Plan 6	62560PA0020079	E		41	\$ 203.43	\$ 235.25	

Exhibit 12c: Calculation of 2022Q3 to 2023Q3 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q3 Calibrated PAIR	2023Q3 Calibrated PAIR	Rate Increase
Plan 1	62560PA0020071	E		3,843	\$ 370.09	\$ 410.91	11.21%
Plan 2	62560PA0020072	E		595	\$ 368.68	\$ 405.51	
Plan 3	62560PA0020073	M		791	\$ 316.24	\$ 355.01	
Plan 4	62560PA0020074	M		787	\$ 317.66	\$ 356.28	
Plan 5	62560PA0020078	M		373	\$ 271.92	\$ 302.37	
Plan 6	62560PA0020079	E		41	\$ 206.44	\$ 239.16	

Exhibit 12d: Calculation of 2022Q4 to 2023Q4 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2023 Plans @ 02-01-2022	2022Q4 Calibrated PAIR	2023Q4 Calibrated PAIR	Rate Increase
Plan 1	62560PA0020071	E		3,843	\$ 375.57	\$ 417.72	11.41%
Plan 2	62560PA0020072	E		595	\$ 374.13	\$ 412.24	
Plan 3	62560PA0020073	M		791	\$ 320.92	\$ 360.90	
Plan 4	62560PA0020074	M		787	\$ 322.36	\$ 362.19	
Plan 5	62560PA0020078	M		373	\$ 275.95	\$ 307.39	
Plan 6	62560PA0020079	E		41	\$ 209.49	\$ 243.12	

Exhibit 13: Derivation of Quarterly Trend

Original (Monthly) Method				
Renewal Month	Feb 2022 ACA Enrollment Distribution	# Months Plan Year Will Run Into 2023	Additional Claims Trend Applied	Weighted Claims Trend Applied
Jan	20.8%	0	0.00%	2.9%
Feb	3.0%	1	0.47%	
Mar	3.7%	2	0.94%	
Apr	5.5%	3	1.41%	
May	3.5%	4	1.88%	
Jun	3.8%	5	2.35%	
Jul	11.3%	6	2.82%	
Aug	4.3%	7	3.29%	
Sep	4.3%	8	3.76%	
Oct	5.1%	9	4.23%	
Nov	3.9%	10	4.70%	
Dec	30.7%	11	5.17%	

Annual Trend	5.64%
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Table 5A (Quarterly) Method		Annual Trend to use in Table 5A
Allowed Quarterly Trend	Weighted Claims Trend Applied	
0.00%	2.9%	6.80%
0.00%		
0.00%		
1.66%	<--Quarterly Trend	
1.66%		
1.66%		
3.35%		
3.35%		
3.35%		
5.06%		
5.06%		
5.06%		

Exhibit 14: Projected Administrative Expense Load Development

General and Claims PMPM	Agent/Broker Fees and Commissions PMPM	Quality Improvement Initiatives PMPM	Risk Adjustment Admin Fees	PCORI Fee	Market-Adjusted Projected Paid Total Claims PMPM	Projected Required Revenue PMPM	General and Claims % of Projected Revenue	Agent/Broker Fees and Commissions % of Projected Revenue	Quality Improvement Initiatives % of Projected Revenue	Admin Expense % of Projected Revenue
\$35.54	\$12.25	\$10.75	\$0.22	\$0.23	\$ 484.38	\$543.37	6.5%	2.3%	2.0%	10.8%

Exhibit 15: Derivation of Projected Taxes and Fees

Risk Adjustment User Fee PMPM	PCORI Fee PMPM	PA Premium Tax (if applicable) PMPM	Federal Income Tax PMPM	Total Taxes & Fees PMPM	2023 Projected Lives (from Table 10)	2023 Projected Member Months	Projected Taxes & Fees
\$0.22	\$0.23	\$0.00	\$0.00	\$0.45	6,430	77,160	\$34,915

Projected Taxes & Fees from Exhibit 1:	\$34,915
Check:	TRUE

2023 Business Rules Template v12.0		All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.					
		Enter the Issuer Rule on the first row (no Product ID or Plan ID).					
		For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.					
		For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule.					
		Issuer level rule will apply only to plan type indicated in cell C10.					
HIOS Issuer ID*		62560					
Medical, Dental, or Both?*		Medical					
Product ID	Plan ID (Standard Component)	Medical or Dental Rule?*	What is the maximum number of rated underage dependents on this policy?	Is there a maximum age for a dependent?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		Medical	3	25	Age on effective date	Not Applicable	Self, Yes; Spouse, No; Child, No; Stepson or Stepdaughter, No; Life Partner, No; Foster Child, No; Ward, No

Dear Timothy Gaborek,

Introduction:

June 15, 2022

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by June 24, 2022. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made.

