State: Pennsylvania **Filing Company:** Capital Advantage Assurance Company
TOI/Sub-TOI: H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO
Product Name: Rates - CAAC Small Group PPO
Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	SG_23-51_Revised_CAAC_PPO_PublicFiling01_Supporting_20230721.pdf SG_23-51_Revised_CAAC_PPO_PublicFiling02_Supporting_20230721.pdf
Item Status:	
Status Date:	

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

May 17, 2023

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 23-51
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

By this filing Capital Blue Cross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2024.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2024
- Average Rate Change: 5.1%
- Range of Requested Rate Change: 3.5% to 38.7%
- Total additional annual revenue generated from the proposed rate change: $14,771,576
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 35,661/22,568
- 2024 Number of Plans/Change from 2023: 37/-2
- Contract Form #: C24-CAAC-SGP
- Form Filing SERFF #: CABC-133657254
- Binder SERFF #: CABC-PA24-125116272
- HIOS Issuer ID: 45127

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Rates Table Template, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], Associate General Counsel

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2024

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2024

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
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Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital Blue Cross (Capital), submits rates for products to be made available to all small groups effective January 1, 2024.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2020	CABC-131921797	11.3%
Small Group	CAAC	7/1/2020	CABC-132294731	7.0%
Small Group	CAAC	1/1/2021	CABC-132352718	-6.9%
Small Group	CAAC	10/1/2021	CABC-132750915	-4.6%
Small Group	CAAC	1/1/2022	CABC-132795876	4.9%
Small Group	CAAC	1/1/2023	CABC-133252091	8.9%
Small Group	CAAC	7/1/2023	CABC-133583495	8.6%

Average Rate Change

CAAC is proposing an aggregate annual 5.1% rate change, which varies by plan. The rate change is calculated in PA Rate Exhibits Part IV, Table 11, cell AN13.

The key drivers of the rate change, and approximate impact, are as follows:

- Future cost and utilization: 6.3%
- Favorable 2022 claims net risk adjustment experience: -1.2%

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 38.

Benefit Changes 2023-2024

A summary of proposed 2024 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2024. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and

a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2022 and December 31, 2022.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through February 28, 2023

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- Capital only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from Capital's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are

divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.

5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 5/3/2023.

Loss Ratio in BEP: Loss ratio is 88.83%

Credibility of Data

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from Capital subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2022 and December 31, 2022. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 6.27%

Trend levels reflect Capital's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. Capital uses the following to project future costs:

    a. Vendor Physician Cost Model and Internal Hospital Contracting Model
        i. The medical cost models use best estimates of Capital Blue Cross (Capital)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the Capital book of business level for all commercial business.
    b. Internal Prescription Drug Trend Model
        i. Price Inflation
        ii. Contract Pricing
        iii. Member Cost-Sharing
        iv. Units per Script
        v. Brand/Generic Mix
        vi. Therapeutic Mix
        vii. Cost per Script
        viii. Pipeline (new drugs)

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
    e. Medical utilization estimates reviewed by Capital's Chief Medical Officer

3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.

5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. Capital strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from Capital's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Capital does not expect a change in morbidity. The morbidity factor is 1.0.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2022 to 2024. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from Capital's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

In addition to cost-sharing changes, Capital is also implementing two benefit coverage changes.

- Senate Bill 8: Coverage of mammographic examinations and diagnostic breast imaging at no cost share. This bill goes into effect for Small Group and Individual policies in 2025, but Capital is adopting early compliance and will cover the relevant services at no cost share starting in 2024.
    - Claim PMPM is developed by pulling 2022 Group and Individual MRI and diagnostic breast imaging member cost share associated with the relevant diagnosis codes.
    - Additional Claim Cost PMPM is equal to member cost share divided by Group and Individual membermonths.

- The Mental Health Parity and Addiction Equity Act (MHPAEA) has expanded definitions of mental health services to include Autism coverage. With this expansion, Capital will cover Autism services in the Small Group market starting in 2024.
    - Claim PMPM is developed by pulling 2022 Group and Individual denied Autism service claims.
    - Additional Claim Cost PMPM is equal to denied Autism claims divided by 2022 Group and Individual membermonths.

The additional claim cost PMPMs are shown on Exhibit D2 – Benefit Additions. Senate Bill 8 only impacts incurred claims (the change is to member cost share), and MHPAEA change impacts both allowed and incurred claims.

The PMPM calculations are included with this filing in the following supporting workbooks:

SG_23-51_Initial_CAAC_PPO_AutismDefinition_Supporting_20230517.xls
SG_23-51_Initial_CAAC_PPO_SenateBill8_Supporting_20230517.xls

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Changes in Network: A network adjustment is applied to show the value of changes in network from the BEP to the rating period. The value is calculated as:

$$\begin{aligned} Network\ Factor \\ &= ([Projected\ MM\ by\ Plan] \times [Network\ Factor\ by\ Plan]) \\ &\div [Total\ Projected\ MM] \end{aligned}$$

The network calculation is found on Exhibit D2 – Network Mix Changes.

Other Adjustments: No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] + [Benefit\ Additions]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Benefit Additions* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

   a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
   b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

   c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

   d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} &Projected\ Claims\ PMPM\ Benefit\ A \\ &\qquad = Projected\ Claims\ PMPM\ Base\ Plan \\ &\qquad \times Pricing\ Relativity\ A \end{aligned}$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

$$\begin{aligned} = Projected\ Claims\ PMPM\ Benefit\ A\ &\times Expected\ Member\ Dist\ of\ Benefit\ A \\ &+ Projected\ Claims\ PMPM\ Benefit\ B \\ &\times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

<u>Market Adjusted Index Rate</u>

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$\begin{aligned} &[Market\ Adjusted\ Index\ Rate] \\ &\qquad = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] \\ &\qquad - [Projected\ Incurred\ Reinsurace\ Recoveries] \\ &\qquad - [Projected\ Incurred\ Risk\ Adjustment\ PMPM] \\ &\qquad + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio] \end{aligned}$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2024 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2024. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2021-2022 risk adjustment results
5. Market improvement in coding risk: Capital's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that Capital is disadvantaged in the market. This will drive Capital's relative risk to the market down over time.

The 2024 projected risk adjustment PMPM is set equal to the 2022 amount sent by the Department on 5/3/2023 adjusted for expected change in statewide average premium.

Projected Incurred Reinsurance Recoveries:

Reinsurance does not apply to the small group market.

Exchange Fee PMPM:

CAAC only offers off-exchange plans in the small group market, so the exchange fee is $0.

The exchange fee PMPM is calculated as:

$$Exchange\ Fee\ PMPM = [Avg\ 2024\ On - Exchange\ Premium\ PMPM] \times [\%\ Members\ On - Exchange]$$

Where

$$[Avg\ 2024\ On - Exchange\ Premium\ PMPM = [Avg\ 2023\ On - Exchange\ Premium\ PMPM\ \times (1 + [Avg\ Proposed\ Rate\ Change])$$

See Exhibit K for the development of the Market Adjusted Index Rate.

<u>Retention Items</u>

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.21 PMPM. The Risk Adjustment Fee PMPM is included in URRT

Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

2. Administrative Expense: Calculated using an allocation method from Capital's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to Capital small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
    a. Value-Based Benefits (VBB): Standard with each plan, Capital Blue Cross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
        i. Complete biometric screening and receive a gift card.
        ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
        iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
        iv. Fees are included in overall administrative expense fee discussed above.
        v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
3. Broker Expense: Calculated based on Capital's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. Attached please find the proposed 2024 broker agreements – redacted versions. Files are as follows:
    a. Redacted Standard Producer Master Agreement: "SG_23-51_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20230517.pdf"
    b. Redacted Preferred Producer Master Agreement: "SG_23-51_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20230517.pdf"
4. Additional Quality Improvement: QI amounts applied in rating equal 0.0%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load", and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Fee for Patient-Centered Outcomes Research Trust Fund (PCORTF): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg. 22691: For policy years ending on or after October 1, 2022, and before October 1, 2023, the applicable dollar amount is $3 per member per year ($0.25 PMPM). Capital assumes the 2024 projected fee will be trended at 0%.
2. Exchange Fee: N/A
3. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:
$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$
Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering four networks: PPO, PPO Choice (2-tiered PPO), Performance PPO (2-tiered PPO), and PPO Choice Select (2-tiered PPO). The network factors are the same across each plan in the network.
    a. The PPO Choice tiered design allows members to choose lower cost providers within their region. The product is offered in Adams (7), Berks (7) and Lancaster (7) counties. The network factor is unchanged from 2023 to 2024.

b. The Performance PPO tiered design allows members to choose lower cost providers within their region. The product is offered in Franklin (9), Lebanon (9), Lehigh (6), Northampton (6), Adams (7) and York (7) counties. The network factor is unchanged from 2023 to 2024.
c. The PPO Choice Select tiered design allows members to choose lower cost providers within their region. The product is offered in Cumberland (9), Dauphin (9), Perry (9), and York (7) counties. The network factor is unchanged from 2023 to 2024.

The network factors are shown on Exhibit O – Rating Factors.

4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in Capital. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_23-51_Initial_CAAC_PPO_List-Billed_Supporting_20230517.xlsb for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the Capital member-weighted average by region.

Geographic factors are unchanged from 2023.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration]\ x\ [Tobacco\ Factor])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor] \times [Tobacco\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$
   With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

Plans: 45127PA0010205, 45127PA0010206, 45127PA0010201, 45127PA0010054, 45127PA0010057, 45127PA0010116, 45127PA0010084, 45127PA0010089, 45127PA0010194, 45127PA0010211, 45127PA0010202, 45127PA0010207, 45127PA0010208 use alternative method 156.135(b)(2) to establish AV.
SG_23-51_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20230517 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See find AV screenshots included with this submission:
SG_23-51_Initial_CAAC_PPO_AVScreenPrints_Supporting_CONF_20230517

AV Pricing Values

All AV Pricing values were developed using Capital's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming steady enrollment and similar distribution to current.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2019-2021 filings. Actual comes from Table 4.

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2019	76.59%	85.00%	504,647	813,342
2020	75.89%	84.40%	367,956	480,000
2021	88.91%	86.10%	348,568	396,615

Claim Cost Projection

Exhibit S shows a history of claim cost projection versus actual from 2019-2022 filings.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part VI

Table B

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit D1 – Network Mix
Exhibit D2 – Benefit Additions
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate

Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Valley Advantage EPO Network
Exhibit O2 – Capital Advantage EPO Network
Exhibit O3 - PPO Choice Network
Exhibit O4 – Performance PPO Network
Exhibit O5 – PPO Choice Select Network
Exhibit P – Quarterly Base Rates
Exhibit R – MLR Exhibit
Exhibit S – Claim Cost Projection

Broker Contracts
Actuarial Value Screenshots
List-Billed Data
Benefit Additions Calculation Workbooks
Standard Questions

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    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.
e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. The percent of total premium that represents essential health benefits included in were calculated in accordance with actuarial standards of practice.

4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

   a. The analysis was
      i. conducted by a member of the American Academy of Actuaries, and
      ii. performed in accordance with generally accepted actuarial principles and methods.

5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO and EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2024	to	12/31/2024
Base Period Start Date:	1/1/2022	to	12/31/2022
Date of Most Recent Membership:	2/1/2023		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2023)**	**Projected Rating Period**
Average Age	38.7	38.2	38.2
Total	445,899	35,661	429,569
<18	67,370	5,543	66,770
18-24	37,396	3,076	37,053
25-29	34,477	2,841	34,222
30-34	39,443	3,174	38,234
35-39	37,743	3,056	36,812
40-44	39,582	3,220	38,788
45-49	38,234	3,062	36,885
50-54	43,096	3,496	42,112
55-59	48,636	3,825	46,076
60-63	37,885	3,028	36,475
64+	22,037	1,340	16,142

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$286,069,885.45	$276,519,190.36	$284,268,997.73	445,899	$48,394,079.70	$332,663,077.43	$0.00	($18,740,460.07)	$0.00	$0.00	$12,847,369.55	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 704.02**
Loss Ratio											**88.83%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.75%	0.50%	0.00%	5.27%	16.93%
Outpatient Hospital	4.90%	1.00%	0.00%	5.95%	40.06%
Professional	4.65%	1.00%	0.00%	5.70%	21.66%
Other Medical	4.90%	0.50%	0.00%	5.42%	2.48%
Capitation				3.00%	0.00%
Prescription Drugs	7.45%	1.05%	0.00%	8.58%	18.88%
Total Annual Trend				6.27%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.129	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should equal URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		$24,227,088.24	1.0000	$ 24,227,088.24	44,897	$ 539.61		($1,156,682.00)	$28,258,819.01	$ 629.41
Feb-19		$22,628,675.79	1.0000	$ 22,628,675.79	44,287	$ 510.96		($1,175,196.02)	$25,705,637.18	$ 580.43
Mar-19		$23,117,385.07	1.0000	$ 23,117,385.07	43,567	$ 530.62		($1,217,890.98)	$26,247,873.34	$ 602.47
Apr-19		$21,953,412.92	1.0000	$ 21,953,412.92	42,954	$ 511.09		($1,344,349.89)	$24,816,467.70	$ 577.75
May-19		$23,359,492.51	1.0000	$ 23,359,492.51	42,684	$ 547.27		($1,401,221.11)	$25,826,077.07	$ 605.05
Jun-19		$19,861,797.03	1.0000	$ 19,861,797.03	42,192	$ 470.75		($1,280,133.05)	$22,057,661.67	$ 522.79
Jul-19		$24,305,566.31	1.0000	$ 24,305,566.31	41,802	$ 581.45		($1,225,907.88)	$26,863,604.00	$ 642.64
Aug-19		$22,534,277.72	1.0000	$ 22,534,277.72	41,306	$ 545.54		($1,151,462.61)	$24,883,744.01	$ 602.42
Sep-19		$21,020,412.70	1.0000	$ 21,020,412.70	40,857	$ 514.49		($1,178,997.94)	$23,097,452.63	$ 565.32
Oct-19		$23,584,573.66	1.0000	$ 23,584,573.66	40,563	$ 581.43		($1,203,471.47)	$26,068,597.97	$ 642.67
Nov-19		$20,698,882.33	1.0000	$ 20,698,882.33	40,195	$ 514.96		($1,173,870.82)	$22,684,635.98	$ 564.36
Dec-19	$314,296,972.93	$20,629,141.73	1.0000	$ 20,629,141.73	39,343	$ 524.34	$46,661,834.73	($1,174,201.44)	$23,388,584.97	$ 594.48
Jan-20		$18,187,556.49	1.0000	$ 18,187,556.49	34,878	$ 521.46		($749,830.62)	$21,316,529.64	$ 611.17
Feb-20		$19,754,569.00	0.9999	$ 19,757,423.88	33,972	$ 581.58		($891,525.28)	$22,350,695.80	$ 657.92
Mar-20		$16,546,005.28	1.0000	$ 16,546,005.28	33,276	$ 497.24		($972,519.56)	$18,259,200.06	$ 548.72
Apr-20		$12,709,306.88	1.0000	$ 12,709,306.88	32,263	$ 393.93		($1,039,451.81)	$13,204,443.33	$ 409.28
May-20		$13,998,180.10	1.0000	$ 13,998,180.10	31,359	$ 446.38		($915,528.92)	$15,188,857.44	$ 484.35
Jun-20		$16,909,138.80	1.0000	$ 16,909,138.80	30,631	$ 552.03		($958,228.41)	$18,449,449.36	$ 602.31
Jul-20		$18,603,863.87	1.0000	$ 18,603,863.87	29,999	$ 620.15		($989,626.91)	$20,289,165.55	$ 676.33
Aug-20		$18,728,359.14	1.0000	$ 18,728,359.14	29,712	$ 630.33		($986,683.79)	$20,440,076.40	$ 687.94
Sep-20		$16,740,222.73	1.0000	$ 16,740,222.73	29,152	$ 574.24		($924,932.28)	$18,322,135.39	$ 628.50
Oct-20		$16,301,045.54	1.0000	$ 16,301,622.33	28,462	$ 572.75		($928,735.26)	$17,793,480.89	$ 625.17
Nov-20		$16,592,854.44	1.0000	$ 16,593,397.61	27,897	$ 594.81		($931,576.66)	$17,942,221.42	$ 643.16
Dec-20	$241,821,689.19	$16,730,730.39	1.0000	$ 16,731,243.06	26,355	$ 634.84	$31,424,030.81	($966,789.82)	$18,418,666.38	$ 698.87
Jan-21		$17,255,826.79	1.0000	$ 17,256,325.74	27,541	$ 626.57		($966,266.50)	$19,390,289.55	$ 704.05
Feb-21		$15,857,401.51	1.0000	$ 15,857,869.83	27,543	$ 575.75		($928,772.45)	$17,537,439.86	$ 636.73
Mar-21		$18,594,742.92	0.9999	$ 18,595,857.62	27,817	$ 668.51		($1,113,895.74)	$20,529,520.88	$ 738.02
Apr-21		$18,234,086.94	0.9999	$ 18,236,201.85	28,026	$ 650.69		($1,092,771.91)	$19,934,445.24	$ 711.28
May-21		$16,126,187.94	0.9998	$ 16,128,661.10	28,088	$ 574.22		($972,189.31)	$17,692,577.91	$ 629.90
Jun-21		$18,615,049.24	0.9998	$ 18,618,770.19	28,297	$ 657.98		($1,041,590.88)	$20,276,140.32	$ 716.55
Jul-21		$17,384,243.04	0.9997	$ 17,389,427.39	28,607	$ 607.87		($1,061,438.74)	$18,958,048.19	$ 662.71
Aug-21		$17,502,000.56	0.9997	$ 17,507,837.83	28,671	$ 610.65		($1,069,217.81)	$19,153,976.74	$ 668.06
Sep-21		$17,871,727.69	0.9996	$ 17,878,148.31	28,958	$ 617.38		($1,070,376.79)	$19,478,795.82	$ 672.66
Oct-21		$19,304,362.92	0.9996	$ 19,311,231.32	29,703	$ 650.14		($1,127,829.63)	$20,974,709.67	$ 706.15
Nov-21		$20,329,467.22	0.9996	$ 20,338,493.08	30,379	$ 669.49		($1,124,077.14)	$22,110,745.76	$ 727.83
Dec-21	$226,456,868.75	$22,989,612.13	0.9995	$ 23,000,908.15	34,938	$ 658.33	$34,539,297.00	($1,290,878.06)	$25,763,034.51	$ 737.39
Jan-22		$22,076,482.73	0.9994	$ 22,089,606.92	36,614	$ 603.31		($1,364,323.74)	$24,948,450.21	$ 681.39
Feb-22		$20,218,734.97	0.9992	$ 20,235,858.14	36,667	$ 551.88		($1,326,120.68)	$23,029,527.81	$ 628.07
Mar-22		$26,275,441.62	0.9990	$ 26,300,703.06	36,535	$ 719.88		($1,674,104.47)	$29,046,946.60	$ 795.04
Apr-22		$22,242,214.97	0.9869	$ 22,537,365.45	36,879	$ 611.12		($1,495,802.65)	$24,957,613.59	$ 676.74
May-22		$22,679,114.35	0.9948	$ 22,797,628.97	36,972	$ 616.62		($1,617,804.24)	$25,095,091.04	$ 678.76
Jun-22		$22,378,348.79	0.9928	$ 22,540,632.19	37,306	$ 604.21		($1,642,435.69)	$24,683,120.33	$ 661.64
Jul-22		$22,219,546.80	0.9895	$ 22,454,374.02	37,450	$ 599.58		($1,557,743.28)	$24,343,295.33	$ 650.02
Aug-22		$24,885,741.75	0.9780	$ 25,446,034.71	37,590	$ 676.94		($1,659,253.12)	$27,766,215.93	$ 738.66
Sep-22		$23,732,007.61	0.9793	$ 24,234,313.31	37,766	$ 641.70		($1,745,398.00)	$26,228,058.86	$ 694.49
Oct-22		$23,197,125.26	0.9467	$ 24,503,612.01	37,605	$ 651.61		($1,588,741.90)	$26,982,770.96	$ 717.53
Nov-22		$24,313,544.67	0.9402	$ 25,860,844.86	37,569	$ 688.36		($1,605,097.24)	$28,160,771.04	$ 749.57
Dec-22	$286,069,885.45	$22,300,886.82	0.8826	$ 25,268,024.07	36,946	$ 683.92	$48,394,079.70	($1,463,635.06)	$28,680,755.64	$ 776.29

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

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2024**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$288,220,944.40	$278,305,791.86	$286,112,528.71	449,368	$48,668,105.07	$334,780,633.78		($18,807,849.48)	$2,149.78	$0.00	$12,836,175.74	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 703.15**
Loss Ratio											**88.79%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.75%	0.50%	0.00%	5.27%	16.93%
Outpatient Hospital	4.90%	1.00%	0.00%	5.95%	40.06%
Professional	4.65%	1.00%	0.00%	5.70%	21.66%
Other Medical	4.90%	0.50%	0.00%	5.42%	2.48%
Capitation				3.00%	0.00%
Prescription Drugs	7.45%	1.05%	0.00%	8.58%	18.88%
Total Annual Trend				6.27%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.129	

** 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-19		$24,344,820.58	1.0000	$ 24,344,820.58	45,072	$ 540.13		($1,159,886.58)	$28,380,195.11	$ 629.66
Feb-19		$22,719,056.78	1.0000	$ 22,719,056.78	44,460	$ 511.00		($1,177,318.37)	$25,809,469.73	$ 580.51
Mar-19		$23,175,883.54	1.0000	$ 23,175,883.54	43,740	$ 529.86		($1,220,957.27)	$26,317,138.63	$ 601.67
Apr-19		$21,993,480.91	1.0000	$ 21,993,480.91	43,129	$ 509.95		($1,347,937.76)	$24,863,722.04	$ 576.50
May-19		$23,415,854.10	1.0000	$ 23,415,854.10	42,846	$ 546.51		($1,403,801.81)	$25,889,466.01	$ 604.24
Jun-19		$19,891,819.17	1.0000	$ 19,891,819.17	42,349	$ 469.71		($1,282,578.29)	$22,105,276.24	$ 521.98
Jul-19		$24,358,963.91	1.0000	$ 24,358,963.91	41,964	$ 580.47		($1,228,751.52)	$26,930,720.22	$ 641.76
Aug-19		$22,573,366.52	1.0000	$ 22,573,366.52	41,466	$ 544.38		($1,154,286.04)	$24,929,931.68	$ 601.21
Sep-19		$21,053,189.15	1.0000	$ 21,053,189.15	41,020	$ 513.24		($1,179,269.12)	$23,140,263.61	$ 564.12
Oct-19		$23,615,401.78	1.0000	$ 23,615,401.78	40,723	$ 579.90		($1,204,661.37)	$26,106,957.03	$ 641.09
Nov-19		$20,760,408.09	1.0000	$ 20,760,408.09	40,359	$ 514.39		($1,175,894.55)	$22,759,325.59	$ 563.92
Dec-19	$315,455,818.22	$20,778,505.22	1.0000	$ 20,778,505.22	39,582	$ 524.95	$46,818,383.76	($1,176,472.72)	$23,554,852.22	$ 595.09
Jan-20		$18,241,801.81	1.0000	$ 18,241,801.81	35,008	$ 521.08		($750,603.51)	$21,387,542.03	$ 610.93
Feb-20		$19,833,021.67	0.9999	$ 19,835,890.39	34,111	$ 581.51		($892,226.92)	$22,435,824.26	$ 657.73
Mar-20		$16,568,311.23	1.0000	$ 16,568,311.23	33,409	$ 495.92		($972,966.27)	$18,285,985.91	$ 547.34
Apr-20		$12,859,672.24	1.0000	$ 12,859,672.24	32,395	$ 396.96		($1,040,936.38)	$13,364,896.71	$ 412.56
May-20		$14,016,462.74	1.0000	$ 14,016,462.74	31,482	$ 445.22		($915,806.32)	$15,218,209.33	$ 483.39
Jun-20		$16,971,471.79	1.0000	$ 16,971,471.79	30,750	$ 551.92		($958,449.17)	$18,525,431.64	$ 602.45
Jul-20		$18,652,564.60	1.0000	$ 18,652,564.60	30,167	$ 618.31		($990,357.31)	$20,350,794.39	$ 674.60
Aug-20		$18,769,435.52	1.0000	$ 18,769,435.52	29,896	$ 627.82		($987,213.70)	$20,491,522.45	$ 685.43
Sep-20		$16,869,844.20	1.0000	$ 16,869,844.20	29,336	$ 575.06		($926,414.73)	$18,463,530.26	$ 629.38
Oct-20		$16,440,817.66	1.0000	$ 16,441,401.69	28,647	$ 573.93		($929,307.08)	$17,945,063.54	$ 626.42
Nov-20		$16,659,721.63	1.0000	$ 16,660,267.46	28,079	$ 593.34		($932,923.48)	$18,025,277.46	$ 641.95
Dec-20	$242,962,350.95	$16,885,033.34	1.0000	$ 16,885,552.13	26,538	$ 636.28	$31,578,129.90	($969,723.46)	$18,589,799.39	$ 700.50
Jan-21		$17,375,521.13	1.0000	$ 17,376,024.30	27,753	$ 626.10		($967,857.07)	$19,517,227.15	$ 703.25
Feb-21		$15,964,901.20	1.0000	$ 15,965,373.14	27,765	$ 575.02		($932,822.65)	$17,654,554.32	$ 635.86
Mar-21		$18,689,109.19	0.9999	$ 18,690,228.93	28,041	$ 666.53		($1,117,793.20)	$20,632,781.30	$ 735.81
Apr-21		$18,343,375.99	0.9999	$ 18,345,505.98	28,253	$ 649.33		($1,095,084.07)	$20,061,434.21	$ 710.06
May-21		$16,239,647.34	0.9998	$ 16,242,140.52	28,331	$ 573.30		($977,123.11)	$17,818,258.16	$ 628.93
Jun-21		$18,787,823.73	0.9998	$ 18,791,587.58	28,538	$ 658.48		($1,045,436.66)	$20,479,210.11	$ 717.61
Jul-21		$17,533,148.30	0.9997	$ 17,538,385.09	28,867	$ 607.56		($1,065,957.28)	$19,126,745.32	$ 662.58
Aug-21		$17,641,768.97	0.9997	$ 17,647,659.73	28,932	$ 609.97		($1,074,903.58)	$19,317,027.59	$ 667.67
Sep-21		$17,959,264.43	0.9996	$ 17,965,716.10	29,227	$ 614.70		($1,074,210.84)	$19,579,137.29	$ 669.90
Oct-21		$19,391,617.90	0.9996	$ 19,398,515.80	29,975	$ 647.16		($1,132,682.14)	$21,070,432.91	$ 702.93
Nov-21		$20,423,429.00	0.9996	$ 20,432,496.09	30,648	$ 666.68		($1,127,598.74)	$22,217,042.16	$ 724.91
Dec-21	$228,181,082.66	$23,135,412.38	0.9995	$ 23,146,784.96	35,214	$ 657.32	$34,768,854.63	($1,295,624.30)	$25,928,328.69	$ 736.31
Jan-22		$22,193,000.31	0.9994	$ 22,206,195.67	36,897	$ 601.84		($1,371,123.86)	$25,079,918.08	$ 679.73
Feb-22		$20,327,461.25	0.9992	$ 20,344,674.65	36,963	$ 550.41		($1,330,866.57)	$23,143,423.53	$ 626.12
Mar-22		$26,482,538.82	0.9990	$ 26,508,031.13	36,838	$ 719.58		($1,680,002.61)	$29,269,949.68	$ 794.56
Apr-22		$22,350,086.74	0.9869	$ 22,646,803.29	37,198	$ 608.82		($1,499,816.92)	$25,084,910.99	$ 674.36
May-22		$22,841,981.01	0.9948	$ 22,961,489.80	37,292	$ 615.72		($1,622,524.34)	$25,287,719.27	$ 678.10
Jun-22		$22,521,959.37	0.9928	$ 22,685,402.08	37,625	$ 602.93		($1,649,245.14)	$24,836,783.21	$ 660.11
Jul-22		$22,341,151.59	0.9895	$ 22,577,391.91	37,733	$ 598.35		($1,564,172.69)	$24,481,369.66	$ 648.81
Aug-22		$25,081,410.29	0.9780	$ 25,646,730.26	37,884	$ 676.98		($1,665,954.98)	$27,985,283.33	$ 738.71
Sep-22		$23,874,872.04	0.9792	$ 24,381,003.64	38,052	$ 640.73		($1,749,885.44)	$26,386,246.34	$ 693.43
Oct-22		$23,281,044.96	0.9466	$ 24,593,176.57	37,907	$ 648.78		($1,591,007.19)	$27,099,057.62	$ 714.88
Nov-22		$24,606,434.94	0.9400	$ 26,177,325.02	37,876	$ 691.13		($1,611,404.81)	$28,506,056.26	$ 752.62
Dec-22	$288,220,944.40	$22,403,850.56	0.8825	$ 25,386,454.49	37,245	$ 681.61	$48,668,105.07	($1,471,844.93)	$28,814,216.13	$ 773.64

** 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:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2024**

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

Development of the Projected Index Rate	**Actual Experience Data**	**Manual Data**	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 704.02	$ 703.15	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.129	1.129	
Unadjusted Projected Allowed EHB Claims PMPM	$ 795.06	$ 794.08	
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	1.001	1.001	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.001	1.001	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 795.86	$ 794.88	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 794.88**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 794.88	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.841		
Projected Incurred EHB Claims PMPM	$ 668.33		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$31.77		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 636.56		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 757.09	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 636.56		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 757.09		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 703.15**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 288,220,944.40**	
Blended Loss Ratio	**88.79%**	

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

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter	126,217	55,378	63,724	184,250	429,569
Adjusted Projected Allowed EHB Claims PMPM	$ 794.88	$ 794.88	$ 794.88	$ 794.88	$ 794.88
Months of Trend	-	3	6	9	
Annual Trend	6.27%	6.27%	6.27%	6.27%	
Single Risk Pool Projected Allowed Claims	$ 794.88	$ 807.05	$ 819.42	$ 831.97	$ 816.00
Quarterly Trend Factor	1.000	1.015	1.031	1.047	1.027

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	10.50%	$76.88
General and Claims	7.64%	$55.98
Agent/Broker Fees and Commissions	2.85%	$20.90
Quality Improvement Initiatives	0.00%	$0.00
Taxes and Fees	0.60%	$4.36
Risk Adjustment User Fee	0.03%	$0.21
PCORI Fee	0.03%	$0.25
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.53%	$3.89
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$14.65
Total Retention	13.09%	$95.89
Projected Required Revenue PMPM	$ 732.45	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2023**	**2024**
Average Age Factor	1.552	1.552
Average Geographic Factor	1.029	1.030
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	$725.53	$ 757.09
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 454.31	$ 473.53

Table 8. Components of Rate Change

Rate Components	**2023**	**2024**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 440.95	$ 463.43	$ 22.48	5.1%
B. Base period allowed claims before normalization	$ 686.42	$ 703.15	$ 16.73	3.8%
C. Normalization factor component of change	$ (256.60)	$ (263.36)	$ (6.75)	-1.5%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 429.82	$ 439.80	$ 9.98	2.3%
D2. URRT Trend	$ 55.45	$ 56.87	$ 1.43	0.3%
D3. URRT Morbidity	$ (14.56)	$ -	$ 14.56	3.3%
D4. URRT Other	$ (0.94)	$ 0.50	$ 1.44	0.3%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (15.36)	$ (23.63)	$ (8.28)	-1.9%
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)	$ 454.41	$ 473.53	$ 19.13	4.3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ 0.45	$ 0.01	$ (0.44)	-0.1%
E2. Pricing AV	$ (66.86)	$ (73.47)	$ (6.60)	-1.5%
E3. Benefit Richness	$ 0.39	$ 0.76	$ 0.37	0.1%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (66.02)	$ (72.70)	$ (6.68)	-1.5%
F. Change in Retention Components				
F1. Administrative Expenses	$ 46.08	$ 48.64	$ 2.56	0.6%
F2. Taxes and Fees	$ 2.60	$ 2.76	$ 0.16	0.0%
F3. Profit and/or Contingency	$ 8.82	$ 9.27	$ 0.45	0.1%
F4. Subtotal - Sum(F1:F3)	$ 57.50	$ 60.67	$ 3.17	0.7%
G. Change in Miscellaneous Items	$0.00		$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 445.88	$ 461.51	$ 15.62	3.5%

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

	2023	**2024**	
Paid-to-Allowed	0.851	0.841	
URRT Trend (Total Applied Trend Factor)	1.129	1.129	<- URRT W1, S2
URRT Morbidity	0.970	1.000	<- URRT W1, S2
URRT "Other"	0.998	1.001	<- URRT W1, S2
Risk Adjustment	$ (20.87)	$ (31.77)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ 0.30	$0.30	<- URRT W1, S2
Network	1.001	1.000	
Pricing AV	0.853	0.845	<- For 2023 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	1.001	1.002	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.45%	10.50%	
Taxes and Fees	0.59%	0.60%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024
Base Period Start Date	1/1/2022
Date of Most Recent Membership:	2/1/2023
Market Adjusted Index Rate:	$ 757.09

Calibration	
Age Calibration Factor	1.552
Geographic Calibration Factor	1.030
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.599

Total Covered Lives @ 02-01-2023
35,661

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2024 Plans @ 02-01-2023	Total Projected Lives	2023 Calibrated Plan Adjusted Index Rate PMPM	2024 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2023 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2024 Continued/ Discontinued Plans Indicator	De Minimis Check
Totals - Current Membership							0.771			0.845	1.002	1.000	1.000	1.000	1.000	$ 646.25	10.5%	0.6%	2.0%	35,661	35,797	$ 440.95	$ 463.43	5.1%		-	-	-	-	-	15,819	11,132	-	8,710	35,661		
Total - Projected Membership							0.769			0.841	1.000	1.000	1.000	1.000	1.000	$ 642.19	10.6%	0.6%	2.0%																		
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-		N/A	N/A	N/A	N/A										-	0	
Plan 1	45127PA0130001	EPO	Gold Valley Advantage EPO 2000/0/20 Rx 250	DM	45127PA0010184	Gold	0.70235853	Standard AV	Off	0.719	0.928	1.000	1.002	1.000	1.000	$506.31	12.6%	0.6%	2.0%	26	-	$328.48	$ 373.63	13.7%	0.1%						26	-	-	26	1	no	
Plan 2	45127PA0130002	EPO	Gold Valley Advantage EPO 2000/0/20 Rx 0	DM	45127PA0010185	Gold	0.71920527	Standard AV	Off	0.757	0.944	1.000	1.002	1.000	1.000	$542.24	11.9%	0.6%	2.0%	22	-	$348.36	$ 396.69	13.9%	0.1%						22	-	-	22	1	no	
Plan 3	45127PA0130003	EPO	Silver Valley Advantage EPO 5000/0/35 Rx 250	DM	45127PA0010184	Silver	0.70235853	Standard AV	Off	0.719	0.928	1.000	1.002	1.000	1.000	$506.31	12.6%	0.6%	2.0%	52	-	$328.48	$ 373.63	13.7%	0.1%						52	-	-	52	1	yes	
Plan 4	45127PA0130004	EPO	Silver Valley Advantage EPO 5000/0/35 Rx 0	DM	45127PA0010185	Silver	0.71920527	Standard AV	Off	0.757	0.944	1.000	1.002	1.000	1.000	$542.24	11.9%	0.6%	2.0%	21	-	$348.36	$ 396.69	13.9%	0.1%						21	-	-	21	1	yes	
Plan 5	45127PA0130005	EPO	Gold Capital Advantage EPO 2000/0/20 Rx 250	DM	45127PA0010184	Gold	0.70235853	Standard AV	Off	0.719	0.928	1.000	1.002	1.000	1.000	$506.31	12.6%	0.6%	2.0%	27	-	$328.48	$ 373.63	13.7%	0.1%						-	-	27	27	1	no	
Plan 6	45127PA0130006	EPO	Gold Capital Advantage EPO 2000/0/20 Rx 0	DM	45127PA0010185	Gold	0.71920527	Standard AV	Off	0.757	0.944	1.000	1.002	1.000	1.000	$542.24	11.9%	0.6%	2.0%	35	-	$348.36	$ 396.69	13.9%	0.1%						-	-	35	35	1	no	
Plan 7	45127PA0130007	EPO	Silver Capital Advantage EPO 5000/0/35 Rx 250	DM	45127PA0010184	Silver	0.70235853	Standard AV	Off	0.719	0.928	1.000	1.002	1.000	1.000	$506.31	12.6%	0.6%	2.0%	8	-	$328.48	$ 373.63	13.7%	0.0%						-	-	8	8	1	yes	
Plan 8	45127PA0130008	EPO	Silver Capital Advantage EPO 5000/0/35 Rx 0	DM	45127PA0010185	Silver	0.71920527	Standard AV	Off	0.757	0.944	1.000	1.002	1.000	1.000	$542.24	11.9%	0.6%	2.0%	16	-	$348.36	$ 396.69	13.9%	0.0%						-	-	16	16	1	yes	
Plan 9	45127PA0010054	PPO	Platinum PPO 0/0/15 Rx 250	E		Platinum	0.88427663	Approach 1	Off	1.003	1.112	1.000	1.002	1.000	1.000	$846.21	8.0%	0.6%	2.0%	707	813	$567.59	$ 591.75	4.3%	2.0%						296	175	236	707	1	yes	
Plan 10	45127PA0010055	PPO	Platinum PPO 0/0/15 Rx 0	E		Platinum	0.91858286	Standard AV	Off	1.034	1.141	1.000	1.002	1.000	1.000	$894.63	7.6%	0.6%	2.0%	1,613	1,772	$597.44	$ 622.82	4.2%	4.5%						1,081	216	316	1,613	1	yes	
Plan 11	45127PA0010057	PPO	Platinum PPO 250/0/15 Rx 250	M		Platinum	0.8817229	Approach 1	Off	0.994	1.104	1.000	1.002	1.000	1.000	$832.76	8.1%	0.6%	2.0%	477	484	$550.11	$ 583.12	6.0%	1.3%						232	123	122	477	1	yes	
Plan 12	45127PA0010058	PPO	Platinum PPO 250/0/15 Rx 0	M		Platinum	0.90741072	Standard AV	Off	1.021	1.128	1.000	1.002	1.000	1.000	$872.97	7.8%	0.6%	2.0%	958	972	$578.23	$ 608.92	5.3%	2.7%						491	255	212	958	1	yes	
Plan 13	45127PA0010084	PPO	Gold PPO 1000/0/20 Rx 250	M		Gold	0.78589637	Approach 1	Off	0.906	1.033	1.000	1.002	1.000	1.000	$710.34	9.4%	0.6%	2.0%	1,196	1,214	$476.03	$ 504.56	6.0%	3.4%						761	235	200	1,196	1	yes	
Plan 14	45127PA0010085	PPO	Gold PPO 1000/0/20 Rx 0	M		Gold	0.81127698	Standard AV	Off	0.944	1.062	1.000	1.002	1.000	1.000	$760.52	8.8%	0.6%	2.0%	2,128	2,153	$505.40	$ 536.76	6.2%	6.0%						1,152	440	536	2,128	1	yes	
Plan 15	45127PA0010089	PPO	Gold PPO 2000/0/15 Rx 250	M		Gold	0.78294757	Approach 1	Off	0.864	1.004	1.000	1.002	1.000	1.000	$657.28	10.0%	0.6%	2.0%	2,272	2,312	$445.41	$ 470.51	5.6%	6.4%						1,200	512	560	2,272	1	yes	
Plan 16	45127PA0010090	PPO	Gold PPO 2000/0/15 Rx 0	M		Gold	0.80563777	Standard AV	Off	0.901	1.029	1.000	1.002	1.000	1.000	$702.92	9.4%	0.6%	2.0%	5,495	4,592	$474.78	$ 499.80	5.3%	15.4%						2,286	1,635	1,574	5,495	1	yes	
Plan 17	45127PA0010116	PPO	Gold PPO 500/0/25 Rx 250	E		Gold	0.78379147	Approach 1	Off	0.927	1.049	1.000	1.002	1.000	1.000	$737.63	9.0%	0.6%	2.0%	595	605	$500.68	$ 522.07	4.3%	1.7%						297	62	236	595	1	yes	
Plan 18	45127PA0010117	PPO	Gold PPO 500/0/25 Rx 0	E		Gold	0.80616696	Standard AV	Off	0.961	1.075	1.000	1.002	1.000	1.000	$783.87	8.6%	0.6%	2.0%	1,351	1,374	$529.17	$ 551.74	4.3%	3.8%						726	294	331	1,351	1	yes	
Plan 19	45127PA0010124	PPO	Silver QHDHP PPO 2750/0/25	E		Silver	0.71603769	Standard AV	Off	0.799	0.966	1.000	1.002	1.000	1.000	$585.45	11.1%	0.6%	2.0%	1,346	1,368	$406.93	$ 424.42	4.3%	3.8%						328	604	414	1,346	1	yes	
Plan 20	45127PA0010131	PPO	Silver PPO 4000/0/40 Rx 250	E		Silver	0.70324329	Standard AV	Off	0.755	0.944	1.000	1.002	1.000	1.000	$540.63	11.9%	0.6%	2.0%	1,269	1,291	$379.33	$ 395.65	4.3%	3.6%						592	413	264	1,269	1	yes	
Plan 21	45127PA0010132	PPO	Silver PPO 4000/0/40 Rx 0	E		Silver	0.71957028	Standard AV	Off	0.793	0.962	1.000	1.002	1.000	1.000	$578.23	11.2%	0.6%	2.0%	1,765	1,797	$402.48	$ 419.78	4.3%	4.9%						690	709	366	1,765	1	yes	
Plan 22	45127PA0010135	PPO	Bronze QHDHP-E PPO 6900/0/0	M		Expanded Bi	0.64949609	Standard AV	Off	0.619	0.898	1.000	1.002	1.000	1.000	$421.52	14.8%	0.6%	2.0%	1,765	1,795	$307.52	$ 319.22	3.8%	4.9%						502	830	433	1,765	1	yes	
Plan 23	45127PA0010161	PPO	Gold QHDHP PPO 1600/0/10	M		Gold	0.78838386	Standard AV	Off	0.898	1.027	1.000	1.002	1.000	1.000	$699.41	9.5%	0.6%	2.0%	505	512	$480.91	$ 497.55	3.5%	1.4%						261	164	80	505	1	yes	
Plan 24	45127PA0010170	PPO	Silver QHDHP PPO 3500/0/25	E		Silver	0.70214112	Standard AV	Off	0.744	0.939	1.000	1.002	1.000	1.000	$529.56	12.1%	0.6%	2.0%	1,880	1,913	$372.51	$ 388.55	4.3%	5.3%						608	653	619	1,880	1	yes	
Plan 25	45127PA0010184	PPO	Silver PPO 5000/0/35 Rx 250	M		Silver	0.70235853	Standard AV	Off	0.719	0.928	1.000	1.002	1.000	1.000	$506.31	12.6%	0.6%	2.0%	1,171	1,306	$359.19	$ 373.63	4.0%	3.3%						432	407	332	1,171	1	yes	
Plan 26	45127PA0010185	PPO	Silver PPO 5000/0/35 Rx 0	M		Silver	0.71920527	Standard AV	Off	0.757	0.944	1.000	1.002	1.000	1.000	$542.24	11.9%	0.6%	2.0%	1,637	1,758	$381.42	$ 396.69	4.0%	4.6%						685	523	429	1,637	1	yes	
Plan 27	45127PA0010186	PPO	Silver PPO 6000/0/35 Rx 250	E		Silver	0.69910222	Standard AV	Off	0.707	0.924	1.000	1.002	1.000	1.000	$495.04	12.9%	0.6%	2.0%	949	963	$351.25	$ 366.40	4.3%	2.7%						558	226	165	949	1	yes	
Plan 28	45127PA0010187	PPO	Silver PPO 6000/0/35 Rx 0	E		Silver	0.71512455	Standard AV	Off	0.745	0.939	1.000	1.002	1.000	1.000	$530.55	12.1%	0.6%	2.0%	697	709	$373.12	$ 389.18	4.3%	2.0%						389	152	156	697	1	yes	
Plan 29	45127PA0010194	PPO	Gold PPO 3000/0/15 Rx 250	M		Gold	0.78174942	Approach 1	Off	0.835	0.986	1.000	1.002	1.000	1.000	$624.80	10.5%	0.6%	2.0%	1,560	1,587	$423.22	$ 449.67	6.2%	4.4%						854	458	248	1,560	1	yes	
Plan 30	45127PA0010195	PPO	Gold PPO 3000/0/15 Rx 0	M		Gold	0.80435497	Standard AV	Off	0.871	1.008	1.000	1.002	1.000	1.000	$665.77	9.9%	0.6%	2.0%	2,090	2,122	$449.87	$ 475.96	5.8%	5.9%						1,071	465	554	2,090	1	yes	
Plan 31	45127PA0010196	PPO	Gold Simple PPO 0/0/40	DM	45127PA0010055	Gold	0.91858286	Standard AV	Off	1.034	1.141	1.000	1.002	1.000	1.000	$894.63	7.6%	0.6%	2.0%	130	-	$449.12	$ 622.82	38.7%	0.4%						61	55	14	130	1	no	
Plan 32	45127PA0010197	PPO	Gold PPO Choice 3000/0/30 Rx 250	DM	45127PA0010207	Gold	0.71933194	Standard AV	Off	0.727	0.931	1.000	0.957	1.000	1.000	$490.66	13.0%	0.6%	2.0%	269	-	$349.67	$ 363.59	4.0%	0.8%						-	269	-	269	1	no	
Plan 33	45127PA0010198	PPO	Gold PPO Choice 3000/0/30 Rx 0	DM	45127PA0010207	Gold	0.71933194	Standard AV	Off	0.727	0.931	1.000	0.957	1.000	1.000	$490.66	13.0%	0.6%	2.0%	525	-	$349.67	$ 363.59	4.0%	1.5%						-	525	-	525	1	no	
Plan 34	45127PA0010199	PPO	Silver QHDHP-E PPO 4500/0/10	E		Silver	0.69063392	Standard AV	Off	0.709	0.924	1.000	1.002	1.000	1.000	$497.04	12.8%	0.6%	2.0%	531	538	$352.49	$ 367.68	4.3%	1.5%						90	259	182	531	1	yes	
Plan 35	45127PA0010200	PPO	Gold Performance PPO 1000/0/20 Rx 0	E		Gold	0.80500767	Standard AV	Off	0.890	1.021	1.000	0.978	1.000	1.000	$672.73	9.8%	0.6%	2.0%	4	4	$460.29	$ 480.42	4.4%	0.0%						4	-	-	4	1	yes	
Plan 36	45127PA0010201	PPO	Silver QHDHP Performance PPO 2750/0/15	E		Silver	0.71604279	Approach 1	Off	0.751	0.942	1.000	0.978	1.000	1.000	$523.99	12.3%	0.6%	2.0%	6	6	$368.77	$ 384.98	4.4%	0.0%						6	-	-	6	1	yes	
Plan 37	45127PA0010202	PPO	Silver Performance PPO 4500/0/30 Rx 0	M		Silver	0.71933194	Approach 1	Off	0.727	0.931	1.000	0.978	1.000	1.000	$501.28	12.7%	0.6%	2.0%	79	80	$355.90	$ 370.40	4.1%	0.2%						18	59	2	79	1	yes	
Plan 38	45127PA0010203	PPO	Gold PPO Choice 1000/0/20 Rx 0	E		Gold	0.80500767	Standard AV	Off	0.890	1.021	1.000	0.957	1.000	1.000	$658.48	10.0%	0.6%	2.0%	2	2	$451.95	$ 471.28	4.3%	0.0%						-	2	-	2	1	yes	
Plan 39	45127PA0010204	PPO	Gold PPO Choice Select 1000/0/20 Rx 0	E		Gold	0.80500767	Standard AV	Off	0.890	1.021	1.000	0.896	1.000	1.000	$616.62	10.6%	0.6%	2.0%	12	12	$424.88	$ 444.42	4.6%	0.0%						-	7	5	12	1	yes	
Plan 40	45127PA0010205	PPO	Silver QHDHP PPO Choice 2750/0/15	E		Silver	0.71604279	Approach 1	Off	0.751	0.942	1.000	0.957	1.000	1.000	$512.89	12.5%	0.6%	2.0%	49	50	$362.28	$ 377.86	4.3%	0.1%						-	49	-	49	1	yes	
Plan 41	45127PA0010206	PPO	Silver QHDHP PPO Choice Select 2750/0/15	E		Silver	0.71604279	Approach 1	Off	0.751	0.942	1.000	0.896	1.000	1.000	$480.29	13.2%	0.6%	2.0%	36	36	$341.20	$ 356.93	4.6%	0.1%						-	33	3	36	1	yes	
Plan 42	45127PA0010207	PPO	Silver PPO Choice 4500/0/30 Rx 0	M		Silver	0.71933194	Approach 1	Off	0.727	0.931	1.000	0.957	1.000	1.000	$490.66	13.0%	0.6%	2.0%	301	1,116	$349.67	$ 363.59	4.0%	0.8%						-	301	-	301	1	yes	
Plan 43	45127PA0010208	PPO	Silver PPO Choice Select 4300/0/30 Rx 0	M		Silver	0.71933194	Approach 1	Off	0.727	0.931	1.000	0.896	1.000	1.000	$459.46	13.7%	0.6%	2.0%	46	47	$329.44	$ 343.57	4.3%	0.1%						-	22	24	46	1	yes	
Plan 44	45127PA0010209	PPO	Gold PPO Q/D/20 Rx 500	DM	45127PA0010054	Gold	0.88427663	Standard AV	Off	1.003	1.112	1.000	1.002	1.000	1.000	$846.21	8.0%	0.6%	2.0%	38	-	$497.07	$ 591.75	19.0%	0.1%						27	-	11	38	1	no	
Plan 45	45127PA0010210	PPO	Silver QHDHP-E PPO 5300/0/15	N		Silver	0.68090468	Standard AV	Off	0.649	0.905	1.000	1.002	1.000	1.000	$445.44	14.1%	0.6%	2.0%	-	99	$0.00	$ 334.57	0.0%	0.0%						-	-	-	-	1	yes	
Plan 46	45127PA0010211	PPO	Silver PPO 8000/0/40 Rx 250	N		Silver	0.68046124	Approach 1	Off	0.688	0.917	1.000	1.002	1.000	1.000	$478.37	13.3%	0.6%	2.0%	-	99	$0.00	$ 355.70	0.0%	0.0%						-	-	-	-	1	yes	
Plan 47	45127PA0010212	PPO	Silver PPO 8000/0/40 Rx 0	N		Silver	0.69624712	Standard AV	Off	0.725	0.931	1.000	1.002	1.000	1.000	$511.99	12.5%	0.6%	2.0%	-	99	$0.00	$ 377.28	0.0%	0.0%						-	-	-	-	1	yes	
Plan 48	45127PA0010213	PPO	Bronze PPO 9450/0/0	N		Bronze	0.60167704	Standard AV	Off	0.517	0.886	1.000	1.002	1.000	1.000	$347.11	17.4%	0.6%	2.0%	-	99	$0.00	$ 271.47	0.0%	0.0%						-	-	-	-	1	yes	
Plan 49	45127PA0010214	PPO	Silver QHDHP-E PPO 3750/0/25	N		Silver	0.69755264	Standard AV	Off	0.665	0.910	1.000	1.002	1.000	1.000	$458.56	13.8%	0.6%	2.0%	-	99	$0.00	$ 342.99	0.0%	0.0%						-	-	-	-	1	yes	
Plan 50																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 51																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 52																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 53																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 54																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 55																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 56																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 57																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 58																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 59																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 60																$0.00				-			$ -	0.0%	0.0%										-	0	