1. Extrapolating from 2021 and prior to 2023, what changes does UPMC expect to see when it comes to unit cost, provider mix, services mix, advances in technology, provider contracting arrangements, etc. that would not be captured solely with a historical viewpoint? How are these changes reflected in the current trend development?

Each of these factors is an important point of consideration when evaluating our trend assumptions for a given year's rate development. When considering each of these factors as part of the 2023 rate filing, we felt anticipated changes to each factor were reflected in the trend developed from historical data and that no additional adjustments were necessary.

2. On pages 4-5 of the actuarial memorandum, it states, "Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend." Please explain what was considered and why it was not included.

The aforementioned statement has been revised in the actuarial memoranda as part of this round of correspondence since the original language was somewhat misleading. Changes in provider contracting are always a key point of consideration when establishing trend estimates for a given year's rate filing. For the current filing, no major changes in provider contracting are anticipated, and therefore, no adjustments for provider contracting were incorporated into the annual trend assumption used in rate development.

3. Please explain why coverage will no longer be offered in Crawford and Clearfield counties under the captioned company during the projection period.

For 2021, the Health Benefits legal entity was organized to house our Small Group coverage for Crawford, Clearfield, and Berks* counties. As a result, the coverage once offered for Clearfield and Crawford counties under Health Coverage was transitioned over to Health Benefits. It is important to note that this decision was set forth for the 2021 plan year, was continued for the 2022 plan year, and is similarly following suit for 2023.

The need to utilize the Health Benefits legal entity starting in 2021 was rooted in specific counties historically performing poorer than that of their parent regions - that is from an MLR inclusive of risk adjustment perspective (we analyzed MLRs with risk adjustment factored in to ensure the removal of morbidity in our decision-making process). For context, Crawford county exhibited an MLR of much greater magnitude than that of the remaining counties in Rating Area 1, where the Clearfield county MLR showed much higher than the comprehensive MLR for the other counties in Rating Area 5. The same could be said for Berks* county in Rating Area 7. To reflect the material cost differences in each of these three counties vs that of their parent rating areas and thus to achieve adequate pricing, we moved these counties onto their own legal entity for plan year 2021.

***Though Berks was one of 3 counties transitioned over to Health Benefits for the 2021 plan year, UPMC withdrew Small Group coverage from the east (Rating Areas 3, 6, 7, 9) effective December 2021, so this county is no longer housed on Health Benefits (or any legal entity, for that matter).**

4. Please provide a detailed quantitative exhibit on how the projected savings of \$8.29 from the Cigna agreement was developed in Exhibit 8 of the supporting rate exhibits. Please provide a narrative on the details of this agreement.

Please see the "CIGNA est savings" file uploaded in the Supporting Documentation tab in SERFF for details on the derivation of the projected savings provided by our internal partners. UPMC Health entered into an agreement with Cigna to provide UPMC Health Plan members with access to Cigna's network and reimbursement contracts. As a regional health plan, a so-called "wrap network" is necessary to afford UPMC Health Plan members with access to providers outside of the UPMC Health Plan's service area with which UPMC Health Plan does not directly contract. While UPMC Health Plan previously contracted with PHCS for this wrap network, it anticipates

that the savings the Cigna contract will provide will be more advantageous and provide a better financial result than those historically experienced via PHCS.

5. Please provide a detailed quantitative exhibit on how the projected savings of \$8.42 from the SaveOn program was developed in Exhibit 10 of the supporting rate exhibits. Please provide a narrative on the details on this program.

Please see the "Saveon UPMC 2-50 groups_202106_202111" file uploaded in the Supporting Documentation tab in SERFF for details on the derivation of the projected savings provided by ESI. The SaveOnSP service is implemented by UPMC Health plan and Express Scripts in conjunction with a third-party vendor, SaveOnSP. In all cases, SaveOnSP helps members who are enrolled in the program coordinate manufacturer-sponsored copay assistance. After all manufacturer funds are applied, the patient's out of pocket responsibility will be zero.

6. On page 7 of the actuarial memorandum, it states, "Administrative costs of 10.8% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period." Please provide additional support as to how this value was derived.

We calculated the administrative costs as a percentage of premium by taking the estimated PMPM cost for each component of the administrative expenses category and dividing them by the projected required revenue PMPM. We determined the projected required revenue PMPM by taking the Market-Adjusted Projected Paid Total Claims PMPM from Table 5 of the PAAM Exhibits and adding in estimated costs for both Administrative Expenses as well as Taxes and Fees. Please see Exhibit 14 of the Supporting Exhibits for additional detail on this derivation.

7. The requested rate increase for this filing was above average among PA small group issuers. Please provide a short list of bullet points that explain the main issues causing this higher-than-average rate increase request.

Consistent with reasoning in our Health Options Federal Actuarial Memorandum and RFJ Part II - Consumer Friendly Justification documents, the following drivers resulted in a rate increase:

- Increasing cost and utilization trends**
- Less favorable claims experience than anticipated**
- Less favorable anticipated Risk Adjustment transfer relative to prior year**

8. Please update the Rate/Rule Schedule tab in SERFF with the SERFF Tracking Number of Last Filing.

This update has been made on the Rate/Rule Schedule tab in SERFF.

9. 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.

We can confirm that we have tested to ensure that the rates match.

10. 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, indirect quality improvement activity (QIA) expenses have been excluded.

We can ensure that we will follow the new guidance in the HHS Final Notice of Benefit and Payment Parameters to exclude indirect quality improvement activity expenses from our rebate MLR calculation.

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

[REDACTED]

12. Please provide a current copy of the broker contract agreements for plan year 2023.

[REDACTED]

13. What impact, if any, is COVID having on the plan year 2023 rates? If the rates are impacted, please provide a qualitative explanation and quantitative exhibit demonstrating the effects of COVID.

We did not assume COVID will have a material impact on the 2023 rating period. As calendar year 2021 serves as the base data for our rate development, we believe this dataset represents an appropriate reflection of the "new normal" going forward and therefore did not apply a COVID-related adjustment.

In last year's 2022 plan year rate development, we did adjust our 2020 base data to reflect the impact of COVID. This was an appropriate action to take given the pandemic's effects began in early 2020, ultimately suppressing claim utilization and materially impacting service months / service categories throughout the remainder of the 2020 calendar year.

While a COVID adjustment was relevant on 2020 base data for 2022 rate development, we do not feel a similarly-themed adjustment on 2021 base data for 2023 rate development is necessary based on the justifications outlined above.

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

We have not included any adjustments in the 2023 rate development to account for the Public Health Emergency set to end on July 15th.

There are still several unknowns around the timing of the official end to the PHE, notably its widely anticipated extension past mid-July based on the federal government's commitment to 60-days' advance notice for states, in addition to the uncertainty around assumptions that must be employed regarding the portion of current Medicaid enrollees who may no longer meet eligibility requirements and thus migrate back over to an individual market product over a 6-12 month "PHE unwinding" period.

As outlined in our response to Questions 8 & 11 in each of the Individual Health Options and Health Coverage entities, it is important to note that we explored the idea of the PHE coming to an end in conjunction with the elimination of the expanded subsidies. In the event that the ARPA subsidies expire (resulting in some reduction to on-exchange membership), we also expect the anticipated end of the PHE to result in an increase to on-exchange membership (due to Medicaid eligibility redeterminations).

As these events represent potentially offsetting enrollment trends and the likelihood and timing of either event remains largely uncertain, we are refraining from applying an adjustment pertaining to the Public Health Emergency / subsidy elimination topic as a whole.

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

Consistent with the overall approach outlined in the response to Question 14 (also outlined in the response to Questions 8 & 11 in each of the Individual Health Options and Health Coverage entities), we have not applied adjustments to morbidity related to the end of the Public Health Emergency.

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

We do not anticipate material changes in drug rebates from the 2021 base period to the 2023 rating period, thus no change has been reflected in the rate development.

17. 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.

2021 experience shows increased utilization of virtual services compared to prior years, as to be expected given the influence of the pandemic on member behavior. We believe this change in utilization will continue through the projection period and that members will not necessarily revert back to utilizing traditional service types to the same extent as was seen prior to the pandemic. Since this utilization shift was captured in the original, data-based trend calculation, no additional adjustments were applied in trend development. This general assumption is further strengthened by the inclusion of the UPMC VirtualCare product within the 2023 product portfolio. UPMC VirtualCare capitalizes on member expectations for not only continued availability of telehealth services, but also an optimal user experience. We expect members to demand broad access to care and health information via digital mediums that meet their lifestyle needs.

18. Per the PAAM Exhibits, Table 6, the Quality Improvement Initiatives is 1.98%. Please qualitatively and quantitatively show the development of the quality improvement initiative amount.

We calculated the Quality Improvement Initiatives as a percentage of premium by taking the estimated PMPM cost for this sub-category and dividing it by the projected required revenue PMPM. We determined the projected required revenue PMPM by taking the Market-Adjusted Projected Paid Total Claims PMPM from Table 5 of the PAAM Exhibits and adding in estimated costs for both Administrative Expenses as well as Taxes and Fees. Please see Exhibit 14 of the Supporting Exhibits for additional detail on this derivation.