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Geisinger Health Plan
Rate Filing Number: SERFF Tracking Number:
Rate Effective Date:

Geisinger Health Plan Insurance Company
GHPI-SG-PPO-V-21
Gold 1500
01/01/2014

Plan Number	HIOS Plan Identifier	21/CSR0 Plan Identifier	Premium Rate Filing Identifier (ALL PLANS)	21/CSR0 Rate Filing Identifier	21/CSR0 Plan Identifier	Rate Area	Unchanged / Changed
Table	Please enter the rating area for each premium in Table 11						
Plan 1	47170PA0010001	47170PA0010001	SERF-131446-00			1	Unchanged
Plan 2	47170PA0010002	47170PA0010002	SERF-131447-00			2	Unchanged
Plan 3	47170PA0010003	47170PA0010003	SERF-131448-00			3	Unchanged
Plan 4	47170PA0010004	47170PA0010004	SERF-131449-00			4	Unchanged
Plan 5	47170PA0010005	47170PA0010005	SERF-131450-00			5	Unchanged
Plan 6	47170PA0010006	47170PA0010006	SERF-131451-00			6	Unchanged
Plan 7	47170PA0010007	47170PA0010007	SERF-131452-00			7	Unchanged
Plan 8	47170PA0010008	47170PA0010008	SERF-131453-00			8	Unchanged
Plan 9	47170PA0010009	47170PA0010009	SERF-131454-00			9	Unchanged
Plan 10	47170PA0010010	47170PA0010010	SERF-131455-00			10	Unchanged
Plan 11	47170PA0010011	47170PA0010011	SERF-131456-00			11	Unchanged
Plan 12	47170PA0010012	47170PA0010012	SERF-131457-00			12	Unchanged
Plan 13	47170PA0010013	47170PA0010013	SERF-131458-00			13	Unchanged
Plan 14	47170PA0010014	47170PA0010014	SERF-131459-00			14	Unchanged
Plan 15	47170PA0010015	47170PA0010015	SERF-131460-00			15	Unchanged
Plan 16	47170PA0010016	47170PA0010016	SERF-131461-00			16	Unchanged
Plan 17	47170PA0010017	47170PA0010017	SERF-131462-00			17	Unchanged
Plan 18	47170PA0010018	47170PA0010018	SERF-131463-00			18	Unchanged
Plan 19	47170PA0010019	47170PA0010019	SERF-131464-00			19	Unchanged
Plan 20	47170PA0010020	47170PA0010020	SERF-131465-00			20	Unchanged
Plan 21	47170PA0010021	47170PA0010021	SERF-131466-00			21	Unchanged
Plan 22	47170PA0010022	47170PA0010022	SERF-131467-00			22	Unchanged
Plan 23	47170PA0010023	47170PA0010023	SERF-131468-00			23	Unchanged
Plan 24	47170PA0010024	47170PA0010024	SERF-131469-00			24	Unchanged
Plan 25	47170PA0010025	47170PA0010025	SERF-131470-00			25	Unchanged
Plan 26	47170PA0010026	47170PA0010026	SERF-131471-00			26	Unchanged
Plan 27	47170PA0010027	47170PA0010027	SERF-131472-00			27	Unchanged
Plan 28	47170PA0010028	47170PA0010028	SERF-131473-00			28	Unchanged
Plan 29	47170PA0010029	47170PA0010029	SERF-131474-00			29	Unchanged
Plan 30	47170PA0010030	47170PA0010030	SERF-131475-00			30	Unchanged
Plan 31	47170PA0010031	47170PA0010031	SERF-131476-00			31	Unchanged
Plan 32	47170PA0010032	47170PA0010032	SERF-131477-00			32	Unchanged
Plan 33	47170PA0010033	47170PA0010033	SERF-131478-00			33	Unchanged
Plan 34	47170PA0010034	47170PA0010034	SERF-131479-00			34	Unchanged
Plan 35	47170PA0010035	47170PA0010035	SERF-131480-00			35	Unchanged
Plan 36	47170PA0010036	47170PA0010036	SERF-131481-00			36	Unchanged
Plan 37	47170PA0010037	47170PA0010037	SERF-131482-00			37	Unchanged
Plan 38	47170PA0010038	47170PA0010038	SERF-131483-00			38	Unchanged
Plan 39	47170PA0010039	47170PA0010039	SERF-131484-00			39	Unchanged
Plan 40	47170PA0010040	47170PA0010040	SERF-131485-00			40	Unchanged
Plan 41	47170PA0010041	47170PA0010041	SERF-131486-00			41	Unchanged
Plan 42	47170PA0010042	47170PA0010042	SERF-131487-00			42	Unchanged
Plan 43	47170PA0010043	47170PA0010043	SERF-131488-00			43	Unchanged
Plan 44	47170PA0010044	47170PA0010044	SERF-131489-00			44	Unchanged
Plan 45	47170PA0010045	47170PA0010045	SERF-131490-00			45	Unchanged
Plan 46	47170PA0010046	47170PA0010046	SERF-131491-00			46	Unchanged
Plan 47	47170PA0010047	47170PA0010047	SERF-131492-00			47	Unchanged
Plan 48	47170PA0010048	47170PA0010048	SERF-131493-00			48	Unchanged
Plan 49	47170PA0010049	47170PA0010049	SERF-131494-00			49	Unchanged
Plan 50	47170PA0010050	47170PA0010050	SERF-131495-00			50	Unchanged
Plan 51	47170PA0010051	47170PA0010051	SERF-131496-00			51	Unchanged
Plan 52	47170PA0010052	47170PA0010052	SERF-131497-00			52	Unchanged
Plan 53	47170PA0010053	47170PA0010053	SERF-131498-00			53	Unchanged
Plan 54	47170PA0010054	47170PA0010054	SERF-131499-00			54	Unchanged
Plan 55	47170PA0010055	47170PA0010055	SERF-131500-00			55	Unchanged
Plan 56	47170PA0010056	47170PA0010056	SERF-131501-00			56	Unchanged
Plan 57	47170PA0010057	47170PA0010057	SERF-131502-00			57	Unchanged
Plan 58	47170PA0010058	47170PA0010058	SERF-131503-00			58	Unchanged
Plan 59	47170PA0010059	47170PA0010059	SERF-131504-00			59	Unchanged
Plan 60	47170PA0010060	47170PA0010060	SERF-131505-00			60	Unchanged
Plan 61	47170PA0010061	47170PA0010061	SERF-131506-00			61	Unchanged
Plan 62	47170PA0010062	47170PA0010062	SERF-131507-00			62	Unchanged
Plan 63	47170PA0010063	47170PA0010063	SERF-131508-00			63	Unchanged
Plan 64	47170PA0010064	47170PA0010064	SERF-131509-00			64	Unchanged
Plan 65	47170PA0010065	47170PA0010065	SERF-131510-00			65	Unchanged
Plan 66	47170PA0010066	47170PA0010066	SERF-131511-00			66	Unchanged
Plan 67	47170PA0010067	47170PA0010067	SERF-131512-00			67	Unchanged
Plan 68	47170PA0010068	47170PA0010068	SERF-131513-00			68	Unchanged
Plan 69	47170PA0010069	47170PA0010069	SERF-131514-00			69	Unchanged
Plan 70	47170PA0010070	47170PA0010070	SERF-131515-00			70	Unchanged
Plan 71	47170PA0010071	47170PA0010071	SERF-131516-00			71	Unchanged
Plan 72	47170PA0010072	47170PA0010072	SERF-131517-00			72	Unchanged
Plan 73	47170PA0010073	47170PA0010073	SERF-131518-00			73	Unchanged
Plan 74	47170PA0010074	47170PA0010074	SERF-131519-00			74	Unchanged
Plan 75	47170PA0010075	47170PA0010075	SERF-131520-00			75	Unchanged
Plan 76	47170PA0010076	47170PA0010076	SERF-131521-00			76	Unchanged
Plan 77	47170PA0010077	47170PA0010077	SERF-131522-00			77	Unchanged
Plan 78	47170PA0010078	47170PA0010078	SERF-131523-00			78	Unchanged
Plan 79	47170PA0010079	47170PA0010079	SERF-131524-00			79	Unchanged
Plan 80	47170PA0010080	47170PA0010080	SERF-131525-00			80	Unchanged
Plan 81	47170PA0010081	47170PA0010081	SERF-131526-00			81	Unchanged
Plan 82	47170PA0010082	47170PA0010082	SERF-131527-00			82	Unchanged
Plan 83	47170PA0010083	47170PA0010083	SERF-131528-00			83	Unchanged
Plan 84	47170PA0010084	47170PA0010084	SERF-131529-00			84	Unchanged
Plan 85	47170PA0010085	47170PA0010085	SERF-131530-00			85	Unchanged
Plan 86	47170PA0010086	47170PA0010086	SERF-131531-00			86	Unchanged
Plan 87	47170PA0010087	47170PA0010087	SERF-131532-00			87	Unchanged
Plan 88	47170PA0010088	47170PA0010088	SERF-131533-00			88	Unchanged
Plan 89	47170PA0010089	47170PA0010089	SERF-131534-00			89	Unchanged
Plan 90	47170PA0010090	47170PA0010090	SERF-131535-00			90	Unchanged
Plan 91	47170PA0010091	47170PA0010091	SERF-131536-00			91	Unchanged
Plan 92	47170PA0010092	47170PA0010092	SERF-131537-00			92	Unchanged
Plan 93	47170PA0010093	47170PA0010093	SERF-131538-00			93	Unchanged
Plan 94	47170PA0010094	47170PA0010094	SERF-131539-00			94	Unchanged
Plan 95	47170PA0010095	47170PA0010095	SERF-131540-00			95	Unchanged
Plan 96	47170PA0010096	47170PA0010096	SERF-131541-00			96	Unchanged
Plan 97	47170PA0010097	47170PA0010097	SERF-131542-00			97	Unchanged
Plan 98	47170PA0010098	47170PA0010098	SERF-131543-00			98	Unchanged
Plan 99	47170PA0010099	47170PA0010099	SERF-131544-00			99	Unchanged
Plan 100	47170PA0010100	47170PA0010100	SERF-131545-00			100	Unchanged

Plan Number	Quarter 1 2015	Quarter 2 2015	Quarter 3 2015	Quarter 4 2015	Average for Year 1 Rating Period
Plan 1	1	1	1	1	1
Plan 2	1	1	1	1	1
Plan 3	1	1	1	1	1
Plan 4	1	1	1	1	1
Plan 5	1	1	1	1	1
Plan 6	1	1	1	1	1
Plan 7	1	1	1	1	1
Plan 8	1	1	1	1	1
Plan 9	1	1	1	1	1
Plan 10	1	1	1	1	1
Plan 11	1	1	1	1	1
Plan 12	1	1	1	1	1
Plan 13	1	1	1	1	1
Plan 14	1	1	1	1	1
Plan 15	1	1	1	1	1
Plan 16	1	1	1	1	1
Plan 17	1	1	1	1	1
Plan 18	1	1	1	1	1
Plan 19	1	1	1	1	1
Plan 20	1	1	1	1	1
Plan 21	1	1	1	1	1
Plan 22	1	1	1	1	1
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Plan 26	1	1	1	1	1
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Plan 95	1	1	1	1	1
Plan 96	1	1	1	1	1
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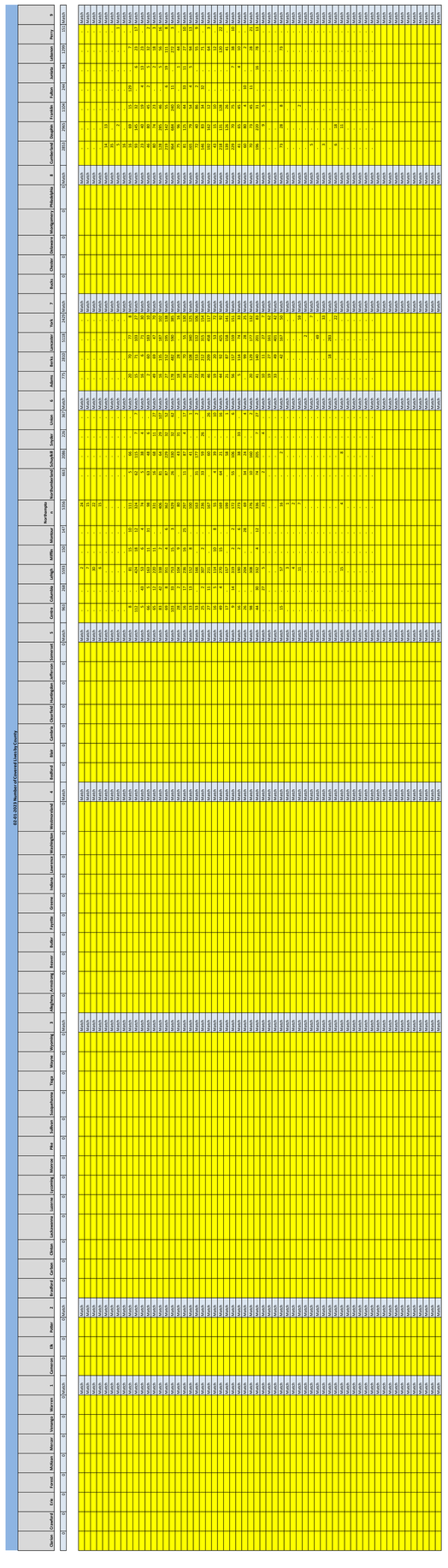
Plan 98	1	1	1	1	1
Plan 99	1	1	1	1	1
Plan 100	1	1	1	1	1



PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Capital Advantage Assurance Company**
Product(s):	**PPO and EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2024**

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			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schutlkill, Snyder, Union	1.000	1.000
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
PPO	All	1.000	1.000	
Valley Advantage EPO	6	0.900	0.900	9/19/2016
Capital Advantage EPO	9	0.900	0.900	7/27/2020
PPO Choice	7	0.955	0.955	5/1/2009
Performance PPO	All	0.976	0.976	
PPO Choice Select	7, 9	0.895	0.895	

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.050956082
Revised Requested Average Rate Change:	5.09%
Minimum Requested Rate Change:	3.46%
Maximum Requested Rate Change:	38.68%
Mapped Members:	35,661
Available in Rating Areas:	Rating Areas 6, 7, and 9

Carrier Name:	Capital Advantage As
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

Key Information

Jan. 2022 - Dec. 2022 Financial Experience

Premium	$298,917,255.00
Claims	$265,528,537.66
Administrative Expenses	$3,974,106.00
Taxes & Fees	$1,760,353.00
Company Made After Taxes	$ 27,654,258.34

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:

Claims:	87%
Administrative Expenses:	10%
Taxes & Fees:	1%
Profit:	2%

The company expects its annual medical costs to increase: 6.27%

Explanation of requested rate change:

- Future cost and utilization: 6.3%
- Favorable 2022 claims net risk adjustment experience: -1.2%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Table B