19. The Actuarial Memorandum mentioned the items below as the major reasons for the rate increase:

- Cost and Utilization trends
- Less favorable claims experience than anticipated
- Less favorable risk adjustment transfers relative

Please provide quantitative and qualitative support for the deviation in claims and risk adjustment.

In support of including claims experience as a driver of the filed rate increase, UPMC Small Group allowed claims data from 2021 was compared to data from 2020. Adjustments to remove the effects of COVID-19 were taken from this company's approved 2022 annual rate filing and applied to the 2020 data prior to making the comparison. Two separate comparisons were performed, with one using data from groups domiciled in western Pennsylvania only and the other using data from groups domiciled in both western and eastern Pennsylvania. These two comparisons were necessary due to the fact that the 2022 rate filing used experience from groups domiciled in both western and eastern Pennsylvania while the 2023 rate filing is using experience from groups domiciled in western Pennsylvania only. For both comparisons, the 2021 allowed claims data was observed to be approximately 7.0% greater than that from 2020. However, the overall annual trend applied in rate development as part of the 2022 rate filing was only around 5.0%. This differential is the motivating factor behind including adverse claims experience as a driver of the rate increase in this year's rate filing.

Risk adjustment transfer estimates for 2021 provided by the Department suggest that UPMC's overall transfer payment in the Small Group market will be less favorable than the actual transfer for the 2020 plan year. Quantitative detail supporting this change is displayed in Exhibit 11 of the

Supporting Exhibits, where UPMC's 2020 transfer payment is shown to be a payable of \$6.56 PMPM and UPMC's 2021 transfer payment is estimated to be a payable of \$12.04 PMPM.

20. The Actuarial Memorandum indicates that the 2020 data was excluded in the trend development due to COVID-19.

a. Please provide justification for not adjusting 2020 data for COVID-19.

b. Please provide the other adjustments that were made to the historical data.

c. Please explain how the projected trends were developed.

a. Because 2020 data was not used in our trend calculation, we did not apply an adjustment for COVID. See part (c) below for further detail on trend calculation.

b. We did not apply any other adjustments to historical data.

c. As outlined in the Actuarial Memorandum under the "Trend Identification" section, in addition to the derivation of our methodology displayed in Supporting Exhibit 5, we use a 2-year compounded 2021 over 2019 calculation for each service category / unit cost / utilization combination to arrive at our annual projected trend in the form of:

$$\text{Annual Trend} = (2021 / 2019)^{(1/2)} - 1$$

Please see Exhibit 5 for in-depth derivation. These unit cost / utilization trends are then blended to an overall trend for each service category (consistent with the methodology in PAAM Table 3/3b and URRT WS1), and are then weighted by service category to arrive at a final annual trend to be applied in 2023 rate development.

21. The Actuarial Memorandum does not specify any COVID-19 adjustment. Please provide quantitative support for a COVID-19 adjustment. If no COVID-19 adjustment was incorporated into pricing, provide justification.

We did not assume COVID will have a material impact on the 2023 rating period. As calendar year 2021 serves as the base data for our rate development, we believe this dataset represents an appropriate reflection of the "new normal" going forward and therefore did not apply a COVID-related adjustment.

In last year's 2022 plan year rate development, we did adjust our 2020 base data to reflect the impact of COVID. This was an appropriate action to take given the pandemic's effects began in early 2020, ultimately suppressing claim utilization and materially impacting service months / service categories throughout the remainder of the 2020 calendar year.

While a COVID adjustment was relevant on 2020 base data for 2022 rate development, we do not feel a similarly-themed adjustment on 2021 base data for 2023 rate development is necessary based on the justifications outlined above.

22. Please provide quantitative support for the projected taxes and fees of \$34,915 referenced in the supporting exhibit 1 of the "UPMC Health Coverage Small Group Supporting Exhibits" file.

Please see Supporting Exhibit 15 for derivation of projected taxes and fees.

23. Please provide the drivers of the differences between the pricing and the actual MLRs referenced in the supporting exhibit 2 of the "UPMC Health Coverage Small Group Supporting Exhibits" file.

One of the primary drivers behind the differences observed between actual and pricing MLRs in Exhibit 2 lies in risk adjustment transfers. Over the 2018 - 2020 timespan, actual risk adjustment transfers came in notably more unfavorable than originally projected, leading to MLRs of larger magnitude than those included in projections. Additionally, as mentioned in the actuarial memoranda, actual calendar year experience in this market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences.

24. The "Rate Development & Change" tab of the 2023_SmGrp_UPMCHHealthCoverage_PAAMExhibits_060122 file presents the base period allowed claims change year over year as 12.4%. What are the drivers of this change?

The driver behind this change lies in the difference in magnitude of allowed claims between the base periods used as part of the 2022 and 2023 rate filings. 2022 rate development used plan year 2020 raw, allowed claims experience as the starting point for rate buildup, while 2023 rate development did the same but instead used plan year 2021 as the base period. The magnitude of allowed claims was much less during plan year 2020 relative to plan year 2021 due to depressed utilization of medical services during the peak of the COVID-19 pandemic, driving the change observed in Table 8 of the PAAM Exhibits.

25. Please provide numerical justification for the normalization of the allowed claims as presented in the "Rate Development & Change" tab of the 2023_SmGrp_UPMCHHealthCoverage_PAAMExhibits_060122 file as -3.8% year over year percentage change.

The dollar values calculated in the 'normalization factor component of change' row (Row C) in Table 8 of the PAAM Exhibits are different between 2022 and 2023 primarily due to the fact that the 'base period allowed claims before normalization' (Row B) are also notably different. As indicated by the formulas housed in Row C, the only other factors contributing the difference are the normalization factors listed in Table 7. Differences between these normalization factors in 2022 and 2023 are very minor and contribute minimally to the change calculated in Row C of Table 8. Therefore, the difference in base period allowed claims in Row B justify the change calculated in Row C.

26. Please provide the drivers of the 1.6% year over year change in administrative expense as noted in the "Rate Development & Change" tab of the 2023_SmGrp_UPMCHHealthCoverage_PAAMExhibits_060122 file.

The drivers behind this change stem from the fact that the 'General and Claims' component as well as the 'Quality Improvement Initiatives' component of administrative expenses are each projected to be slightly greater in plan year 2023 than in plan year 2022. The 'Agent/Broker Fees and Commissions' component is projected to be similar between each plan year and thus did not contribute to the change observed in Table 8 of the PAAM Exhibits.

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at vromig@pa.gov.

Sincerely,

Valerie Romig

Actuarial Associate

Bureau of Life, Accident and Health Insurance

Dear Timothy Gaborek,

Introduction:

July 6, 2022

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by July 14, 2022. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made.

1. Please provide a detailed quantitative and qualitative justification for not including a morbidity adjustment in the index rate development.

In exploring a morbidity adjustment, we analyzed data from the Wakely National Risk Adjustment Reporting (WNRAR) project, which provides estimates to carriers on payables, receivables, risk scores, etc by ACA risk pool. To evaluate changes in morbidity, we gave specific review to the risk score component of this reporting. We also ensured that all risk scores included in the analysis were calculated using the same version of the HHS-HCC model to eliminate any impact from model changes.

To measure potential changes in morbidity over time for the Small Group market, we compared the risk scores in the following Small Group datasets:

- **2019 - 2021 WNRAR runs for the UPMC population**
- **2019 - 2021 WNRAR runs for the PA state population**

Small decreases in the UPMC risk score were observed over this timespan, as expected, when considering the migration of our membership enrolled in transitional ("grandmothered") products into ACA-compliant products over time (historical MLR data has suggested that our grandmothered block is somewhat healthier than our Small Group ACA-compliant block). However, the grandmothered block's enrollment has shrunk to such a small amount of total Small Group business that the previously observed impact of this migration on the morbidity of the underlying population has been deemed immaterial for 2023 rate development.

2. Please explain how the general and claims, commissions, and quality improvement non-benefit expenses assumptions were developed (i.e., 6.54%, 2.25% and 1.98% of premium, respectively).

The projected general and claims expense assumptions were developed using the Health Plan's historical General Ledger reporting, which includes the product's general administrative expenses. These administrative expenses include: Salaries and Fringe Benefits, Advertising and Promotions, Consulting and Purchased Services, etc. Similarly, our projected quality improvement assumptions were developed using the Health Plan's historical General Ledger reporting, which includes the expenses incurred to serve the Health Plan's value-based programs. These value-based programs are arrangements between the Health Plan and UPMC / Non-UPMC Provider Groups to incentivize their partners through meeting annual targets in quality, utilization, etc.

The projected commissions expense was developed by calculating the weighted average of the anticipated 2023 commissions rates using projected membership (as shown in Exhibit 6 of the Supporting Exhibits) and then dividing the average by the projected required revenue (as shown in Exhibit 14 of the Supporting Exhibits).

3. Please explain how the underlying data for the geographic factors' development was normalized to account for only offering coverage for groups domiciled in western Pennsylvania during the projection period in the small group market.