Plan ID	Plan Name	Metal Level	Projected Member Months	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV and Cost Sharing Factor	(8)/(6*7) Induced Utilization	Induced Demand Table 10
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0010054	Platinum PPO 0/0/15 Rx 250	Platinum	9,752	$7,396,539	$8,252,268	1.12	1.000	1.00	0.90	1.11
45127PA0010055	Platinum PPO 0/0/15 Rx 0	Platinum	21,268	$16,131,007	$19,027,163	1.18	1.000	1.03	0.88	1.14
45127PA0010057	Platinum PPO 250/0/15 Rx 250	Platinum	5,811	$4,407,433	$4,839,210	1.10	1.000	0.99	0.91	1.10
45127PA0010058	Platinum PPO 250/0/15 Rx 0	Platinum	11,669	$8,850,514	$10,186,760	1.15	1.000	1.02	0.89	1.13
45127PA0010116	Gold PPO 500/0/25 Rx 250	Gold	7,255	$5,502,655	$5,351,521	0.97	1.000	0.93	0.95	1.05
45127PA0010117	Gold PPO 500/0/25 Rx 0	Gold	16,486	$12,504,033	$12,922,963	1.03	1.000	0.96	0.93	1.08
45127PA0010084	Gold PPO 1000/0/20 Rx 250	Gold	14,569	$11,050,058	$10,349,005	0.94	1.000	0.91	0.97	1.03
45127PA0010085	Gold PPO 1000/0/20 Rx 0	Gold	25,836	$19,595,670	$19,648,820	1.00	1.000	0.94	0.94	1.06
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	Gold	47	$34,792	$31,618	0.91	1.000	0.89	0.98	1.02
45127PA0010203	Gold PPO Choice 1000/0/20 Rx 0	Gold	24	$17,390	$15,804	0.91	1.000	0.89	0.98	1.02
45127PA0010204	Gold PPO Choice Select 1000/0/20 Rx 0	Gold	142	$96,349	$87,560	0.91	1.000	0.89	0.98	1.02
45127PA0010161	Gold QHDHP PPO 1600/0/10	Gold	6,142	$4,658,484	$4,295,801	0.92	1.000	0.90	0.97	1.03
45127PA0010089	Gold PPO 2000/0/15 Rx 250	Gold	27,742	$21,041,301	$18,234,454	0.87	1.000	0.86	1.00	1.00
45127PA0010090	Gold PPO 2000/0/15 Rx 0	Gold	55,104	$41,794,387	$38,734,039	0.93	1.000	0.90	0.97	1.03
45127PA0010194	Gold PPO 3000/0/15 Rx 250	Gold	19,043	$14,443,425	$11,898,163	0.82	1.000	0.84	1.01	0.99
45127PA0010195	Gold PPO 3000/0/15 Rx 0	Gold	25,469	$19,317,313	$16,956,595	0.88	1.000	0.87	0.99	1.01
45127PA0010124	Silver QHDHP PPO 2750/0/25	Silver	16,415	$12,450,183	$9,610,307	0.77	1.000	0.80	1.04	0.97
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	Silver	71	$52,559	$37,204	0.71	1.000	0.75	1.06	0.94
45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	Silver	604	$437,647	$309,789	0.71	1.000	0.75	1.06	0.94
45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	Silver	438	$297,190	$210,366	0.71	1.000	0.75	1.06	0.94
45127PA0010202	Silver Performance PPO 4500/0/30 Rx 0	Silver	959	$709,910	$480,726	0.68	1.000	0.73	1.07	0.93
45127PA0010207	Silver PPO Choice 4500/0/30 Rx 0	Silver	13,397	$9,707,214	$6,573,387	0.68	1.000	0.73	1.07	0.93
45127PA0010208	Silver PPO Choice Select 4500/0/30 Rx 0	Silver	568	$385,397	$260,977	0.68	1.000	0.73	1.07	0.93
45127PA0010170	Silver QHDHP PPO 3500/0/25	Silver	22,960	$17,414,328	$12,158,787	0.70	1.000	0.74	1.07	0.94
45127PA0010131	Silver PPO 4000/0/40 Rx 250	Silver	15,492	$11,750,120	$8,375,470	0.71	1.000	0.76	1.06	0.94
45127PA0010132	Silver PPO 4000/0/40 Rx 0	Silver	21,564	$16,355,512	$12,469,034	0.76	1.000	0.79	1.04	0.96
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Silver	6,462	$4,901,193	$3,211,894	0.66	1.000	0.71	1.08	0.92
45127PA0010184	Silver PPO 5000/0/35 Rx 250	Silver	15,670	$11,885,127	$7,933,930	0.67	1.000	0.72	1.08	0.93
45127PA0010185	Silver PPO 5000/0/35 Rx 0	Silver	21,090	$15,996,001	$11,435,975	0.71	1.000	0.76	1.06	0.94
45127PA0010186	Silver PPO 6000/0/35 Rx 250	Silver	11,551	$8,761,015	$5,718,197	0.65	1.000	0.71	1.08	0.92
45127PA0010187	Silver PPO 6000/0/35 Rx 0	Silver	8,509	$6,453,768	$4,514,455	0.70	1.000	0.74	1.06	0.94
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Bronze	21,540	$16,337,309	$9,079,503	0.56	1.000	0.62	1.11	0.90
45127PA0010214	Silver QHDHP-E PPO 3750/0/20	Silver	1,184	$898,021	$542,934	0.60	1.000	0.66	1.10	0.91
45127PA0010210	Silver QHDHP-E PPO 5300/0/15	Silver	1,184	$898,021	$527,404	0.59	1.000	0.65	1.10	0.91
45127PA0010211	Silver PPO 8000/0/40 Rx 250	Silver	1,184	$898,021	$566,391	0.63	1.000	0.69	1.09	0.92
45127PA0010212	Silver PPO 8000/0/40 Rx 0	Silver	1,184	$898,021	$606,205	0.68	1.000	0.73	1.07	0.93
45127PA0010213	Bronze PPO 9450/0/0	Bronze	1,184	$898,021	$410,979	0.46	1.000	0.52	1.13	0.89
Total			429,569	325,225,929	275,865,659	0.841	1.00	0.841	1.00	1.00
PMPM				757.10	642.19					
Rate Dev II				757.10						

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010055**		**45127PA0010054**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$476.46	$476.46	$514.58	$514.58	$485.99	$485.99	$452.69	$452.69
15	$518.82	$518.82	$560.32	$560.32	$529.19	$529.19	$492.93	$492.93
16	$535.01	$535.01	$577.81	$577.81	$545.71	$545.71	$508.31	$508.31
17	$551.20	$551.20	$595.30	$595.30	$562.23	$562.23	$523.70	$523.70
18	$568.64	$568.64	$614.14	$614.14	$580.02	$580.02	$540.27	$540.27
19	$586.08	$586.08	$632.97	$632.97	$597.80	$597.80	$556.84	$556.84
20	$604.15	$604.15	$652.48	$652.48	$616.23	$616.23	$574.00	$574.00
21	$622.83	$622.83	$672.66	$672.66	$635.29	$635.29	$591.75	$591.75
22	$622.83	$622.83	$672.66	$672.66	$635.29	$635.29	$591.75	$591.75
23	$622.83	$622.83	$672.66	$672.66	$635.29	$635.29	$591.75	$591.75
24	$622.83	$622.83	$672.66	$672.66	$635.29	$635.29	$591.75	$591.75
25	$625.32	$625.32	$675.35	$675.35	$637.83	$637.83	$594.12	$594.12
26	$637.78	$637.78	$688.80	$688.80	$650.53	$650.53	$605.95	$605.95
27	$652.73	$652.73	$704.94	$704.94	$665.78	$665.78	$620.15	$620.15
28	$677.02	$677.02	$731.18	$731.18	$690.56	$690.56	$643.23	$643.23
29	$696.95	$696.95	$752.70	$752.70	$710.89	$710.89	$662.17	$662.17
30	$706.91	$706.91	$763.47	$763.47	$721.05	$721.05	$671.64	$671.64
31	$721.86	$721.86	$779.61	$779.61	$736.30	$736.30	$685.84	$685.84
32	$736.81	$736.81	$795.75	$795.75	$751.54	$751.54	$700.04	$700.04
33	$746.15	$746.15	$805.84	$805.84	$761.07	$761.07	$708.92	$708.92
34	$756.12	$756.12	$816.60	$816.60	$771.24	$771.24	$718.38	$718.38
35	$761.10	$761.10	$821.99	$821.99	$776.32	$776.32	$723.12	$723.12
36	$766.08	$766.08	$827.37	$827.37	$781.40	$781.40	$727.85	$727.85
37	$771.06	$771.06	$832.75	$832.75	$786.48	$786.48	$732.59	$732.59
38	$776.05	$776.05	$838.13	$838.13	$791.57	$791.57	$737.32	$737.32
39	$786.01	$786.01	$848.89	$848.89	$801.73	$801.73	$746.79	$746.79
40	$795.98	$795.98	$859.65	$859.65	$811.90	$811.90	$756.26	$756.26
41	$810.92	$810.92	$875.80	$875.80	$827.14	$827.14	$770.46	$770.46
42	$825.25	$825.25	$891.27	$891.27	$841.75	$841.75	$784.07	$784.07
43	$845.18	$845.18	$912.79	$912.79	$862.08	$862.08	$803.00	$803.00
44	$870.09	$870.09	$939.70	$939.70	$887.50	$887.50	$826.67	$826.67
45	$899.37	$899.37	$971.32	$971.32	$917.35	$917.35	$854.49	$854.49
46	$934.24	$934.24	$1,008.98	$1,008.98	$952.93	$952.93	$887.62	$887.62
47	$973.48	$973.48	$1,051.36	$1,051.36	$992.95	$992.95	$924.91	$924.91
48	$1,018.33	$1,018.33	$1,099.79	$1,099.79	$1,038.69	$1,038.69	$967.51	$967.51
49	$1,062.55	$1,062.55	$1,147.55	$1,147.55	$1,083.80	$1,083.80	$1,009.53	$1,009.53
50	$1,112.37	$1,112.37	$1,201.36	$1,201.36	$1,134.62	$1,134.62	$1,056.87	$1,056.87
51	$1,161.58	$1,161.58	$1,254.50	$1,254.50	$1,184.81	$1,184.81	$1,103.61	$1,103.61
52	$1,215.76	$1,215.76	$1,313.03	$1,313.03	$1,240.08	$1,240.08	$1,155.10	$1,155.10
53	$1,270.57	$1,270.57	$1,372.22	$1,372.22	$1,295.98	$1,295.98	$1,207.17	$1,207.17
54	$1,329.74	$1,329.74	$1,436.12	$1,436.12	$1,356.34	$1,356.34	$1,263.39	$1,263.39
55	$1,388.91	$1,388.91	$1,500.02	$1,500.02	$1,416.69	$1,416.69	$1,319.60	$1,319.60
56	$1,453.06	$1,453.06	$1,569.31	$1,569.31	$1,482.12	$1,482.12	$1,380.55	$1,380.55
57	$1,517.84	$1,517.84	$1,639.26	$1,639.26	$1,548.19	$1,548.19	$1,442.09	$1,442.09
58	$1,586.97	$1,586.97	$1,713.93	$1,713.93	$1,618.71	$1,618.71	$1,507.78	$1,507.78
59	$1,621.23	$1,621.23	$1,750.92	$1,750.92	$1,653.65	$1,653.65	$1,540.33	$1,540.33
60	$1,690.36	$1,690.36	$1,825.59	$1,825.59	$1,724.17	$1,724.17	$1,606.01	$1,606.01
61	$1,750.15	$1,750.15	$1,890.16	$1,890.16	$1,785.16	$1,785.16	$1,662.82	$1,662.82
62	$1,789.39	$1,789.39	$1,932.54	$1,932.54	$1,825.18	$1,825.18	$1,700.10	$1,700.10
63	$1,838.59	$1,838.59	$1,985.68	$1,985.68	$1,875.37	$1,875.37	$1,746.85	$1,746.85
64+	$1,868.48	$1,868.48	$2,017.97	$2,017.97	$1,905.85	$1,905.85	$1,775.24	$1,775.24

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$488.90	$488.90	$461.74	$461.74	$465.82	$465.82	$503.09	$503.09
15	$532.36	$532.36	$502.79	$502.79	$507.23	$507.23	$547.81	$547.81
16	$548.98	$548.98	$518.48	$518.48	$523.06	$523.06	$564.91	$564.91
17	$565.59	$565.59	$534.17	$534.17	$538.89	$538.89	$582.01	$582.01
18	$583.49	$583.49	$551.07	$551.07	$555.94	$555.94	$600.42	$600.42
19	$601.38	$601.38	$567.97	$567.97	$572.99	$572.99	$618.83	$618.83
20	$619.92	$619.92	$585.48	$585.48	$590.65	$590.65	$637.90	$637.90
21	$639.09	$639.09	$603.58	$603.58	$608.92	$608.92	$657.63	$657.63
22	$639.09	$639.09	$603.58	$603.58	$608.92	$608.92	$657.63	$657.63
23	$639.09	$639.09	$603.58	$603.58	$608.92	$608.92	$657.63	$657.63
24	$639.09	$639.09	$603.58	$603.58	$608.92	$608.92	$657.63	$657.63
25	$641.65	$641.65	$606.00	$606.00	$611.36	$611.36	$660.26	$660.26
26	$654.43	$654.43	$618.07	$618.07	$623.53	$623.53	$673.42	$673.42
27	$669.77	$669.77	$632.56	$632.56	$638.15	$638.15	$689.20	$689.20
28	$694.69	$694.69	$656.10	$656.10	$661.90	$661.90	$714.85	$714.85
29	$715.14	$715.14	$675.41	$675.41	$681.38	$681.38	$735.89	$735.89
30	$725.37	$725.37	$685.07	$685.07	$691.12	$691.12	$746.41	$746.41
31	$740.71	$740.71	$699.56	$699.56	$705.74	$705.74	$762.20	$762.20
32	$756.04	$756.04	$714.04	$714.04	$720.35	$720.35	$777.98	$777.98
33	$765.63	$765.63	$723.09	$723.09	$729.49	$729.49	$787.85	$787.85
34	$775.86	$775.86	$732.75	$732.75	$739.23	$739.23	$798.37	$798.37
35	$780.97	$780.97	$737.58	$737.58	$744.10	$744.10	$803.63	$803.63
36	$786.08	$786.08	$742.41	$742.41	$748.97	$748.97	$808.89	$808.89
37	$791.19	$791.19	$747.24	$747.24	$753.84	$753.84	$814.15	$814.15
38	$796.31	$796.31	$752.07	$752.07	$758.71	$758.71	$819.41	$819.41
39	$806.53	$806.53	$761.72	$761.72	$768.46	$768.46	$829.93	$829.93
40	$816.76	$816.76	$771.38	$771.38	$778.20	$778.20	$840.46	$840.46
41	$832.10	$832.10	$785.87	$785.87	$792.81	$792.81	$856.24	$856.24
42	$846.79	$846.79	$799.75	$799.75	$806.82	$806.82	$871.36	$871.36
43	$867.25	$867.25	$819.06	$819.06	$826.30	$826.30	$892.41	$892.41
44	$892.81	$892.81	$843.21	$843.21	$850.66	$850.66	$918.71	$918.71
45	$922.85	$922.85	$871.58	$871.58	$879.28	$879.28	$949.62	$949.62
46	$958.64	$958.64	$905.38	$905.38	$913.38	$913.38	$986.45	$986.45
47	$998.90	$998.90	$943.40	$943.40	$951.74	$951.74	$1,027.88	$1,027.88
48	$1,044.91	$1,044.91	$986.86	$986.86	$995.58	$995.58	$1,075.23	$1,075.23
49	$1,090.29	$1,090.29	$1,029.72	$1,029.72	$1,038.82	$1,038.82	$1,121.92	$1,121.92
50	$1,141.41	$1,141.41	$1,078.00	$1,078.00	$1,087.53	$1,087.53	$1,174.53	$1,174.53
51	$1,191.90	$1,191.90	$1,125.69	$1,125.69	$1,135.64	$1,135.64	$1,226.49	$1,226.49
52	$1,247.50	$1,247.50	$1,178.20	$1,178.20	$1,188.61	$1,188.61	$1,283.70	$1,283.70
53	$1,303.74	$1,303.74	$1,231.31	$1,231.31	$1,242.20	$1,242.20	$1,341.57	$1,341.57
54	$1,364.46	$1,364.46	$1,288.65	$1,288.65	$1,300.04	$1,300.04	$1,404.05	$1,404.05
55	$1,425.17	$1,425.17	$1,345.99	$1,345.99	$1,357.89	$1,357.89	$1,466.52	$1,466.52
56	$1,491.00	$1,491.00	$1,408.16	$1,408.16	$1,420.61	$1,420.61	$1,534.26	$1,534.26
57	$1,557.46	$1,557.46	$1,470.94	$1,470.94	$1,483.94	$1,483.94	$1,602.65	$1,602.65
58	$1,628.40	$1,628.40	$1,537.93	$1,537.93	$1,551.53	$1,551.53	$1,675.65	$1,675.65
59	$1,663.55	$1,663.55	$1,571.13	$1,571.13	$1,585.02	$1,585.02	$1,711.82	$1,711.82
60	$1,734.49	$1,734.49	$1,638.13	$1,638.13	$1,652.61	$1,652.61	$1,784.82	$1,784.82
61	$1,795.84	$1,795.84	$1,696.07	$1,696.07	$1,711.07	$1,711.07	$1,847.95	$1,847.95
62	$1,836.11	$1,836.11	$1,734.10	$1,734.10	$1,749.43	$1,749.43	$1,889.38	$1,889.38
63	$1,886.59	$1,886.59	$1,781.78	$1,781.78	$1,797.53	$1,797.53	$1,941.33	$1,941.33
64+	$1,917.26	$1,917.26	$1,810.74	$1,810.74	$1,826.75	$1,826.75	$1,972.89	$1,972.89

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010058**		**45127PA0010057**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$475.14	$475.14	$446.09	$446.09	$481.77	$481.77	$455.01	$455.01
15	$517.37	$517.37	$485.74	$485.74	$524.60	$524.60	$495.45	$495.45
16	$533.52	$533.52	$500.90	$500.90	$540.97	$540.97	$510.92	$510.92
17	$549.67	$549.67	$516.06	$516.06	$557.35	$557.35	$526.38	$526.38
18	$567.06	$567.06	$532.39	$532.39	$574.98	$574.98	$543.04	$543.04
19	$584.45	$584.45	$548.72	$548.72	$592.61	$592.61	$559.69	$559.69
20	$602.47	$602.47	$565.63	$565.63	$610.88	$610.88	$576.94	$576.94
21	$621.10	$621.10	$583.12	$583.12	$629.77	$629.77	$594.78	$594.78
22	$621.10	$621.10	$583.12	$583.12	$629.77	$629.77	$594.78	$594.78
23	$621.10	$621.10	$583.12	$583.12	$629.77	$629.77	$594.78	$594.78
24	$621.10	$621.10	$583.12	$583.12	$629.77	$629.77	$594.78	$594.78
25	$623.58	$623.58	$585.45	$585.45	$632.29	$632.29	$597.16	$597.16
26	$636.00	$636.00	$597.11	$597.11	$644.88	$644.88	$609.06	$609.06
27	$650.91	$650.91	$611.11	$611.11	$660.00	$660.00	$623.33	$623.33
28	$675.13	$675.13	$633.85	$633.85	$684.56	$684.56	$646.53	$646.53
29	$695.01	$695.01	$652.51	$652.51	$704.71	$704.71	$665.56	$665.56
30	$704.95	$704.95	$661.84	$661.84	$714.79	$714.79	$675.08	$675.08
31	$719.85	$719.85	$675.84	$675.84	$729.90	$729.90	$689.35	$689.35
32	$734.76	$734.76	$689.83	$689.83	$745.02	$745.02	$703.63	$703.63
33	$744.08	$744.08	$698.58	$698.58	$754.46	$754.46	$712.55	$712.55
34	$754.01	$754.01	$707.91	$707.91	$764.54	$764.54	$722.07	$722.07
35	$758.98	$758.98	$712.57	$712.57	$769.58	$769.58	$726.82	$726.82
36	$763.95	$763.95	$717.24	$717.24	$774.62	$774.62	$731.58	$731.58
37	$768.92	$768.92	$721.90	$721.90	$779.65	$779.65	$736.34	$736.34
38	$773.89	$773.89	$726.57	$726.57	$784.69	$784.69	$741.10	$741.10
39	$783.83	$783.83	$735.90	$735.90	$794.77	$794.77	$750.62	$750.62
40	$793.76	$793.76	$745.23	$745.23	$804.85	$804.85	$760.13	$760.13
41	$808.67	$808.67	$759.22	$759.22	$819.96	$819.96	$774.41	$774.41
42	$822.96	$822.96	$772.63	$772.63	$834.44	$834.44	$788.09	$788.09
43	$842.83	$842.83	$791.29	$791.29	$854.60	$854.60	$807.12	$807.12
44	$867.67	$867.67	$814.62	$814.62	$879.79	$879.79	$830.91	$830.91
45	$896.87	$896.87	$842.03	$842.03	$909.39	$909.39	$858.87	$858.87
46	$931.65	$931.65	$874.68	$874.68	$944.65	$944.65	$892.17	$892.17
47	$970.78	$970.78	$911.42	$911.42	$984.33	$984.33	$929.64	$929.64
48	$1,015.50	$1,015.50	$953.40	$953.40	$1,029.67	$1,029.67	$972.47	$972.47
49	$1,059.59	$1,059.59	$994.80	$994.80	$1,074.39	$1,074.39	$1,014.70	$1,014.70
50	$1,109.28	$1,109.28	$1,041.45	$1,041.45	$1,124.77	$1,124.77	$1,062.28	$1,062.28
51	$1,158.35	$1,158.35	$1,087.52	$1,087.52	$1,174.52	$1,174.52	$1,109.27	$1,109.27
52	$1,212.38	$1,212.38	$1,138.25	$1,138.25	$1,229.31	$1,229.31	$1,161.02	$1,161.02
53	$1,267.04	$1,267.04	$1,189.56	$1,189.56	$1,284.73	$1,284.73	$1,213.36	$1,213.36
54	$1,326.05	$1,326.05	$1,244.96	$1,244.96	$1,344.56	$1,344.56	$1,269.86	$1,269.86
55	$1,385.05	$1,385.05	$1,300.36	$1,300.36	$1,404.39	$1,404.39	$1,326.36	$1,326.36
56	$1,449.02	$1,449.02	$1,360.42	$1,360.42	$1,469.25	$1,469.25	$1,387.63	$1,387.63
57	$1,513.62	$1,513.62	$1,421.06	$1,421.06	$1,534.75	$1,534.75	$1,449.48	$1,449.48
58	$1,582.56	$1,582.56	$1,485.79	$1,485.79	$1,604.65	$1,604.65	$1,515.51	$1,515.51
59	$1,616.72	$1,616.72	$1,517.86	$1,517.86	$1,639.29	$1,639.29	$1,548.22	$1,548.22
60	$1,685.66	$1,685.66	$1,582.59	$1,582.59	$1,709.19	$1,709.19	$1,614.24	$1,614.24
61	$1,745.29	$1,745.29	$1,638.57	$1,638.57	$1,769.65	$1,769.65	$1,671.34	$1,671.34
62	$1,784.42	$1,784.42	$1,675.30	$1,675.30	$1,809.33	$1,809.33	$1,708.81	$1,708.81
63	$1,833.48	$1,833.48	$1,721.37	$1,721.37	$1,859.08	$1,859.08	$1,755.80	$1,755.80
64+	$1,863.29	$1,863.29	$1,749.35	$1,749.35	$1,889.30	$1,889.30	$1,784.34	$1,784.34