The geographic factors applied in the 2023 rate filing are identical to those used in the corresponding 2022 rate filing. When the 2022 factors were established at the time of the initial filing submission, the entire UPMC service area (both western and eastern Pennsylvania, at the time) was considered. The geographic factors included in the initially-approved 2022 filing (prior to our withdrawal from eastern Pennsylvania) were as follows:

Rating Area 1: 0.960

Rating Area 2: 1.142

Rating Area 3: 1.313

Rating Area 4: 0.931

Rating Area 5: 1.001

Rating Area 6: 1.447

Rating Area 7: 1.342

Rating Area 9: 1.325

The factors listed above were normalized against projected membership in the Small Group market by region at the time of the initial filing submission. Once the withdrawal from eastern Pennsylvania occurred late last year, factors for rating areas 3, 6, 7, and 9 were no longer relevant and were removed from the filing, with the remaining factors being left as is.

When re-visiting the geographic factors for the 2023 filing, no changes to the current factors were deemed necessary. The 2023 factors were not normalized against projected membership by region since the geographic calibration factor adjusts the plan-adjusted index rates so that they are appropriately calibrated to the proposed geographic factors prior to calculation of the consumer adjusted premium rates.

4. Regarding the response to Question 12, if available, please provide a current copy of the broker contract agreements for plan year 2023.

Finalized broker agreements for plan year 2023 are not yet available.

5. The narrative response to Question 21 indicates that COVID will not have a material impact on the 2023 rating period. Please provide qualitative support to justify that assumption as we would expect some adjustments to the experience period data for the impact of COVID-19 on claims due to testing, COVID-19 treatment, vaccines, and deferred care etc.

Regarding a COVID related adjustment, we recognize that testing, treatment, vaccines, deferred care, and other moving factors are components of the COVID-19 pandemic and its impact on cost and utilization. However, some of these elements put positive pressure on claims while others put negative pressure on claims. Therefore, we considered whether the impact of elements pushing claims one direction far outweighed the impact of elements pushing claims the other direction.

Last year's 2022 rate development utilized calendar year 2020 experience where claims were suppressed due to bans on elective procedures and members delaying/canceling care to limit exposure risks. Those elements had clear and obvious impacts which warranted an upward adjustment to the 2020 experience to project 2022 claims.

The 2023 rate development utilizes calendar year 2021 experience, a period in which COVID's impact and the direction of any adjustment to project 2023 claims was less clear. The following

considerations were discussed in determining whether to apply a COVID adjust to the 2023 rate development:

- **Elements supporting an upward adjustment to 2021 experience due to COVID's impact:**
While vaccines became widely available to the public throughout 2021, they were not available at the start of the year. Therefore, it is possible that utilization was still suppressed due to COVID at the beginning of 2021 while the roll-out of vaccines was beginning. Furthermore, the fast-spreading delta variant of COVID swept across the country in 2021 even after most adults had received the vaccine, causing some to revert to isolation practices and defer care to avoid possible exposure. Lastly, UPMC did not incur expense for members who received the COVID vaccines in 2021, though that is unlikely to continue into 2023.
- **Elements supporting a downward adjustment to 2021 experience due to COVID's impact:**
The deferred care that exhibited as low claims trend in 2020 likely led to pent-up demand, some of which may be reflected in the 2021 claims data. To the extent the experience period reflects pent-up demand, an adjustment may be appropriate to reflect more normal utilization levels in 2023. Additionally, at-home COVID tests purchased over-the-counter were less available and not covered by UPMC in 2021, so the more expensive PCR tests were widely used. Therefore, it seems reasonable to expect 2023 testing expenses to be reduced as members opt for the more convenient (and lower-cost) at-home tests.

After carefully examining the COVID effects listed above, we found no compelling evidence to indicate that the elements supporting an adjustment in one direction clearly outweighed the elements supporting an adjustment in the other direction. Therefore, we felt it was reasonable and appropriate to apply no adjustment factor to the experience period for the impacts (both positive and negative) of COVID.

6. The narrative response to Question 24 indicates that the driver behind the 12.4% increase in the base period allowed claim was mainly due to COVID-19. We observed a COVID adjustment of 4.9% that was applied to the index rate for the 2022 projection year. Please provide qualitative support to justify the 12.4% increase in allowed amount.

When looking at the formula that is calculating the 12.4% increase in base period allowed claims before normalization, it is important to note the way the formula is setup. The percentage change column in table 8 of the PAAM Exhibits calculates the change of a given rate component as a percent of the previous year's calibrated plan adjusted index rate. If we look at the change in

base period allowed claims year over year as a percent of base period claims then we would get a 8.8% increase, as shown in the calculation below.