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010117**		**45127PA0010116**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$500 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$422.09	$422.09	$455.86	$455.86	$430.53	$430.53	$399.38	$399.38
15	$459.61	$459.61	$496.38	$496.38	$468.80	$468.80	$434.88	$434.88
16	$473.95	$473.95	$511.87	$511.87	$483.43	$483.43	$448.46	$448.46
17	$488.30	$488.30	$527.36	$527.36	$498.06	$498.06	$462.03	$462.03
18	$503.75	$503.75	$544.05	$544.05	$513.82	$513.82	$476.65	$476.65
19	$519.20	$519.20	$560.73	$560.73	$529.58	$529.58	$491.27	$491.27
20	$535.20	$535.20	$578.01	$578.01	$545.90	$545.90	$506.41	$506.41
21	$551.75	$551.75	$595.89	$595.89	$562.78	$562.78	$522.07	$522.07
22	$551.75	$551.75	$595.89	$595.89	$562.78	$562.78	$522.07	$522.07
23	$551.75	$551.75	$595.89	$595.89	$562.78	$562.78	$522.07	$522.07
24	$551.75	$551.75	$595.89	$595.89	$562.78	$562.78	$522.07	$522.07
25	$553.96	$553.96	$598.27	$598.27	$565.04	$565.04	$524.16	$524.16
26	$564.99	$564.99	$610.19	$610.19	$576.29	$576.29	$534.60	$534.60
27	$578.23	$578.23	$624.49	$624.49	$589.80	$589.80	$547.13	$547.13
28	$599.75	$599.75	$647.73	$647.73	$611.75	$611.75	$567.49	$567.49
29	$617.41	$617.41	$666.80	$666.80	$629.76	$629.76	$584.20	$584.20
30	$626.24	$626.24	$676.34	$676.34	$638.76	$638.76	$592.55	$592.55
31	$639.48	$639.48	$690.64	$690.64	$652.27	$652.27	$605.08	$605.08
32	$652.72	$652.72	$704.94	$704.94	$665.77	$665.77	$617.61	$617.61
33	$661.00	$661.00	$713.88	$713.88	$674.22	$674.22	$625.44	$625.44
34	$669.82	$669.82	$723.41	$723.41	$683.22	$683.22	$633.79	$633.79
35	$674.24	$674.24	$728.18	$728.18	$687.72	$687.72	$637.97	$637.97
36	$678.65	$678.65	$732.94	$732.94	$692.23	$692.23	$642.15	$642.15
37	$683.07	$683.07	$737.71	$737.71	$696.73	$696.73	$646.32	$646.32
38	$687.48	$687.48	$742.48	$742.48	$701.23	$701.23	$650.50	$650.50
39	$696.31	$696.31	$752.01	$752.01	$710.23	$710.23	$658.85	$658.85
40	$705.14	$705.14	$761.55	$761.55	$719.24	$719.24	$667.21	$667.21
41	$718.38	$718.38	$775.85	$775.85	$732.75	$732.75	$679.74	$679.74
42	$731.07	$731.07	$789.55	$789.55	$745.69	$745.69	$691.74	$691.74
43	$748.72	$748.72	$808.62	$808.62	$763.70	$763.70	$708.45	$708.45
44	$770.79	$770.79	$832.46	$832.46	$786.21	$786.21	$729.33	$729.33
45	$796.73	$796.73	$860.47	$860.47	$812.66	$812.66	$753.87	$753.87
46	$827.62	$827.62	$893.84	$893.84	$844.18	$844.18	$783.10	$783.10
47	$862.39	$862.39	$931.38	$931.38	$879.63	$879.63	$816.00	$816.00
48	$902.11	$902.11	$974.28	$974.28	$920.15	$920.15	$853.58	$853.58
49	$941.29	$941.29	$1,016.59	$1,016.59	$960.11	$960.11	$890.65	$890.65
50	$985.43	$985.43	$1,064.26	$1,064.26	$1,005.13	$1,005.13	$932.42	$932.42
51	$1,029.01	$1,029.01	$1,111.33	$1,111.33	$1,049.59	$1,049.59	$973.66	$973.66
52	$1,077.02	$1,077.02	$1,163.18	$1,163.18	$1,098.56	$1,098.56	$1,019.08	$1,019.08
53	$1,125.57	$1,125.57	$1,215.62	$1,215.62	$1,148.08	$1,148.08	$1,065.02	$1,065.02
54	$1,177.99	$1,177.99	$1,272.23	$1,272.23	$1,201.55	$1,201.55	$1,114.62	$1,114.62
55	$1,230.40	$1,230.40	$1,328.83	$1,328.83	$1,255.01	$1,255.01	$1,164.22	$1,164.22
56	$1,287.23	$1,287.23	$1,390.21	$1,390.21	$1,312.98	$1,312.98	$1,217.99	$1,217.99
57	$1,344.61	$1,344.61	$1,452.18	$1,452.18	$1,371.51	$1,371.51	$1,272.28	$1,272.28
58	$1,405.86	$1,405.86	$1,518.33	$1,518.33	$1,433.98	$1,433.98	$1,330.23	$1,330.23
59	$1,436.21	$1,436.21	$1,551.10	$1,551.10	$1,464.93	$1,464.93	$1,358.95	$1,358.95
60	$1,497.45	$1,497.45	$1,617.25	$1,617.25	$1,527.40	$1,527.40	$1,416.90	$1,416.90
61	$1,550.42	$1,550.42	$1,674.45	$1,674.45	$1,581.43	$1,581.43	$1,467.02	$1,467.02
62	$1,585.18	$1,585.18	$1,711.99	$1,711.99	$1,616.88	$1,616.88	$1,499.91	$1,499.91
63	$1,628.77	$1,628.77	$1,759.07	$1,759.07	$1,661.34	$1,661.34	$1,541.15	$1,541.15
64+	$1,655.24	$1,655.24	$1,787.66	$1,787.66	$1,688.34	$1,688.34	$1,566.20	$1,566.20

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010085**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 1000/0/20 Rx 0**		**Gold PPO 1000/0/20 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$431.33	$431.33	$407.37	$407.37	$410.62	$410.62	$443.47	$443.47
15	$469.68	$469.68	$443.58	$443.58	$447.12	$447.12	$482.89	$482.89
16	$484.33	$484.33	$457.43	$457.43	$461.08	$461.08	$497.96	$497.96
17	$498.99	$498.99	$471.27	$471.27	$475.03	$475.03	$513.04	$513.04
18	$514.78	$514.78	$486.18	$486.18	$490.06	$490.06	$529.27	$529.27
19	$530.57	$530.57	$501.09	$501.09	$505.09	$505.09	$545.50	$545.50
20	$546.92	$546.92	$516.54	$516.54	$520.66	$520.66	$562.31	$562.31
21	$563.84	$563.84	$532.51	$532.51	$536.76	$536.76	$579.70	$579.70
22	$563.84	$563.84	$532.51	$532.51	$536.76	$536.76	$579.70	$579.70
23	$563.84	$563.84	$532.51	$532.51	$536.76	$536.76	$579.70	$579.70
24	$563.84	$563.84	$532.51	$532.51	$536.76	$536.76	$579.70	$579.70
25	$566.09	$566.09	$534.64	$534.64	$538.91	$538.91	$582.02	$582.02
26	$577.37	$577.37	$545.29	$545.29	$549.64	$549.64	$593.61	$593.61
27	$590.90	$590.90	$558.07	$558.07	$562.52	$562.52	$607.53	$607.53
28	$612.89	$612.89	$578.84	$578.84	$583.46	$583.46	$630.13	$630.13
29	$630.93	$630.93	$595.88	$595.88	$600.63	$600.63	$648.69	$648.69
30	$639.95	$639.95	$604.40	$604.40	$609.22	$609.22	$657.96	$657.96
31	$653.49	$653.49	$617.18	$617.18	$622.10	$622.10	$671.87	$671.87
32	$667.02	$667.02	$629.96	$629.96	$634.99	$634.99	$685.79	$685.79
33	$675.48	$675.48	$637.95	$637.95	$643.04	$643.04	$694.48	$694.48
34	$684.50	$684.50	$646.47	$646.47	$651.63	$651.63	$703.76	$703.76
35	$689.01	$689.01	$650.73	$650.73	$655.92	$655.92	$708.39	$708.39
36	$693.52	$693.52	$654.99	$654.99	$660.21	$660.21	$713.03	$713.03
37	$698.03	$698.03	$659.25	$659.25	$664.51	$664.51	$717.67	$717.67
38	$702.54	$702.54	$663.51	$663.51	$668.80	$668.80	$722.31	$722.31
39	$711.56	$711.56	$672.03	$672.03	$677.39	$677.39	$731.58	$731.58
40	$720.58	$720.58	$680.55	$680.55	$685.98	$685.98	$740.86	$740.86
41	$734.11	$734.11	$693.33	$693.33	$698.86	$698.86	$754.77	$754.77
42	$747.08	$747.08	$705.58	$705.58	$711.21	$711.21	$768.10	$768.10
43	$765.12	$765.12	$722.62	$722.62	$728.38	$728.38	$786.65	$786.65
44	$787.68	$787.68	$743.92	$743.92	$749.85	$749.85	$809.84	$809.84
45	$814.18	$814.18	$768.95	$768.95	$775.08	$775.08	$837.09	$837.09
46	$845.75	$845.75	$798.77	$798.77	$805.14	$805.14	$869.55	$869.55
47	$881.28	$881.28	$832.32	$832.32	$838.96	$838.96	$906.07	$906.07
48	$921.87	$921.87	$870.66	$870.66	$877.60	$877.60	$947.81	$947.81
49	$961.90	$961.90	$908.46	$908.46	$915.71	$915.71	$988.97	$988.97
50	$1,007.01	$1,007.01	$951.07	$951.07	$958.65	$958.65	$1,035.35	$1,035.35
51	$1,051.55	$1,051.55	$993.13	$993.13	$1,001.06	$1,001.06	$1,081.14	$1,081.14
52	$1,100.61	$1,100.61	$1,039.46	$1,039.46	$1,047.76	$1,047.76	$1,131.58	$1,131.58
53	$1,150.22	$1,150.22	$1,086.32	$1,086.32	$1,094.99	$1,094.99	$1,182.59	$1,182.59
54	$1,203.79	$1,203.79	$1,136.91	$1,136.91	$1,145.98	$1,145.98	$1,237.66	$1,237.66
55	$1,257.35	$1,257.35	$1,187.50	$1,187.50	$1,196.97	$1,196.97	$1,292.73	$1,292.73
56	$1,315.43	$1,315.43	$1,242.35	$1,242.35	$1,252.26	$1,252.26	$1,352.44	$1,352.44
57	$1,374.07	$1,374.07	$1,297.73	$1,297.73	$1,308.08	$1,308.08	$1,412.73	$1,412.73
58	$1,436.65	$1,436.65	$1,356.84	$1,356.84	$1,367.66	$1,367.66	$1,477.08	$1,477.08
59	$1,467.66	$1,467.66	$1,386.13	$1,386.13	$1,397.19	$1,397.19	$1,508.96	$1,508.96
60	$1,530.25	$1,530.25	$1,445.24	$1,445.24	$1,456.77	$1,456.77	$1,573.31	$1,573.31
61	$1,584.38	$1,584.38	$1,496.36	$1,496.36	$1,508.30	$1,508.30	$1,628.96	$1,628.96
62	$1,619.90	$1,619.90	$1,529.91	$1,529.91	$1,542.11	$1,542.11	$1,665.48	$1,665.48
63	$1,664.44	$1,664.44	$1,571.97	$1,571.97	$1,584.52	$1,584.52	$1,711.28	$1,711.28
64+	$1,691.51	$1,691.51	$1,597.51	$1,597.51	$1,610.27	$1,610.27	$1,739.09	$1,739.09

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010084**		**45127PA0010084**		**45127PA0010084**	
Plan Marketing Name =>	**Gold PPO 1000/0/20 Rx 0**		**Gold PPO 1000/0/20 Rx 250**		**Gold PPO 1000/0/20 Rx 250**		**Gold PPO 1000/0/20 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$418.83	$418.83	$385.99	$385.99	$416.87	$416.87	$393.71	$393.71
15	$456.06	$456.06	$420.30	$420.30	$453.92	$453.92	$428.70	$428.70
16	$470.30	$470.30	$433.42	$433.42	$468.09	$468.09	$442.09	$442.09
17	$484.53	$484.53	$446.54	$446.54	$482.26	$482.26	$455.47	$455.47
18	$499.86	$499.86	$460.66	$460.66	$497.52	$497.52	$469.88	$469.88
19	$515.19	$515.19	$474.79	$474.79	$512.77	$512.77	$484.29	$484.29
20	$531.07	$531.07	$489.42	$489.42	$528.58	$528.58	$499.21	$499.21
21	$547.50	$547.50	$504.56	$504.56	$544.92	$544.92	$514.65	$514.65
22	$547.50	$547.50	$504.56	$504.56	$544.92	$544.92	$514.65	$514.65
23	$547.50	$547.50	$504.56	$504.56	$544.92	$544.92	$514.65	$514.65
24	$547.50	$547.50	$504.56	$504.56	$544.92	$544.92	$514.65	$514.65
25	$549.69	$549.69	$506.58	$506.58	$547.10	$547.10	$516.71	$516.71
26	$560.64	$560.64	$516.67	$516.67	$558.00	$558.00	$527.00	$527.00
27	$573.77	$573.77	$528.78	$528.78	$571.08	$571.08	$539.35	$539.35
28	$595.13	$595.13	$548.46	$548.46	$592.33	$592.33	$559.43	$559.43
29	$612.65	$612.65	$564.60	$564.60	$609.77	$609.77	$575.89	$575.89
30	$621.41	$621.41	$572.68	$572.68	$618.49	$618.49	$584.13	$584.13
31	$634.55	$634.55	$584.79	$584.79	$631.57	$631.57	$596.48	$596.48
32	$647.69	$647.69	$596.89	$596.89	$644.65	$644.65	$608.83	$608.83
33	$655.90	$655.90	$604.46	$604.46	$652.82	$652.82	$616.55	$616.55
34	$664.66	$664.66	$612.54	$612.54	$661.54	$661.54	$624.79	$624.79
35	$669.04	$669.04	$616.57	$616.57	$665.90	$665.90	$628.90	$628.90
36	$673.42	$673.42	$620.61	$620.61	$670.26	$670.26	$633.02	$633.02
37	$677.80	$677.80	$624.65	$624.65	$674.62	$674.62	$637.14	$637.14
38	$682.18	$682.18	$628.68	$628.68	$678.98	$678.98	$641.26	$641.26
39	$690.94	$690.94	$636.75	$636.75	$687.70	$687.70	$649.49	$649.49
40	$699.70	$699.70	$644.83	$644.83	$696.41	$696.41	$657.72	$657.72
41	$712.84	$712.84	$656.94	$656.94	$709.49	$709.49	$670.08	$670.08
42	$725.43	$725.43	$668.54	$668.54	$722.03	$722.03	$681.91	$681.91
43	$742.95	$742.95	$684.69	$684.69	$739.46	$739.46	$698.38	$698.38
44	$764.85	$764.85	$704.87	$704.87	$761.26	$761.26	$718.97	$718.97
45	$790.58	$790.58	$728.58	$728.58	$786.87	$786.87	$743.16	$743.16
46	$821.24	$821.24	$756.84	$756.84	$817.39	$817.39	$771.98	$771.98
47	$855.73	$855.73	$788.63	$788.63	$851.72	$851.72	$804.40	$804.40
48	$895.15	$895.15	$824.96	$824.96	$890.95	$890.95	$841.45	$841.45
49	$934.03	$934.03	$860.78	$860.78	$929.64	$929.64	$877.99	$877.99
50	$977.83	$977.83	$901.14	$901.14	$973.24	$973.24	$919.17	$919.17
51	$1,021.08	$1,021.08	$941.00	$941.00	$1,016.28	$1,016.28	$959.82	$959.82
52	$1,068.71	$1,068.71	$984.90	$984.90	$1,063.69	$1,063.69	$1,004.60	$1,004.60
53	$1,116.89	$1,116.89	$1,029.30	$1,029.30	$1,111.65	$1,111.65	$1,049.89	$1,049.89
54	$1,168.90	$1,168.90	$1,077.24	$1,077.24	$1,163.41	$1,163.41	$1,098.78	$1,098.78
55	$1,220.91	$1,220.91	$1,125.17	$1,125.17	$1,215.18	$1,215.18	$1,147.67	$1,147.67
56	$1,277.31	$1,277.31	$1,177.14	$1,177.14	$1,271.31	$1,271.31	$1,200.68	$1,200.68
57	$1,334.25	$1,334.25	$1,229.61	$1,229.61	$1,327.98	$1,327.98	$1,254.20	$1,254.20
58	$1,395.02	$1,395.02	$1,285.62	$1,285.62	$1,388.47	$1,388.47	$1,311.33	$1,311.33
59	$1,425.13	$1,425.13	$1,313.37	$1,313.37	$1,418.44	$1,418.44	$1,339.64	$1,339.64
60	$1,485.90	$1,485.90	$1,369.38	$1,369.38	$1,478.93	$1,478.93	$1,396.76	$1,396.76
61	$1,538.46	$1,538.46	$1,417.81	$1,417.81	$1,531.24	$1,531.24	$1,446.17	$1,446.17
62	$1,572.95	$1,572.95	$1,449.60	$1,449.60	$1,565.57	$1,565.57	$1,478.59	$1,478.59
63	$1,616.21	$1,616.21	$1,489.46	$1,489.46	$1,608.62	$1,608.62	$1,519.25	$1,519.25
64+	$1,642.49	$1,642.49	$1,513.67	$1,513.67	$1,634.76	$1,634.76	$1,543.94	$1,543.94

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010090**		**45127PA0010090**		**45127PA0010090**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$382.35	$382.35	$412.93	$412.93	$389.99	$389.99	$359.95	$359.95
15	$416.33	$416.33	$449.64	$449.64	$424.66	$424.66	$391.94	$391.94
16	$429.33	$429.33	$463.67	$463.67	$437.91	$437.91	$404.18	$404.18
17	$442.32	$442.32	$477.71	$477.71	$451.17	$451.17	$416.41	$416.41
18	$456.32	$456.32	$492.82	$492.82	$465.44	$465.44	$429.58	$429.58
19	$470.31	$470.31	$507.94	$507.94	$479.72	$479.72	$442.76	$442.76
20	$484.81	$484.81	$523.59	$523.59	$494.50	$494.50	$456.40	$456.40
21	$499.80	$499.80	$539.78	$539.78	$509.80	$509.80	$470.52	$470.52
22	$499.80	$499.80	$539.78	$539.78	$509.80	$509.80	$470.52	$470.52
23	$499.80	$499.80	$539.78	$539.78	$509.80	$509.80	$470.52	$470.52
24	$499.80	$499.80	$539.78	$539.78	$509.80	$509.80	$470.52	$470.52
25	$501.80	$501.80	$541.94	$541.94	$511.84	$511.84	$472.40	$472.40
26	$511.80	$511.80	$552.74	$552.74	$522.03	$522.03	$481.81	$481.81
27	$523.79	$523.79	$565.69	$565.69	$534.27	$534.27	$493.10	$493.10
28	$543.28	$543.28	$586.75	$586.75	$554.15	$554.15	$511.46	$511.46
29	$559.28	$559.28	$604.02	$604.02	$570.46	$570.46	$526.51	$526.51
30	$567.27	$567.27	$612.65	$612.65	$578.62	$578.62	$534.04	$534.04
31	$579.27	$579.27	$625.61	$625.61	$590.85	$590.85	$545.33	$545.33
32	$591.26	$591.26	$638.56	$638.56	$603.09	$603.09	$556.63	$556.63
33	$598.76	$598.76	$646.66	$646.66	$610.74	$610.74	$563.68	$563.68
34	$606.76	$606.76	$655.30	$655.30	$618.89	$618.89	$571.21	$571.21
35	$610.76	$610.76	$659.62	$659.62	$622.97	$622.97	$574.98	$574.98
36	$614.75	$614.75	$663.93	$663.93	$627.05	$627.05	$578.74	$578.74
37	$618.75	$618.75	$668.25	$668.25	$631.13	$631.13	$582.50	$582.50
38	$622.75	$622.75	$672.57	$672.57	$635.21	$635.21	$586.27	$586.27
39	$630.75	$630.75	$681.21	$681.21	$643.36	$643.36	$593.80	$593.80
40	$638.74	$638.74	$689.84	$689.84	$651.52	$651.52	$601.32	$601.32
41	$650.74	$650.74	$702.80	$702.80	$663.75	$663.75	$612.62	$612.62
42	$662.24	$662.24	$715.21	$715.21	$675.48	$675.48	$623.44	$623.44
43	$678.23	$678.23	$732.49	$732.49	$691.79	$691.79	$638.50	$638.50
44	$698.22	$698.22	$754.08	$754.08	$712.19	$712.19	$657.32	$657.32
45	$721.71	$721.71	$779.45	$779.45	$736.15	$736.15	$679.43	$679.43
46	$749.70	$749.70	$809.68	$809.68	$764.69	$764.69	$705.78	$705.78
47	$781.19	$781.19	$843.68	$843.68	$796.81	$796.81	$735.42	$735.42
48	$817.17	$817.17	$882.55	$882.55	$833.52	$833.52	$769.30	$769.30
49	$852.66	$852.66	$920.87	$920.87	$869.71	$869.71	$802.71	$802.71
50	$892.64	$892.64	$964.05	$964.05	$910.50	$910.50	$840.35	$840.35
51	$932.13	$932.13	$1,006.70	$1,006.70	$950.77	$950.77	$877.52	$877.52
52	$975.61	$975.61	$1,053.66	$1,053.66	$995.12	$995.12	$918.46	$918.46
53	$1,019.59	$1,019.59	$1,101.16	$1,101.16	$1,039.98	$1,039.98	$959.86	$959.86
54	$1,067.07	$1,067.07	$1,152.44	$1,152.44	$1,088.41	$1,088.41	$1,004.56	$1,004.56
55	$1,114.55	$1,114.55	$1,203.72	$1,203.72	$1,136.85	$1,136.85	$1,049.26	$1,049.26
56	$1,166.03	$1,166.03	$1,259.32	$1,259.32	$1,189.35	$1,189.35	$1,097.72	$1,097.72
57	$1,218.01	$1,218.01	$1,315.45	$1,315.45	$1,242.37	$1,242.37	$1,146.66	$1,146.66
58	$1,273.49	$1,273.49	$1,375.37	$1,375.37	$1,298.96	$1,298.96	$1,198.88	$1,198.88
59	$1,300.98	$1,300.98	$1,405.06	$1,405.06	$1,327.00	$1,327.00	$1,224.76	$1,224.76
60	$1,356.46	$1,356.46	$1,464.97	$1,464.97	$1,383.59	$1,383.59	$1,276.99	$1,276.99
61	$1,404.44	$1,404.44	$1,516.79	$1,516.79	$1,432.53	$1,432.53	$1,322.16	$1,322.16
62	$1,435.93	$1,435.93	$1,550.80	$1,550.80	$1,464.64	$1,464.64	$1,351.80	$1,351.80
63	$1,475.41	$1,475.41	$1,593.44	$1,593.44	$1,504.92	$1,504.92	$1,388.98	$1,388.98
64+	$1,499.39	$1,499.39	$1,619.34	$1,619.34	$1,529.39	$1,529.39	$1,411.55	$1,411.55