**% Change in BP Allowed Claims = (2021 BP Claims - 2020 BP Claims) / 2020 BP Claims =
(517.87 - 475.83) / 475.83 = 8.8%**

When developing the 2022 ACA rates, we expected the 2020 claims to increase due to future claims no longer being suppressed by the pandemic, as well as the typical increases to medical costs and utilization. Looking at last year's filing, our COVID factor was 4.9% and we assumed an annual trend of 5.01%. The combination of these two brings us within reasonable variance to the actual increase in base period claims experience from 2020 to 2021.

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

The estimated risk adjustment transfer amount provided by the Department on May 10th matched the final amount published by CMS on June 30th. Therefore, no update is necessary.

8. 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.

The projected risk adjustment transfer amount in Table 5 will not be modified.

9. 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.

We can confirm that we have tested to ensure that the rates match.

10. 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).

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at vromig@pa.gov.

Sincerely,

Valerie Romig

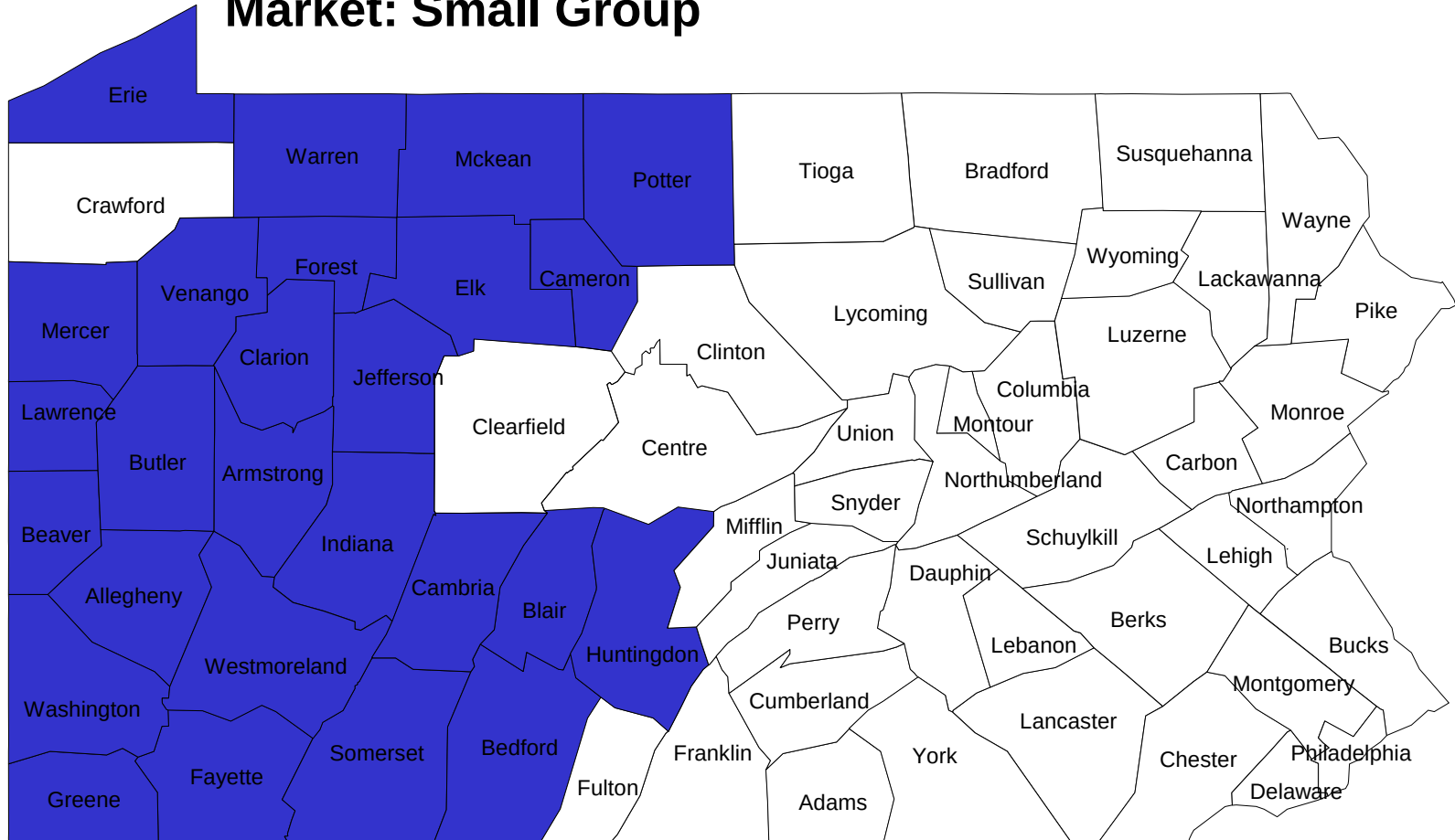
Actuarial Associate

Bureau of Life, Accident and Health Insurance

2022 Service Area

Issuer: UPMC Health Coverage

Market: Small Group



Key (modify as needed)