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010089**		**45127PA0010195**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$388.74	$388.74	$367.15	$367.15	$364.11	$364.11	$393.24	$393.24
15	$423.30	$423.30	$399.78	$399.78	$396.47	$396.47	$428.19	$428.19
16	$436.51	$436.51	$412.26	$412.26	$408.85	$408.85	$441.56	$441.56
17	$449.72	$449.72	$424.74	$424.74	$421.22	$421.22	$454.92	$454.92
18	$463.95	$463.95	$438.18	$438.18	$434.55	$434.55	$469.32	$469.32
19	$478.18	$478.18	$451.61	$451.61	$447.88	$447.88	$483.71	$483.71
20	$492.92	$492.92	$465.53	$465.53	$461.68	$461.68	$498.62	$498.62
21	$508.16	$508.16	$479.93	$479.93	$475.96	$475.96	$514.04	$514.04
22	$508.16	$508.16	$479.93	$479.93	$475.96	$475.96	$514.04	$514.04
23	$508.16	$508.16	$479.93	$479.93	$475.96	$475.96	$514.04	$514.04
24	$508.16	$508.16	$479.93	$479.93	$475.96	$475.96	$514.04	$514.04
25	$510.19	$510.19	$481.85	$481.85	$477.86	$477.86	$516.09	$516.09
26	$520.36	$520.36	$491.45	$491.45	$487.38	$487.38	$526.37	$526.37
27	$532.55	$532.55	$502.97	$502.97	$498.81	$498.81	$538.71	$538.71
28	$552.37	$552.37	$521.68	$521.68	$517.37	$517.37	$558.76	$558.76
29	$568.63	$568.63	$537.04	$537.04	$532.60	$532.60	$575.21	$575.21
30	$576.76	$576.76	$544.72	$544.72	$540.21	$540.21	$583.43	$583.43
31	$588.96	$588.96	$556.24	$556.24	$551.64	$551.64	$595.77	$595.77
32	$601.16	$601.16	$567.76	$567.76	$563.06	$563.06	$608.11	$608.11
33	$608.78	$608.78	$574.96	$574.96	$570.20	$570.20	$615.82	$615.82
34	$616.91	$616.91	$582.64	$582.64	$577.82	$577.82	$624.04	$624.04
35	$620.97	$620.97	$586.47	$586.47	$581.62	$581.62	$628.15	$628.15
36	$625.04	$625.04	$590.31	$590.31	$585.43	$585.43	$632.27	$632.27
37	$629.10	$629.10	$594.15	$594.15	$589.24	$589.24	$636.38	$636.38
38	$633.17	$633.17	$597.99	$597.99	$593.05	$593.05	$640.49	$640.49
39	$641.30	$641.30	$605.67	$605.67	$600.66	$600.66	$648.71	$648.71
40	$649.43	$649.43	$613.35	$613.35	$608.28	$608.28	$656.94	$656.94
41	$661.63	$661.63	$624.87	$624.87	$619.70	$619.70	$669.28	$669.28
42	$673.31	$673.31	$635.91	$635.91	$630.65	$630.65	$681.10	$681.10
43	$689.58	$689.58	$651.27	$651.27	$645.88	$645.88	$697.55	$697.55
44	$709.90	$709.90	$670.46	$670.46	$664.92	$664.92	$718.11	$718.11
45	$733.79	$733.79	$693.02	$693.02	$687.29	$687.29	$742.27	$742.27
46	$762.24	$762.24	$719.90	$719.90	$713.94	$713.94	$771.06	$771.06
47	$794.26	$794.26	$750.13	$750.13	$743.93	$743.93	$803.44	$803.44
48	$830.84	$830.84	$784.69	$784.69	$778.19	$778.19	$840.45	$840.45
49	$866.92	$866.92	$818.76	$818.76	$811.99	$811.99	$876.95	$876.95
50	$907.58	$907.58	$857.16	$857.16	$850.06	$850.06	$918.07	$918.07
51	$947.72	$947.72	$895.07	$895.07	$887.67	$887.67	$958.68	$958.68
52	$991.93	$991.93	$936.82	$936.82	$929.07	$929.07	$1,003.40	$1,003.40
53	$1,036.65	$1,036.65	$979.06	$979.06	$970.96	$970.96	$1,048.64	$1,048.64
54	$1,084.93	$1,084.93	$1,024.65	$1,024.65	$1,016.17	$1,016.17	$1,097.47	$1,097.47
55	$1,133.20	$1,133.20	$1,070.24	$1,070.24	$1,061.39	$1,061.39	$1,146.30	$1,146.30
56	$1,185.54	$1,185.54	$1,119.68	$1,119.68	$1,110.41	$1,110.41	$1,199.25	$1,199.25
57	$1,238.39	$1,238.39	$1,169.59	$1,169.59	$1,159.91	$1,159.91	$1,252.71	$1,252.71
58	$1,294.80	$1,294.80	$1,222.86	$1,222.86	$1,212.75	$1,212.75	$1,309.77	$1,309.77
59	$1,322.74	$1,322.74	$1,249.26	$1,249.26	$1,238.92	$1,238.92	$1,338.04	$1,338.04
60	$1,379.15	$1,379.15	$1,302.53	$1,302.53	$1,291.76	$1,291.76	$1,395.10	$1,395.10
61	$1,427.93	$1,427.93	$1,348.60	$1,348.60	$1,337.45	$1,337.45	$1,444.44	$1,444.44
62	$1,459.95	$1,459.95	$1,378.84	$1,378.84	$1,367.43	$1,367.43	$1,476.83	$1,476.83
63	$1,500.09	$1,500.09	$1,416.75	$1,416.75	$1,405.03	$1,405.03	$1,517.44	$1,517.44
64+	$1,524.47	$1,524.47	$1,439.78	$1,439.78	$1,427.87	$1,427.87	$1,542.11	$1,542.11

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010195**		**45127PA0010194**		**45127PA0010194**		**45127PA0010194**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$371.39	$371.39	$344.00	$344.00	$371.52	$371.52	$350.88	$350.88
15	$404.40	$404.40	$374.58	$374.58	$404.54	$404.54	$382.07	$382.07
16	$417.03	$417.03	$386.27	$386.27	$417.17	$417.17	$393.99	$393.99
17	$429.65	$429.65	$397.96	$397.96	$429.79	$429.79	$405.92	$405.92
18	$443.24	$443.24	$410.55	$410.55	$443.39	$443.39	$418.76	$418.76
19	$456.84	$456.84	$423.14	$423.14	$456.99	$456.99	$431.60	$431.60
20	$470.91	$470.91	$436.18	$436.18	$471.07	$471.07	$444.90	$444.90
21	$485.48	$485.48	$449.67	$449.67	$485.64	$485.64	$458.66	$458.66
22	$485.48	$485.48	$449.67	$449.67	$485.64	$485.64	$458.66	$458.66
23	$485.48	$485.48	$449.67	$449.67	$485.64	$485.64	$458.66	$458.66
24	$485.48	$485.48	$449.67	$449.67	$485.64	$485.64	$458.66	$458.66
25	$487.42	$487.42	$451.47	$451.47	$487.59	$487.59	$460.50	$460.50
26	$497.13	$497.13	$460.46	$460.46	$497.30	$497.30	$469.67	$469.67
27	$508.78	$508.78	$471.25	$471.25	$508.95	$508.95	$480.68	$480.68
28	$527.72	$527.72	$488.79	$488.79	$527.89	$527.89	$498.57	$498.57
29	$543.25	$543.25	$503.18	$503.18	$543.44	$543.44	$513.24	$513.24
30	$551.02	$551.02	$510.38	$510.38	$551.21	$551.21	$520.58	$520.58
31	$562.67	$562.67	$521.17	$521.17	$562.86	$562.86	$531.59	$531.59
32	$574.32	$574.32	$531.96	$531.96	$574.52	$574.52	$542.60	$542.60
33	$581.60	$581.60	$538.70	$538.70	$581.80	$581.80	$549.48	$549.48
34	$589.37	$589.37	$545.90	$545.90	$589.57	$589.57	$556.82	$556.82
35	$593.26	$593.26	$549.50	$549.50	$593.46	$593.46	$560.49	$560.49
36	$597.14	$597.14	$553.09	$553.09	$597.34	$597.34	$564.16	$564.16
37	$601.02	$601.02	$556.69	$556.69	$601.23	$601.23	$567.83	$567.83
38	$604.91	$604.91	$560.29	$560.29	$605.11	$605.11	$571.49	$571.49
39	$612.67	$612.67	$567.48	$567.48	$612.88	$612.88	$578.83	$578.83
40	$620.44	$620.44	$574.68	$574.68	$620.65	$620.65	$586.17	$586.17
41	$632.09	$632.09	$585.47	$585.47	$632.31	$632.31	$597.18	$597.18
42	$643.26	$643.26	$595.81	$595.81	$643.48	$643.48	$607.73	$607.73
43	$658.80	$658.80	$610.20	$610.20	$659.02	$659.02	$622.41	$622.41
44	$678.21	$678.21	$628.19	$628.19	$678.44	$678.44	$640.75	$640.75
45	$701.03	$701.03	$649.32	$649.32	$701.27	$701.27	$662.31	$662.31
46	$728.22	$728.22	$674.50	$674.50	$728.47	$728.47	$688.00	$688.00
47	$758.80	$758.80	$702.83	$702.83	$759.06	$759.06	$716.89	$716.89
48	$793.76	$793.76	$735.21	$735.21	$794.03	$794.03	$749.91	$749.91
49	$828.23	$828.23	$767.14	$767.14	$828.51	$828.51	$782.48	$782.48
50	$867.07	$867.07	$803.11	$803.11	$867.36	$867.36	$819.17	$819.17
51	$905.42	$905.42	$838.63	$838.63	$905.73	$905.73	$855.41	$855.41
52	$947.66	$947.66	$877.76	$877.76	$947.98	$947.98	$895.31	$895.31
53	$990.38	$990.38	$917.33	$917.33	$990.71	$990.71	$935.67	$935.67
54	$1,036.50	$1,036.50	$960.05	$960.05	$1,036.85	$1,036.85	$979.25	$979.25
55	$1,082.62	$1,082.62	$1,002.76	$1,002.76	$1,082.99	$1,082.99	$1,022.82	$1,022.82
56	$1,132.62	$1,132.62	$1,049.08	$1,049.08	$1,133.01	$1,133.01	$1,070.06	$1,070.06
57	$1,183.11	$1,183.11	$1,095.85	$1,095.85	$1,183.51	$1,183.51	$1,117.76	$1,117.76
58	$1,237.00	$1,237.00	$1,145.76	$1,145.76	$1,237.42	$1,237.42	$1,168.67	$1,168.67
59	$1,263.70	$1,263.70	$1,170.49	$1,170.49	$1,264.13	$1,264.13	$1,193.90	$1,193.90
60	$1,317.59	$1,317.59	$1,220.40	$1,220.40	$1,318.04	$1,318.04	$1,244.81	$1,244.81
61	$1,364.20	$1,364.20	$1,263.57	$1,263.57	$1,364.66	$1,364.66	$1,288.84	$1,288.84
62	$1,394.78	$1,394.78	$1,291.90	$1,291.90	$1,395.25	$1,395.25	$1,317.74	$1,317.74
63	$1,433.13	$1,433.13	$1,327.43	$1,327.43	$1,433.62	$1,433.62	$1,353.97	$1,353.97
64+	$1,456.43	$1,456.43	$1,349.00	$1,349.00	$1,456.92	$1,456.92	$1,375.98	$1,375.98

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010161**		**45127PA0010161**		**45127PA0010200**	
Plan Marketing Name =>	**Gold QHDHP PPO 1600/0/10**		**Gold QHDHP PPO 1600/0/10**		**Gold QHDHP PPO 1600/0/10**		**d Performance PPO 1000/0/20**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1600 Med/Rx Combined**		**$1600 Med/Rx Combined**		**$1600 Med/Rx Combined**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$175 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$380.63	$380.63	$411.08	$411.08	$388.24	$388.24	$367.53	$367.53
15	$414.46	$414.46	$447.62	$447.62	$422.75	$422.75	$400.20	$400.20
16	$427.40	$427.40	$461.59	$461.59	$435.94	$435.94	$412.69	$412.69
17	$440.33	$440.33	$475.56	$475.56	$449.14	$449.14	$425.18	$425.18
18	$454.26	$454.26	$490.60	$490.60	$463.35	$463.35	$438.63	$438.63
19	$468.19	$468.19	$505.65	$505.65	$477.56	$477.56	$452.08	$452.08
20	$482.62	$482.62	$521.23	$521.23	$492.28	$492.28	$466.02	$466.02
21	$497.55	$497.55	$537.35	$537.35	$507.50	$507.50	$480.43	$480.43
22	$497.55	$497.55	$537.35	$537.35	$507.50	$507.50	$480.43	$480.43
23	$497.55	$497.55	$537.35	$537.35	$507.50	$507.50	$480.43	$480.43
24	$497.55	$497.55	$537.35	$537.35	$507.50	$507.50	$480.43	$480.43
25	$499.54	$499.54	$539.50	$539.50	$509.53	$509.53	$482.35	$482.35
26	$509.49	$509.49	$550.25	$550.25	$519.68	$519.68	$491.96	$491.96
27	$521.43	$521.43	$563.15	$563.15	$531.86	$531.86	$503.49	$503.49
28	$540.84	$540.84	$584.10	$584.10	$551.65	$551.65	$522.23	$522.23
29	$556.76	$556.76	$601.30	$601.30	$567.89	$567.89	$537.60	$537.60
30	$564.72	$564.72	$609.90	$609.90	$576.01	$576.01	$545.29	$545.29
31	$576.66	$576.66	$622.79	$622.79	$588.19	$588.19	$556.82	$556.82
32	$588.60	$588.60	$635.69	$635.69	$600.37	$600.37	$568.35	$568.35
33	$596.06	$596.06	$643.75	$643.75	$607.99	$607.99	$575.56	$575.56
34	$604.03	$604.03	$652.35	$652.35	$616.11	$616.11	$583.24	$583.24
35	$608.01	$608.01	$656.65	$656.65	$620.17	$620.17	$587.09	$587.09
36	$611.99	$611.99	$660.95	$660.95	$624.23	$624.23	$590.93	$590.93
37	$615.97	$615.97	$665.24	$665.24	$628.29	$628.29	$594.77	$594.77
38	$619.95	$619.95	$669.54	$669.54	$632.35	$632.35	$598.62	$598.62
39	$627.91	$627.91	$678.14	$678.14	$640.47	$640.47	$606.30	$606.30
40	$635.87	$635.87	$686.74	$686.74	$648.59	$648.59	$613.99	$613.99
41	$647.81	$647.81	$699.63	$699.63	$660.77	$660.77	$625.52	$625.52
42	$659.25	$659.25	$711.99	$711.99	$672.44	$672.44	$636.57	$636.57
43	$675.18	$675.18	$729.19	$729.19	$688.68	$688.68	$651.94	$651.94
44	$695.08	$695.08	$750.68	$750.68	$708.98	$708.98	$671.16	$671.16
45	$718.46	$718.46	$775.94	$775.94	$732.83	$732.83	$693.74	$693.74
46	$746.32	$746.32	$806.03	$806.03	$761.25	$761.25	$720.64	$720.64
47	$777.67	$777.67	$839.88	$839.88	$793.22	$793.22	$750.91	$750.91
48	$813.49	$813.49	$878.57	$878.57	$829.76	$829.76	$785.50	$785.50
49	$848.82	$848.82	$916.73	$916.73	$865.80	$865.80	$819.61	$819.61
50	$888.62	$888.62	$959.71	$959.71	$906.40	$906.40	$858.05	$858.05
51	$927.93	$927.93	$1,002.17	$1,002.17	$946.49	$946.49	$896.00	$896.00
52	$971.22	$971.22	$1,048.92	$1,048.92	$990.64	$990.64	$937.80	$937.80
53	$1,015.00	$1,015.00	$1,096.20	$1,096.20	$1,035.30	$1,035.30	$980.08	$980.08
54	$1,062.27	$1,062.27	$1,147.25	$1,147.25	$1,083.51	$1,083.51	$1,025.72	$1,025.72
55	$1,109.54	$1,109.54	$1,198.30	$1,198.30	$1,131.73	$1,131.73	$1,071.36	$1,071.36
56	$1,160.78	$1,160.78	$1,253.65	$1,253.65	$1,184.00	$1,184.00	$1,120.84	$1,120.84
57	$1,212.53	$1,212.53	$1,309.53	$1,309.53	$1,236.78	$1,236.78	$1,170.81	$1,170.81
58	$1,267.76	$1,267.76	$1,369.18	$1,369.18	$1,293.11	$1,293.11	$1,224.14	$1,224.14
59	$1,295.12	$1,295.12	$1,398.73	$1,398.73	$1,321.03	$1,321.03	$1,250.56	$1,250.56
60	$1,350.35	$1,350.35	$1,458.38	$1,458.38	$1,377.36	$1,377.36	$1,303.89	$1,303.89
61	$1,398.12	$1,398.12	$1,509.96	$1,509.96	$1,426.08	$1,426.08	$1,350.01	$1,350.01
62	$1,429.46	$1,429.46	$1,543.82	$1,543.82	$1,458.05	$1,458.05	$1,380.28	$1,380.28
63	$1,468.77	$1,468.77	$1,586.27	$1,586.27	$1,498.14	$1,498.14	$1,418.23	$1,418.23
64+	$1,492.64	$1,492.64	$1,612.05	$1,612.05	$1,522.49	$1,522.49	$1,441.28	$1,441.28

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010200**		**45127PA0010200**		**45127PA0010203**		**45127PA0010204**	
Plan Marketing Name =>	**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**Gold PPO Choice 1000/0/20 Rx**		**d PPO Choice Select 1000/0/20**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**7**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$396.93	$396.93	$374.88	$374.88	$389.37	$389.37	$367.18	$367.18
15	$432.21	$432.21	$408.20	$408.20	$423.98	$423.98	$399.82	$399.82
16	$445.70	$445.70	$420.94	$420.94	$437.22	$437.22	$412.30	$412.30
17	$459.19	$459.19	$433.68	$433.68	$450.45	$450.45	$424.78	$424.78
18	$473.72	$473.72	$447.41	$447.41	$464.70	$464.70	$438.22	$438.22
19	$488.25	$488.25	$461.13	$461.13	$478.95	$478.95	$451.66	$451.66
20	$503.30	$503.30	$475.34	$475.34	$493.71	$493.71	$465.57	$465.57
21	$518.86	$518.86	$490.04	$490.04	$508.98	$508.98	$479.97	$479.97
22	$518.86	$518.86	$490.04	$490.04	$508.98	$508.98	$479.97	$479.97
23	$518.86	$518.86	$490.04	$490.04	$508.98	$508.98	$479.97	$479.97
24	$518.86	$518.86	$490.04	$490.04	$508.98	$508.98	$479.97	$479.97
25	$520.94	$520.94	$492.00	$492.00	$511.02	$511.02	$481.89	$481.89
26	$531.32	$531.32	$501.80	$501.80	$521.20	$521.20	$491.49	$491.49
27	$543.77	$543.77	$513.56	$513.56	$533.41	$533.41	$503.01	$503.01
28	$564.01	$564.01	$532.67	$532.67	$553.26	$553.26	$521.73	$521.73
29	$580.61	$580.61	$548.35	$548.35	$569.55	$569.55	$537.09	$537.09
30	$588.91	$588.91	$556.19	$556.19	$577.70	$577.70	$544.77	$544.77
31	$601.36	$601.36	$567.95	$567.95	$589.91	$589.91	$556.29	$556.29
32	$613.82	$613.82	$579.72	$579.72	$602.13	$602.13	$567.81	$567.81
33	$621.60	$621.60	$587.07	$587.07	$609.76	$609.76	$575.01	$575.01
34	$629.90	$629.90	$594.91	$594.91	$617.90	$617.90	$582.69	$582.69
35	$634.05	$634.05	$598.83	$598.83	$621.98	$621.98	$586.53	$586.53
36	$638.20	$638.20	$602.75	$602.75	$626.05	$626.05	$590.37	$590.37
37	$642.35	$642.35	$606.67	$606.67	$630.12	$630.12	$594.21	$594.21
38	$646.51	$646.51	$610.59	$610.59	$634.19	$634.19	$598.05	$598.05
39	$654.81	$654.81	$618.43	$618.43	$642.34	$642.34	$605.73	$605.73
40	$663.11	$663.11	$626.27	$626.27	$650.48	$650.48	$613.41	$613.41
41	$675.56	$675.56	$638.03	$638.03	$662.70	$662.70	$624.93	$624.93
42	$687.50	$687.50	$649.30	$649.30	$674.40	$674.40	$635.97	$635.97
43	$704.10	$704.10	$664.98	$664.98	$690.69	$690.69	$651.32	$651.32
44	$724.85	$724.85	$684.58	$684.58	$711.05	$711.05	$670.52	$670.52
45	$749.24	$749.24	$707.62	$707.62	$734.97	$734.97	$693.08	$693.08
46	$778.30	$778.30	$735.06	$735.06	$763.47	$763.47	$719.96	$719.96
47	$810.99	$810.99	$765.93	$765.93	$795.54	$795.54	$750.20	$750.20
48	$848.34	$848.34	$801.21	$801.21	$832.19	$832.19	$784.76	$784.76
49	$885.18	$885.18	$836.01	$836.01	$868.32	$868.32	$818.83	$818.83
50	$926.69	$926.69	$875.21	$875.21	$909.04	$909.04	$857.23	$857.23
51	$967.68	$967.68	$913.92	$913.92	$949.25	$949.25	$895.15	$895.15
52	$1,012.82	$1,012.82	$956.56	$956.56	$993.53	$993.53	$936.91	$936.91
53	$1,058.48	$1,058.48	$999.68	$999.68	$1,038.32	$1,038.32	$979.15	$979.15
54	$1,107.78	$1,107.78	$1,046.23	$1,046.23	$1,086.68	$1,086.68	$1,024.74	$1,024.74
55	$1,157.07	$1,157.07	$1,092.79	$1,092.79	$1,135.03	$1,135.03	$1,070.34	$1,070.34
56	$1,210.51	$1,210.51	$1,143.26	$1,143.26	$1,187.46	$1,187.46	$1,119.78	$1,119.78
57	$1,264.47	$1,264.47	$1,194.22	$1,194.22	$1,240.39	$1,240.39	$1,169.70	$1,169.70
58	$1,322.07	$1,322.07	$1,248.62	$1,248.62	$1,296.89	$1,296.89	$1,222.97	$1,222.97
59	$1,350.60	$1,350.60	$1,275.57	$1,275.57	$1,324.88	$1,324.88	$1,249.37	$1,249.37
60	$1,408.20	$1,408.20	$1,329.96	$1,329.96	$1,381.38	$1,381.38	$1,302.65	$1,302.65
61	$1,458.01	$1,458.01	$1,377.01	$1,377.01	$1,430.24	$1,430.24	$1,348.73	$1,348.73
62	$1,490.70	$1,490.70	$1,407.88	$1,407.88	$1,462.31	$1,462.31	$1,378.96	$1,378.96
63	$1,531.69	$1,531.69	$1,446.59	$1,446.59	$1,502.52	$1,502.52	$1,416.88	$1,416.88
64+	$1,556.58	$1,556.58	$1,470.11	$1,470.11	$1,526.94	$1,526.94	$1,439.91	$1,439.91