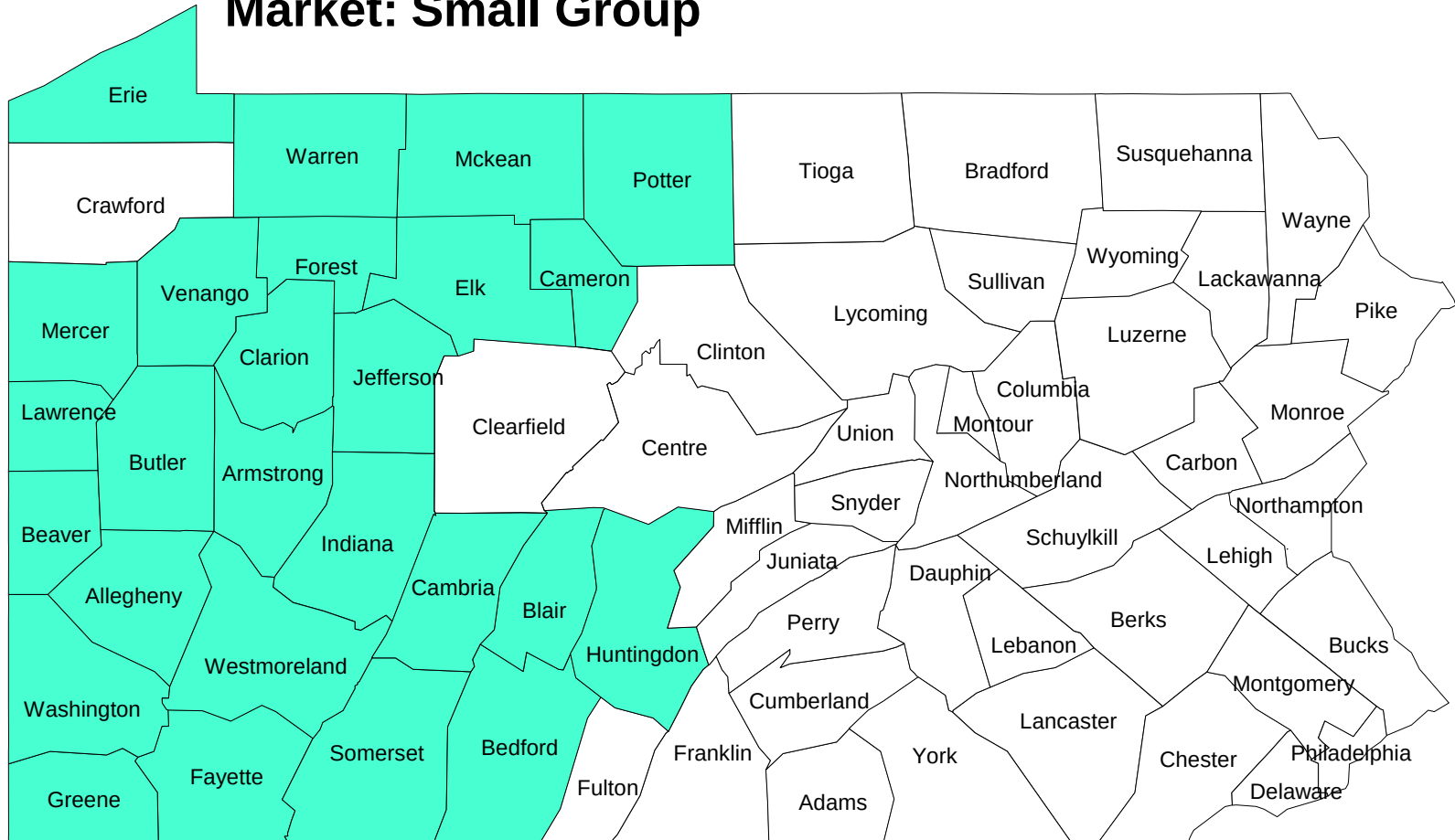


: On-exchange service area
: Off-exchange service area

2023 Service Area

Issuer: UPMC Health Coverage

Market: Small Group



Key (modify as needed)



: On-exchange service area

: Off-exchange service area