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010204**		**45127PA0010132**		**45127PA0010132**		**45127PA0010132**	
Plan Marketing Name =>	**PPO Choice Select 1000/0/20**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$346.78	$346.78	$321.14	$321.14	$346.83	$346.83	$327.56	$327.56
15	$377.61	$377.61	$349.69	$349.69	$377.66	$377.66	$356.68	$356.68
16	$389.39	$389.39	$360.60	$360.60	$389.45	$389.45	$367.81	$367.81
17	$401.18	$401.18	$371.51	$371.51	$401.24	$401.24	$378.94	$378.94
18	$413.87	$413.87	$383.27	$383.27	$413.93	$413.93	$390.93	$390.93
19	$426.56	$426.56	$395.02	$395.02	$426.62	$426.62	$402.92	$402.92
20	$439.71	$439.71	$407.20	$407.20	$439.77	$439.77	$415.34	$415.34
21	$453.31	$453.31	$419.79	$419.79	$453.37	$453.37	$428.19	$428.19
22	$453.31	$453.31	$419.79	$419.79	$453.37	$453.37	$428.19	$428.19
23	$453.31	$453.31	$419.79	$419.79	$453.37	$453.37	$428.19	$428.19
24	$453.31	$453.31	$419.79	$419.79	$453.37	$453.37	$428.19	$428.19
25	$455.12	$455.12	$421.47	$421.47	$455.19	$455.19	$429.90	$429.90
26	$464.19	$464.19	$429.86	$429.86	$464.25	$464.25	$438.46	$438.46
27	$475.07	$475.07	$439.94	$439.94	$475.14	$475.14	$448.74	$448.74
28	$492.75	$492.75	$456.31	$456.31	$492.82	$492.82	$465.44	$465.44
29	$507.25	$507.25	$469.75	$469.75	$507.32	$507.32	$479.14	$479.14
30	$514.51	$514.51	$476.46	$476.46	$514.58	$514.58	$485.99	$485.99
31	$525.38	$525.38	$486.54	$486.54	$525.46	$525.46	$496.27	$496.27
32	$536.26	$536.26	$496.61	$496.61	$536.34	$536.34	$506.54	$506.54
33	$543.06	$543.06	$502.91	$502.91	$543.14	$543.14	$512.97	$512.97
34	$550.32	$550.32	$509.63	$509.63	$550.40	$550.40	$519.82	$519.82
35	$553.94	$553.94	$512.98	$512.98	$554.02	$554.02	$523.24	$523.24
36	$557.57	$557.57	$516.34	$516.34	$557.65	$557.65	$526.67	$526.67
37	$561.20	$561.20	$519.70	$519.70	$561.28	$561.28	$530.09	$530.09
38	$564.82	$564.82	$523.06	$523.06	$564.90	$564.90	$533.52	$533.52
39	$572.08	$572.08	$529.77	$529.77	$572.16	$572.16	$540.37	$540.37
40	$579.33	$579.33	$536.49	$536.49	$579.41	$579.41	$547.22	$547.22
41	$590.21	$590.21	$546.57	$546.57	$590.29	$590.29	$557.50	$557.50
42	$600.63	$600.63	$556.22	$556.22	$600.72	$600.72	$567.35	$567.35
43	$615.14	$615.14	$569.66	$569.66	$615.23	$615.23	$581.05	$581.05
44	$633.27	$633.27	$586.45	$586.45	$633.36	$633.36	$598.18	$598.18
45	$654.58	$654.58	$606.18	$606.18	$654.67	$654.67	$618.30	$618.30
46	$679.96	$679.96	$629.68	$629.68	$680.06	$680.06	$642.28	$642.28
47	$708.52	$708.52	$656.13	$656.13	$708.62	$708.62	$669.25	$669.25
48	$741.16	$741.16	$686.36	$686.36	$741.27	$741.27	$700.08	$700.08
49	$773.34	$773.34	$716.16	$716.16	$773.45	$773.45	$730.48	$730.48
50	$809.61	$809.61	$749.74	$749.74	$809.72	$809.72	$764.74	$764.74
51	$845.42	$845.42	$782.91	$782.91	$845.54	$845.54	$798.57	$798.57
52	$884.86	$884.86	$819.43	$819.43	$884.98	$884.98	$835.82	$835.82
53	$924.75	$924.75	$856.37	$856.37	$924.88	$924.88	$873.50	$873.50
54	$967.81	$967.81	$896.25	$896.25	$967.95	$967.95	$914.18	$914.18
55	$1,010.88	$1,010.88	$936.13	$936.13	$1,011.02	$1,011.02	$954.85	$954.85
56	$1,057.57	$1,057.57	$979.37	$979.37	$1,057.72	$1,057.72	$998.96	$998.96
57	$1,104.71	$1,104.71	$1,023.03	$1,023.03	$1,104.87	$1,104.87	$1,043.49	$1,043.49
58	$1,155.03	$1,155.03	$1,069.62	$1,069.62	$1,155.19	$1,155.19	$1,091.02	$1,091.02
59	$1,179.96	$1,179.96	$1,092.71	$1,092.71	$1,180.13	$1,180.13	$1,114.57	$1,114.57
60	$1,230.28	$1,230.28	$1,139.31	$1,139.31	$1,230.45	$1,230.45	$1,162.10	$1,162.10
61	$1,273.80	$1,273.80	$1,179.61	$1,179.61	$1,273.98	$1,273.98	$1,203.20	$1,203.20
62	$1,302.36	$1,302.36	$1,206.06	$1,206.06	$1,302.54	$1,302.54	$1,230.18	$1,230.18
63	$1,338.17	$1,338.17	$1,239.22	$1,239.22	$1,338.36	$1,338.36	$1,264.00	$1,264.00
64+	$1,359.92	$1,359.92	$1,259.36	$1,259.36	$1,360.11	$1,360.11	$1,284.56	$1,284.56

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010131**		**45127PA0010131**		**45127PA0010131**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$302.68	$302.68	$326.89	$326.89	$308.73	$308.73	$303.47	$303.47
15	$329.58	$329.58	$355.95	$355.95	$336.18	$336.18	$330.44	$330.44
16	$339.87	$339.87	$367.06	$367.06	$346.67	$346.67	$340.76	$340.76
17	$350.16	$350.16	$378.17	$378.17	$357.16	$357.16	$351.07	$351.07
18	$361.24	$361.24	$390.14	$390.14	$368.46	$368.46	$362.18	$362.18
19	$372.32	$372.32	$402.10	$402.10	$379.76	$379.76	$373.29	$373.29
20	$383.79	$383.79	$414.49	$414.49	$391.47	$391.47	$384.79	$384.79
21	$395.66	$395.66	$427.31	$427.31	$403.57	$403.57	$396.69	$396.69
22	$395.66	$395.66	$427.31	$427.31	$403.57	$403.57	$396.69	$396.69
23	$395.66	$395.66	$427.31	$427.31	$403.57	$403.57	$396.69	$396.69
24	$395.66	$395.66	$427.31	$427.31	$403.57	$403.57	$396.69	$396.69
25	$397.24	$397.24	$429.02	$429.02	$405.19	$405.19	$398.28	$398.28
26	$405.16	$405.16	$437.57	$437.57	$413.26	$413.26	$406.21	$406.21
27	$414.65	$414.65	$447.82	$447.82	$422.94	$422.94	$415.73	$415.73
28	$430.08	$430.08	$464.49	$464.49	$438.68	$438.68	$431.20	$431.20
29	$442.74	$442.74	$478.16	$478.16	$451.60	$451.60	$443.90	$443.90
30	$449.07	$449.07	$485.00	$485.00	$458.06	$458.06	$450.24	$450.24
31	$458.57	$458.57	$495.26	$495.26	$467.74	$467.74	$459.76	$459.76
32	$468.07	$468.07	$505.51	$505.51	$477.43	$477.43	$469.28	$469.28
33	$474.00	$474.00	$511.92	$511.92	$483.48	$483.48	$475.23	$475.23
34	$480.33	$480.33	$518.76	$518.76	$489.94	$489.94	$481.58	$481.58
35	$483.50	$483.50	$522.18	$522.18	$493.17	$493.17	$484.76	$484.76
36	$486.66	$486.66	$525.59	$525.59	$496.40	$496.40	$487.93	$487.93
37	$489.83	$489.83	$529.01	$529.01	$499.62	$499.62	$491.10	$491.10
38	$492.99	$492.99	$532.43	$532.43	$502.85	$502.85	$494.28	$494.28
39	$499.32	$499.32	$539.27	$539.27	$509.31	$509.31	$500.62	$500.62
40	$505.65	$505.65	$546.11	$546.11	$515.77	$515.77	$506.97	$506.97
41	$515.15	$515.15	$556.36	$556.36	$525.45	$525.45	$516.49	$516.49
42	$524.25	$524.25	$566.19	$566.19	$534.73	$534.73	$525.61	$525.61
43	$536.91	$536.91	$579.86	$579.86	$547.65	$547.65	$538.31	$538.31
44	$552.74	$552.74	$596.96	$596.96	$563.79	$563.79	$554.18	$554.18
45	$571.33	$571.33	$617.04	$617.04	$582.76	$582.76	$572.82	$572.82
46	$593.49	$593.49	$640.97	$640.97	$605.36	$605.36	$595.04	$595.04
47	$618.42	$618.42	$667.89	$667.89	$630.78	$630.78	$620.03	$620.03
48	$646.90	$646.90	$698.66	$698.66	$659.84	$659.84	$648.59	$648.59
49	$675.00	$675.00	$729.00	$729.00	$688.50	$688.50	$676.75	$676.75
50	$706.65	$706.65	$763.18	$763.18	$720.78	$720.78	$708.49	$708.49
51	$737.91	$737.91	$796.94	$796.94	$752.66	$752.66	$739.83	$739.83
52	$772.33	$772.33	$834.11	$834.11	$787.77	$787.77	$774.34	$774.34
53	$807.15	$807.15	$871.72	$871.72	$823.29	$823.29	$809.25	$809.25
54	$844.73	$844.73	$912.31	$912.31	$861.63	$861.63	$846.93	$846.93
55	$882.32	$882.32	$952.91	$952.91	$899.97	$899.97	$884.62	$884.62
56	$923.07	$923.07	$996.92	$996.92	$941.54	$941.54	$925.48	$925.48
57	$964.22	$964.22	$1,041.36	$1,041.36	$983.51	$983.51	$966.73	$966.73
58	$1,008.14	$1,008.14	$1,088.79	$1,088.79	$1,028.30	$1,028.30	$1,010.77	$1,010.77
59	$1,029.90	$1,029.90	$1,112.30	$1,112.30	$1,050.50	$1,050.50	$1,032.58	$1,032.58
60	$1,073.82	$1,073.82	$1,159.73	$1,159.73	$1,095.30	$1,095.30	$1,076.62	$1,076.62
61	$1,111.80	$1,111.80	$1,200.75	$1,200.75	$1,134.04	$1,134.04	$1,114.70	$1,114.70
62	$1,136.73	$1,136.73	$1,227.67	$1,227.67	$1,159.47	$1,159.47	$1,139.69	$1,139.69
63	$1,167.99	$1,167.99	$1,261.43	$1,261.43	$1,191.35	$1,191.35	$1,171.03	$1,171.03
64+	$1,186.97	$1,186.97	$1,281.93	$1,281.93	$1,210.71	$1,210.71	$1,190.06	$1,190.06

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010184**		**45127PA0010184**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$327.75	$327.75	$309.54	$309.54	$285.83	$285.83	$308.69	$308.69
15	$356.88	$356.88	$337.05	$337.05	$311.23	$311.23	$336.13	$336.13
16	$368.02	$368.02	$347.57	$347.57	$320.95	$320.95	$346.62	$346.62
17	$379.16	$379.16	$358.09	$358.09	$330.66	$330.66	$357.12	$357.12
18	$391.15	$391.15	$369.42	$369.42	$341.12	$341.12	$368.41	$368.41
19	$403.15	$403.15	$380.75	$380.75	$351.59	$351.59	$379.71	$379.71
20	$415.57	$415.57	$392.49	$392.49	$362.42	$362.42	$391.41	$391.41
21	$428.43	$428.43	$404.62	$404.62	$373.63	$373.63	$403.52	$403.52
22	$428.43	$428.43	$404.62	$404.62	$373.63	$373.63	$403.52	$403.52
23	$428.43	$428.43	$404.62	$404.62	$373.63	$373.63	$403.52	$403.52
24	$428.43	$428.43	$404.62	$404.62	$373.63	$373.63	$403.52	$403.52
25	$430.14	$430.14	$406.24	$406.24	$375.12	$375.12	$405.13	$405.13
26	$438.71	$438.71	$414.33	$414.33	$382.60	$382.60	$413.20	$413.20
27	$448.99	$448.99	$424.05	$424.05	$391.56	$391.56	$422.89	$422.89
28	$465.70	$465.70	$439.83	$439.83	$406.14	$406.14	$438.63	$438.63
29	$479.41	$479.41	$452.77	$452.77	$418.09	$418.09	$451.54	$451.54
30	$486.26	$486.26	$459.25	$459.25	$424.07	$424.07	$458.00	$458.00
31	$496.54	$496.54	$468.96	$468.96	$433.04	$433.04	$467.68	$467.68
32	$506.83	$506.83	$478.67	$478.67	$442.00	$442.00	$477.36	$477.36
33	$513.25	$513.25	$484.74	$484.74	$447.61	$447.61	$483.42	$483.42
34	$520.11	$520.11	$491.21	$491.21	$453.59	$453.59	$489.87	$489.87
35	$523.54	$523.54	$494.45	$494.45	$456.58	$456.58	$493.10	$493.10
36	$526.96	$526.96	$497.69	$497.69	$459.56	$459.56	$496.33	$496.33
37	$530.39	$530.39	$500.92	$500.92	$462.55	$462.55	$499.56	$499.56
38	$533.82	$533.82	$504.16	$504.16	$465.54	$465.54	$502.79	$502.79
39	$540.67	$540.67	$510.64	$510.64	$471.52	$471.52	$509.24	$509.24
40	$547.53	$547.53	$517.11	$517.11	$477.50	$477.50	$515.70	$515.70
41	$557.81	$557.81	$526.82	$526.82	$486.47	$486.47	$525.38	$525.38
42	$567.66	$567.66	$536.13	$536.13	$495.06	$495.06	$534.66	$534.66
43	$581.37	$581.37	$549.07	$549.07	$507.02	$507.02	$547.58	$547.58
44	$598.51	$598.51	$565.26	$565.26	$521.96	$521.96	$563.72	$563.72
45	$618.65	$618.65	$584.28	$584.28	$539.52	$539.52	$582.68	$582.68
46	$642.64	$642.64	$606.94	$606.94	$560.45	$560.45	$605.28	$605.28
47	$669.63	$669.63	$632.43	$632.43	$583.98	$583.98	$630.70	$630.70
48	$700.48	$700.48	$661.56	$661.56	$610.89	$610.89	$659.76	$659.76
49	$730.89	$730.89	$690.29	$690.29	$637.41	$637.41	$688.41	$688.41
50	$765.17	$765.17	$722.66	$722.66	$667.30	$667.30	$720.69	$720.69
51	$799.01	$799.01	$754.62	$754.62	$696.82	$696.82	$752.57	$752.57
52	$836.29	$836.29	$789.83	$789.83	$729.33	$729.33	$787.67	$787.67
53	$873.99	$873.99	$825.43	$825.43	$762.21	$762.21	$823.18	$823.18
54	$914.69	$914.69	$863.87	$863.87	$797.70	$797.70	$861.52	$861.52
55	$955.39	$955.39	$902.31	$902.31	$833.19	$833.19	$899.85	$899.85
56	$999.52	$999.52	$943.99	$943.99	$871.68	$871.68	$941.41	$941.41
57	$1,044.07	$1,044.07	$986.07	$986.07	$910.54	$910.54	$983.38	$983.38
58	$1,091.63	$1,091.63	$1,030.98	$1,030.98	$952.01	$952.01	$1,028.17	$1,028.17
59	$1,115.19	$1,115.19	$1,053.24	$1,053.24	$972.56	$972.56	$1,050.36	$1,050.36
60	$1,162.75	$1,162.75	$1,098.15	$1,098.15	$1,014.03	$1,014.03	$1,095.15	$1,095.15
61	$1,203.87	$1,203.87	$1,136.99	$1,136.99	$1,049.90	$1,049.90	$1,133.89	$1,133.89
62	$1,230.87	$1,230.87	$1,162.48	$1,162.48	$1,073.44	$1,073.44	$1,159.31	$1,159.31
63	$1,264.71	$1,264.71	$1,194.45	$1,194.45	$1,102.96	$1,102.96	$1,191.19	$1,191.19
64+	$1,285.28	$1,285.28	$1,213.86	$1,213.86	$1,120.88	$1,120.88	$1,210.55	$1,210.55

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$291.54	$291.54	$297.73	$297.73	$321.55	$321.55	$303.68	$303.68
15	$317.46	$317.46	$324.20	$324.20	$350.13	$350.13	$330.68	$330.68
16	$327.37	$327.37	$334.31	$334.31	$361.06	$361.06	$341.00	$341.00
17	$337.28	$337.28	$344.43	$344.43	$371.99	$371.99	$351.32	$351.32
18	$347.95	$347.95	$355.33	$355.33	$383.76	$383.76	$362.44	$362.44
19	$358.62	$358.62	$366.23	$366.23	$395.53	$395.53	$373.55	$373.55
20	$369.67	$369.67	$377.51	$377.51	$407.72	$407.72	$385.06	$385.06
21	$381.10	$381.10	$389.19	$389.19	$420.33	$420.33	$396.97	$396.97
22	$381.10	$381.10	$389.19	$389.19	$420.33	$420.33	$396.97	$396.97
23	$381.10	$381.10	$389.19	$389.19	$420.33	$420.33	$396.97	$396.97
24	$381.10	$381.10	$389.19	$389.19	$420.33	$420.33	$396.97	$396.97
25	$382.63	$382.63	$390.75	$390.75	$422.01	$422.01	$398.56	$398.56
26	$390.25	$390.25	$398.53	$398.53	$430.41	$430.41	$406.50	$406.50
27	$399.40	$399.40	$407.87	$407.87	$440.50	$440.50	$416.03	$416.03
28	$414.26	$414.26	$423.05	$423.05	$456.89	$456.89	$431.51	$431.51
29	$426.45	$426.45	$435.50	$435.50	$470.34	$470.34	$444.21	$444.21
30	$432.55	$432.55	$441.73	$441.73	$477.07	$477.07	$450.57	$450.57
31	$441.70	$441.70	$451.07	$451.07	$487.16	$487.16	$460.09	$460.09
32	$450.84	$450.84	$460.41	$460.41	$497.24	$497.24	$469.62	$469.62
33	$456.56	$456.56	$466.25	$466.25	$503.55	$503.55	$475.57	$475.57
34	$462.66	$462.66	$472.48	$472.48	$510.27	$510.27	$481.93	$481.93
35	$465.71	$465.71	$475.59	$475.59	$513.64	$513.64	$485.10	$485.10
36	$468.76	$468.76	$478.70	$478.70	$517.00	$517.00	$488.28	$488.28
37	$471.81	$471.81	$481.82	$481.82	$520.36	$520.36	$491.45	$491.45
38	$474.85	$474.85	$484.93	$484.93	$523.73	$523.73	$494.63	$494.63
39	$480.95	$480.95	$491.16	$491.16	$530.45	$530.45	$500.98	$500.98
40	$487.05	$487.05	$497.38	$497.38	$537.18	$537.18	$507.33	$507.33
41	$496.20	$496.20	$506.73	$506.73	$547.26	$547.26	$516.86	$516.86
42	$504.96	$504.96	$515.68	$515.68	$556.93	$556.93	$525.99	$525.99
43	$517.16	$517.16	$528.13	$528.13	$570.38	$570.38	$538.69	$538.69
44	$532.40	$532.40	$543.70	$543.70	$587.19	$587.19	$554.57	$554.57
45	$550.31	$550.31	$561.99	$561.99	$606.95	$606.95	$573.23	$573.23
46	$571.65	$571.65	$583.78	$583.78	$630.49	$630.49	$595.46	$595.46
47	$595.66	$595.66	$608.30	$608.30	$656.97	$656.97	$620.47	$620.47
48	$623.10	$623.10	$636.33	$636.33	$687.23	$687.23	$649.05	$649.05
49	$650.16	$650.16	$663.96	$663.96	$717.07	$717.07	$677.24	$677.24
50	$680.65	$680.65	$695.09	$695.09	$750.70	$750.70	$709.00	$709.00
51	$710.76	$710.76	$725.84	$725.84	$783.91	$783.91	$740.36	$740.36
52	$743.91	$743.91	$759.70	$759.70	$820.47	$820.47	$774.89	$774.89
53	$777.45	$777.45	$793.95	$793.95	$857.46	$857.46	$809.83	$809.83
54	$813.65	$813.65	$830.92	$830.92	$897.39	$897.39	$847.54	$847.54
55	$849.86	$849.86	$867.89	$867.89	$937.33	$937.33	$885.25	$885.25
56	$889.11	$889.11	$907.98	$907.98	$980.62	$980.62	$926.14	$926.14
57	$928.75	$928.75	$948.46	$948.46	$1,024.33	$1,024.33	$967.43	$967.43
58	$971.05	$971.05	$991.66	$991.66	$1,070.99	$1,070.99	$1,011.49	$1,011.49
59	$992.01	$992.01	$1,013.06	$1,013.06	$1,094.11	$1,094.11	$1,033.32	$1,033.32
60	$1,034.31	$1,034.31	$1,056.26	$1,056.26	$1,140.76	$1,140.76	$1,077.39	$1,077.39
61	$1,070.90	$1,070.90	$1,093.62	$1,093.62	$1,181.11	$1,181.11	$1,115.50	$1,115.50
62	$1,094.91	$1,094.91	$1,118.14	$1,118.14	$1,207.59	$1,207.59	$1,140.51	$1,140.51
63	$1,125.01	$1,125.01	$1,148.89	$1,148.89	$1,240.80	$1,240.80	$1,171.87	$1,171.87
64+	$1,143.30	$1,143.30	$1,167.56	$1,167.56	$1,260.98	$1,260.98	$1,190.91	$1,190.91

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010186**		**45127PA0010186**		**45127PA0010124**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$280.30	$280.30	$302.72	$302.72	$285.90	$285.90	$324.68	$324.68
15	$305.21	$305.21	$329.63	$329.63	$311.32	$311.32	$353.54	$353.54
16	$314.74	$314.74	$339.92	$339.92	$321.03	$321.03	$364.58	$364.58
17	$324.26	$324.26	$350.21	$350.21	$330.75	$330.75	$375.61	$375.61
18	$334.52	$334.52	$361.29	$361.29	$341.21	$341.21	$387.50	$387.50
19	$344.78	$344.78	$372.36	$372.36	$351.68	$351.68	$399.38	$399.38
20	$355.41	$355.41	$383.84	$383.84	$362.52	$362.52	$411.69	$411.69
21	$366.40	$366.40	$395.71	$395.71	$373.73	$373.73	$424.42	$424.42
22	$366.40	$366.40	$395.71	$395.71	$373.73	$373.73	$424.42	$424.42
23	$366.40	$366.40	$395.71	$395.71	$373.73	$373.73	$424.42	$424.42
24	$366.40	$366.40	$395.71	$395.71	$373.73	$373.73	$424.42	$424.42
25	$367.87	$367.87	$397.29	$397.29	$375.22	$375.22	$426.12	$426.12
26	$375.19	$375.19	$405.21	$405.21	$382.70	$382.70	$434.61	$434.61
27	$383.99	$383.99	$414.71	$414.71	$391.67	$391.67	$444.79	$444.79
28	$398.28	$398.28	$430.14	$430.14	$406.24	$406.24	$461.34	$461.34
29	$410.00	$410.00	$442.80	$442.80	$418.20	$418.20	$474.93	$474.93
30	$415.86	$415.86	$449.13	$449.13	$424.18	$424.18	$481.72	$481.72
31	$424.66	$424.66	$458.63	$458.63	$433.15	$433.15	$491.90	$491.90
32	$433.45	$433.45	$468.13	$468.13	$442.12	$442.12	$502.09	$502.09
33	$438.95	$438.95	$474.06	$474.06	$447.73	$447.73	$508.46	$508.46
34	$444.81	$444.81	$480.39	$480.39	$453.71	$453.71	$515.25	$515.25
35	$447.74	$447.74	$483.56	$483.56	$456.70	$456.70	$518.64	$518.64
36	$450.67	$450.67	$486.73	$486.73	$459.69	$459.69	$522.04	$522.04
37	$453.60	$453.60	$489.89	$489.89	$462.68	$462.68	$525.43	$525.43
38	$456.53	$456.53	$493.06	$493.06	$465.67	$465.67	$528.83	$528.83
39	$462.40	$462.40	$499.39	$499.39	$471.64	$471.64	$535.62	$535.62
40	$468.26	$468.26	$505.72	$505.72	$477.62	$477.62	$542.41	$542.41
41	$477.05	$477.05	$515.22	$515.22	$486.59	$486.59	$552.59	$552.59
42	$485.48	$485.48	$524.32	$524.32	$495.19	$495.19	$562.36	$562.36
43	$497.20	$497.20	$536.98	$536.98	$507.15	$507.15	$575.94	$575.94
44	$511.86	$511.86	$552.81	$552.81	$522.10	$522.10	$592.91	$592.91
45	$529.08	$529.08	$571.41	$571.41	$539.66	$539.66	$612.86	$612.86
46	$549.60	$549.60	$593.57	$593.57	$560.59	$560.59	$636.63	$636.63
47	$572.68	$572.68	$618.50	$618.50	$584.14	$584.14	$663.37	$663.37
48	$599.06	$599.06	$646.99	$646.99	$611.05	$611.05	$693.93	$693.93
49	$625.08	$625.08	$675.08	$675.08	$637.58	$637.58	$724.06	$724.06
50	$654.39	$654.39	$706.74	$706.74	$667.48	$667.48	$758.01	$758.01
51	$683.34	$683.34	$738.00	$738.00	$697.00	$697.00	$791.54	$791.54
52	$715.21	$715.21	$772.43	$772.43	$729.52	$729.52	$828.47	$828.47
53	$747.46	$747.46	$807.25	$807.25	$762.41	$762.41	$865.82	$865.82
54	$782.26	$782.26	$844.85	$844.85	$797.91	$797.91	$906.14	$906.14
55	$817.07	$817.07	$882.44	$882.44	$833.41	$833.41	$946.46	$946.46
56	$854.81	$854.81	$923.20	$923.20	$871.91	$871.91	$990.17	$990.17
57	$892.92	$892.92	$964.35	$964.35	$910.78	$910.78	$1,034.31	$1,034.31
58	$933.59	$933.59	$1,008.27	$1,008.27	$952.26	$952.26	$1,081.42	$1,081.42
59	$953.74	$953.74	$1,030.04	$1,030.04	$972.81	$972.81	$1,104.77	$1,104.77
60	$994.41	$994.41	$1,073.96	$1,073.96	$1,014.30	$1,014.30	$1,151.88	$1,151.88
61	$1,029.58	$1,029.58	$1,111.95	$1,111.95	$1,050.18	$1,050.18	$1,192.62	$1,192.62
62	$1,052.67	$1,052.67	$1,136.88	$1,136.88	$1,073.72	$1,073.72	$1,219.36	$1,219.36
63	$1,081.61	$1,081.61	$1,168.14	$1,168.14	$1,103.25	$1,103.25	$1,252.89	$1,252.89
64+	$1,099.19	$1,099.19	$1,187.13	$1,187.13	$1,121.18	$1,121.18	$1,273.25	$1,273.25

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010124**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$350.66	$350.66	$331.17	$331.17	$297.24	$297.24	$321.02	$321.02
15	$381.83	$381.83	$360.61	$360.61	$323.66	$323.66	$349.56	$349.56
16	$393.74	$393.74	$371.87	$371.87	$333.76	$333.76	$360.47	$360.47
17	$405.66	$405.66	$383.12	$383.12	$343.87	$343.87	$371.38	$371.38
18	$418.50	$418.50	$395.25	$395.25	$354.75	$354.75	$383.13	$383.13
19	$431.33	$431.33	$407.37	$407.37	$365.63	$365.63	$394.88	$394.88
20	$444.62	$444.62	$419.92	$419.92	$376.89	$376.89	$407.04	$407.04
21	$458.37	$458.37	$432.91	$432.91	$388.55	$388.55	$419.63	$419.63
22	$458.37	$458.37	$432.91	$432.91	$388.55	$388.55	$419.63	$419.63
23	$458.37	$458.37	$432.91	$432.91	$388.55	$388.55	$419.63	$419.63
24	$458.37	$458.37	$432.91	$432.91	$388.55	$388.55	$419.63	$419.63
25	$460.21	$460.21	$434.64	$434.64	$390.10	$390.10	$421.31	$421.31
26	$469.37	$469.37	$443.30	$443.30	$397.88	$397.88	$429.71	$429.71
27	$480.38	$480.38	$453.69	$453.69	$407.20	$407.20	$439.78	$439.78
28	$498.25	$498.25	$470.57	$470.57	$422.35	$422.35	$456.14	$456.14
29	$512.92	$512.92	$484.42	$484.42	$434.79	$434.79	$469.57	$469.57
30	$520.25	$520.25	$491.35	$491.35	$441.00	$441.00	$476.28	$476.28
31	$531.26	$531.26	$501.74	$501.74	$450.33	$450.33	$486.36	$486.36
32	$542.26	$542.26	$512.13	$512.13	$459.65	$459.65	$496.43	$496.43
33	$549.13	$549.13	$518.62	$518.62	$465.48	$465.48	$502.72	$502.72
34	$556.47	$556.47	$525.55	$525.55	$471.70	$471.70	$509.44	$509.44
35	$560.13	$560.13	$529.01	$529.01	$474.81	$474.81	$512.79	$512.79
36	$563.80	$563.80	$532.48	$532.48	$477.92	$477.92	$516.15	$516.15
37	$567.47	$567.47	$535.94	$535.94	$481.02	$481.02	$519.51	$519.51
38	$571.13	$571.13	$539.40	$539.40	$484.13	$484.13	$522.86	$522.86
39	$578.47	$578.47	$546.33	$546.33	$490.35	$490.35	$529.58	$529.58
40	$585.80	$585.80	$553.26	$553.26	$496.57	$496.57	$536.29	$536.29
41	$596.80	$596.80	$563.65	$563.65	$505.89	$505.89	$546.36	$546.36
42	$607.35	$607.35	$573.60	$573.60	$514.83	$514.83	$556.02	$556.02
43	$622.01	$622.01	$587.46	$587.46	$527.26	$527.26	$569.44	$569.44
44	$640.35	$640.35	$604.77	$604.77	$542.80	$542.80	$586.23	$586.23
45	$661.89	$661.89	$625.12	$625.12	$561.07	$561.07	$605.95	$605.95
46	$687.56	$687.56	$649.36	$649.36	$582.83	$582.83	$629.45	$629.45
47	$716.44	$716.44	$676.64	$676.64	$607.30	$607.30	$655.89	$655.89
48	$749.44	$749.44	$707.81	$707.81	$635.28	$635.28	$686.10	$686.10
49	$781.99	$781.99	$738.54	$738.54	$662.87	$662.87	$715.90	$715.90
50	$818.66	$818.66	$773.17	$773.17	$693.95	$693.95	$749.47	$749.47
51	$854.87	$854.87	$807.37	$807.37	$724.65	$724.65	$782.62	$782.62
52	$894.75	$894.75	$845.04	$845.04	$758.45	$758.45	$819.13	$819.13
53	$935.08	$935.08	$883.13	$883.13	$792.64	$792.64	$856.05	$856.05
54	$978.63	$978.63	$924.26	$924.26	$829.55	$829.55	$895.92	$895.92
55	$1,022.17	$1,022.17	$965.39	$965.39	$866.47	$866.47	$935.78	$935.78
56	$1,069.39	$1,069.39	$1,009.98	$1,009.98	$906.49	$906.49	$979.01	$979.01
57	$1,117.06	$1,117.06	$1,055.00	$1,055.00	$946.90	$946.90	$1,022.65	$1,022.65
58	$1,167.94	$1,167.94	$1,103.05	$1,103.05	$990.03	$990.03	$1,069.23	$1,069.23
59	$1,193.15	$1,193.15	$1,126.86	$1,126.86	$1,011.40	$1,011.40	$1,092.31	$1,092.31
60	$1,244.03	$1,244.03	$1,174.91	$1,174.91	$1,054.52	$1,054.52	$1,138.89	$1,138.89
61	$1,288.03	$1,288.03	$1,216.47	$1,216.47	$1,091.83	$1,091.83	$1,179.17	$1,179.17
62	$1,316.91	$1,316.91	$1,243.75	$1,243.75	$1,116.30	$1,116.30	$1,205.61	$1,205.61
63	$1,353.12	$1,353.12	$1,277.95	$1,277.95	$1,147.00	$1,147.00	$1,238.76	$1,238.76
64+	$1,375.11	$1,375.11	$1,298.72	$1,298.72	$1,165.64	$1,165.64	$1,258.89	$1,258.89

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010170**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$3500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$303.19	$303.19	$281.28	$281.28	$303.79	$303.79	$286.91	$286.91
15	$330.14	$330.14	$306.29	$306.29	$330.79	$330.79	$312.41	$312.41
16	$340.44	$340.44	$315.85	$315.85	$341.11	$341.11	$322.16	$322.16
17	$350.74	$350.74	$325.41	$325.41	$351.44	$351.44	$331.91	$331.91
18	$361.84	$361.84	$335.70	$335.70	$362.56	$362.56	$342.41	$342.41
19	$372.94	$372.94	$346.00	$346.00	$373.68	$373.68	$352.92	$352.92
20	$384.43	$384.43	$356.66	$356.66	$385.19	$385.19	$363.79	$363.79
21	$396.32	$396.32	$367.69	$367.69	$397.11	$397.11	$375.04	$375.04
22	$396.32	$396.32	$367.69	$367.69	$397.11	$397.11	$375.04	$375.04
23	$396.32	$396.32	$367.69	$367.69	$397.11	$397.11	$375.04	$375.04
24	$396.32	$396.32	$367.69	$367.69	$397.11	$397.11	$375.04	$375.04
25	$397.91	$397.91	$369.16	$369.16	$398.69	$398.69	$376.54	$376.54
26	$405.83	$405.83	$376.51	$376.51	$406.64	$406.64	$384.04	$384.04
27	$415.34	$415.34	$385.34	$385.34	$416.17	$416.17	$393.05	$393.05
28	$430.80	$430.80	$399.68	$399.68	$431.65	$431.65	$407.67	$407.67
29	$443.48	$443.48	$411.45	$411.45	$444.36	$444.36	$419.67	$419.67
30	$449.82	$449.82	$417.33	$417.33	$450.71	$450.71	$425.67	$425.67
31	$459.34	$459.34	$426.15	$426.15	$460.24	$460.24	$434.68	$434.68
32	$468.85	$468.85	$434.98	$434.98	$469.78	$469.78	$443.68	$443.68
33	$474.79	$474.79	$440.49	$440.49	$475.73	$475.73	$449.30	$449.30
34	$481.13	$481.13	$446.38	$446.38	$482.09	$482.09	$455.30	$455.30
35	$484.30	$484.30	$449.32	$449.32	$485.26	$485.26	$458.30	$458.30
36	$487.47	$487.47	$452.26	$452.26	$488.44	$488.44	$461.30	$461.30
37	$490.65	$490.65	$455.20	$455.20	$491.62	$491.62	$464.30	$464.30
38	$493.82	$493.82	$458.14	$458.14	$494.79	$494.79	$467.30	$467.30
39	$500.16	$500.16	$464.02	$464.02	$501.15	$501.15	$473.31	$473.31
40	$506.50	$506.50	$469.91	$469.91	$507.50	$507.50	$479.31	$479.31
41	$516.01	$516.01	$478.73	$478.73	$517.03	$517.03	$488.31	$488.31
42	$525.13	$525.13	$487.19	$487.19	$526.16	$526.16	$496.93	$496.93
43	$537.81	$537.81	$498.96	$498.96	$538.87	$538.87	$508.93	$508.93
44	$553.66	$553.66	$513.66	$513.66	$554.76	$554.76	$523.94	$523.94
45	$572.29	$572.29	$530.94	$530.94	$573.42	$573.42	$541.56	$541.56
46	$594.48	$594.48	$551.54	$551.54	$595.66	$595.66	$562.57	$562.57
47	$619.45	$619.45	$574.70	$574.70	$620.68	$620.68	$586.19	$586.19
48	$647.98	$647.98	$601.17	$601.17	$649.27	$649.27	$613.20	$613.20
49	$676.12	$676.12	$627.28	$627.28	$677.46	$677.46	$639.82	$639.82
50	$707.83	$707.83	$656.69	$656.69	$709.23	$709.23	$669.83	$669.83
51	$739.14	$739.14	$685.74	$685.74	$740.60	$740.60	$699.46	$699.46
52	$773.62	$773.62	$717.73	$717.73	$775.15	$775.15	$732.09	$732.09
53	$808.49	$808.49	$750.09	$750.09	$810.09	$810.09	$765.09	$765.09
54	$846.15	$846.15	$785.02	$785.02	$847.82	$847.82	$800.72	$800.72
55	$883.80	$883.80	$819.95	$819.95	$885.54	$885.54	$836.35	$836.35
56	$924.62	$924.62	$857.82	$857.82	$926.45	$926.45	$874.98	$874.98
57	$965.83	$965.83	$896.06	$896.06	$967.75	$967.75	$913.98	$913.98
58	$1,009.83	$1,009.83	$936.87	$936.87	$1,011.82	$1,011.82	$955.61	$955.61
59	$1,031.62	$1,031.62	$957.10	$957.10	$1,033.66	$1,033.66	$976.24	$976.24
60	$1,075.62	$1,075.62	$997.91	$997.91	$1,077.74	$1,077.74	$1,017.87	$1,017.87
61	$1,113.66	$1,113.66	$1,033.21	$1,033.21	$1,115.87	$1,115.87	$1,053.87	$1,053.87
62	$1,138.63	$1,138.63	$1,056.37	$1,056.37	$1,140.88	$1,140.88	$1,077.50	$1,077.50
63	$1,169.94	$1,169.94	$1,085.42	$1,085.42	$1,172.25	$1,172.25	$1,107.13	$1,107.13
64+	$1,188.95	$1,188.95	$1,103.06	$1,103.06	$1,191.32	$1,191.32	$1,125.12	$1,125.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010201		45127PA0010201		45127PA0010201		45127PA0010205	
Plan Marketing Name =>	QHDHP Performance PPO 2750		QHDHP Performance PPO 2750		QHDHP Performance PPO 2750		ver QHDHP PPO Choice 2750/0,	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	6		7		9		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined		$2750 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER	
OOP Maximum =>	$7000 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined		$7000 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$294.51	$294.51	$318.07	$318.07	$300.40	$300.40	$312.19	$312.19
15	$320.69	$320.69	$346.34	$346.34	$327.10	$327.10	$339.94	$339.94
16	$330.70	$330.70	$357.15	$357.15	$337.31	$337.31	$350.55	$350.55
17	$340.71	$340.71	$367.96	$367.96	$347.52	$347.52	$361.16	$361.16
18	$351.49	$351.49	$379.61	$379.61	$358.52	$358.52	$372.59	$372.59
19	$362.27	$362.27	$391.25	$391.25	$369.51	$369.51	$384.01	$384.01
20	$373.43	$373.43	$403.31	$403.31	$380.90	$380.90	$395.85	$395.85
21	$384.98	$384.98	$415.78	$415.78	$392.68	$392.68	$408.09	$408.09
22	$384.98	$384.98	$415.78	$415.78	$392.68	$392.68	$408.09	$408.09
23	$384.98	$384.98	$415.78	$415.78	$392.68	$392.68	$408.09	$408.09
24	$384.98	$384.98	$415.78	$415.78	$392.68	$392.68	$408.09	$408.09
25	$386.52	$386.52	$417.44	$417.44	$394.25	$394.25	$409.72	$409.72
26	$394.22	$394.22	$425.76	$425.76	$402.10	$402.10	$417.88	$417.88
27	$403.46	$403.46	$435.74	$435.74	$411.53	$411.53	$427.68	$427.68
28	$418.47	$418.47	$451.95	$451.95	$426.84	$426.84	$443.59	$443.59
29	$430.79	$430.79	$465.26	$465.26	$439.41	$439.41	$456.65	$456.65
30	$436.95	$436.95	$471.91	$471.91	$445.69	$445.69	$463.18	$463.18
31	$446.19	$446.19	$481.89	$481.89	$455.12	$455.12	$472.97	$472.97
32	$455.43	$455.43	$491.87	$491.87	$464.54	$464.54	$482.77	$482.77
33	$461.21	$461.21	$498.10	$498.10	$470.43	$470.43	$488.89	$488.89
34	$467.37	$467.37	$504.75	$504.75	$476.71	$476.71	$495.42	$495.42
35	$470.45	$470.45	$508.08	$508.08	$479.85	$479.85	$498.68	$498.68
36	$473.53	$473.53	$511.41	$511.41	$483.00	$483.00	$501.95	$501.95
37	$476.61	$476.61	$514.73	$514.73	$486.14	$486.14	$505.21	$505.21
38	$479.69	$479.69	$518.06	$518.06	$489.28	$489.28	$508.48	$508.48
39	$485.84	$485.84	$524.71	$524.71	$495.56	$495.56	$515.01	$515.01
40	$492.00	$492.00	$531.36	$531.36	$501.84	$501.84	$521.54	$521.54
41	$501.24	$501.24	$541.34	$541.34	$511.27	$511.27	$531.33	$531.33
42	$510.10	$510.10	$550.91	$550.91	$520.30	$520.30	$540.72	$540.72
43	$522.42	$522.42	$564.21	$564.21	$532.87	$532.87	$553.78	$553.78
44	$537.82	$537.82	$580.84	$580.84	$548.57	$548.57	$570.10	$570.10
45	$555.91	$555.91	$600.38	$600.38	$567.03	$567.03	$589.28	$589.28
46	$577.47	$577.47	$623.67	$623.67	$589.02	$589.02	$612.13	$612.13
47	$601.72	$601.72	$649.86	$649.86	$613.76	$613.76	$637.84	$637.84
48	$629.44	$629.44	$679.80	$679.80	$642.03	$642.03	$667.23	$667.23
49	$656.78	$656.78	$709.32	$709.32	$669.91	$669.91	$696.20	$696.20
50	$687.57	$687.57	$742.58	$742.58	$701.33	$701.33	$728.85	$728.85
51	$717.99	$717.99	$775.43	$775.43	$732.35	$732.35	$761.09	$761.09
52	$751.48	$751.48	$811.60	$811.60	$766.51	$766.51	$796.59	$796.59
53	$785.36	$785.36	$848.19	$848.19	$801.07	$801.07	$832.50	$832.50
54	$821.93	$821.93	$887.69	$887.69	$838.37	$838.37	$871.27	$871.27
55	$858.51	$858.51	$927.19	$927.19	$875.68	$875.68	$910.04	$910.04
56	$898.16	$898.16	$970.01	$970.01	$916.12	$916.12	$952.07	$952.07
57	$938.20	$938.20	$1,013.25	$1,013.25	$956.96	$956.96	$994.51	$994.51
58	$980.93	$980.93	$1,059.40	$1,059.40	$1,000.55	$1,000.55	$1,039.81	$1,039.81
59	$1,002.10	$1,002.10	$1,082.27	$1,082.27	$1,022.14	$1,022.14	$1,062.26	$1,062.26
60	$1,044.84	$1,044.84	$1,128.42	$1,128.42	$1,065.73	$1,065.73	$1,107.55	$1,107.55
61	$1,081.79	$1,081.79	$1,168.34	$1,168.34	$1,103.43	$1,103.43	$1,146.73	$1,146.73
62	$1,106.05	$1,106.05	$1,194.53	$1,194.53	$1,128.17	$1,128.17	$1,172.44	$1,172.44
63	$1,136.46	$1,136.46	$1,227.38	$1,227.38	$1,159.19	$1,159.19	$1,204.68	$1,204.68
64+	$1,154.93	$1,154.93	$1,247.33	$1,247.33	$1,178.03	$1,178.03	$1,224.26	$1,224.26

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010206**		**45127PA0010206**		**45127PA0010202**		**45127PA0010202**	
Plan Marketing Name =>	**QHDHP PPO Choice Select 2750**		**QHDHP PPO Choice Select 2750**		**r Performance PPO 4500/0/30**		**r Performance PPO 4500/0/30**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9300 Med/Rx Combined**		**$9300 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$294.90	$294.90	$278.51	$278.51	$283.36	$283.36	$306.02	$306.02
15	$321.11	$321.11	$303.27	$303.27	$308.54	$308.54	$333.23	$333.23
16	$331.13	$331.13	$312.73	$312.73	$318.17	$318.17	$343.63	$343.63
17	$341.15	$341.15	$322.20	$322.20	$327.80	$327.80	$354.03	$354.03
18	$351.95	$351.95	$332.39	$332.39	$338.18	$338.18	$365.23	$365.23
19	$362.74	$362.74	$342.59	$342.59	$348.55	$348.55	$376.43	$376.43
20	$373.92	$373.92	$353.15	$353.15	$359.29	$359.29	$388.03	$388.03
21	$385.48	$385.48	$364.07	$364.07	$370.40	$370.40	$400.03	$400.03
22	$385.48	$385.48	$364.07	$364.07	$370.40	$370.40	$400.03	$400.03
23	$385.48	$385.48	$364.07	$364.07	$370.40	$370.40	$400.03	$400.03
24	$385.48	$385.48	$364.07	$364.07	$370.40	$370.40	$400.03	$400.03
25	$387.03	$387.03	$365.52	$365.52	$371.88	$371.88	$401.63	$401.63
26	$394.74	$394.74	$372.81	$372.81	$379.29	$379.29	$409.63	$409.63
27	$403.99	$403.99	$381.54	$381.54	$388.18	$388.18	$419.23	$419.23
28	$419.02	$419.02	$395.74	$395.74	$402.62	$402.62	$434.83	$434.83
29	$431.36	$431.36	$407.39	$407.39	$414.48	$414.48	$447.64	$447.64
30	$437.52	$437.52	$413.22	$413.22	$420.40	$420.40	$454.04	$454.04
31	$446.78	$446.78	$421.96	$421.96	$429.29	$429.29	$463.64	$463.64
32	$456.03	$456.03	$430.69	$430.69	$438.18	$438.18	$473.24	$473.24
33	$461.81	$461.81	$436.15	$436.15	$443.74	$443.74	$479.24	$479.24
34	$467.98	$467.98	$441.98	$441.98	$449.67	$449.67	$485.64	$485.64
35	$471.06	$471.06	$444.89	$444.89	$452.63	$452.63	$488.84	$488.84
36	$474.15	$474.15	$447.80	$447.80	$455.59	$455.59	$492.04	$492.04
37	$477.23	$477.23	$450.72	$450.72	$458.56	$458.56	$495.24	$495.24
38	$480.31	$480.31	$453.63	$453.63	$461.52	$461.52	$498.44	$498.44
39	$486.48	$486.48	$459.45	$459.45	$467.44	$467.44	$504.84	$504.84
40	$492.65	$492.65	$465.28	$465.28	$473.37	$473.37	$511.24	$511.24
41	$501.90	$501.90	$474.02	$474.02	$482.26	$482.26	$520.84	$520.84
42	$510.77	$510.77	$482.39	$482.39	$490.78	$490.78	$530.04	$530.04
43	$523.10	$523.10	$494.04	$494.04	$502.63	$502.63	$542.84	$542.84
44	$538.52	$538.52	$508.60	$508.60	$517.45	$517.45	$558.84	$558.84
45	$556.64	$556.64	$525.72	$525.72	$534.86	$534.86	$577.65	$577.65
46	$578.23	$578.23	$546.10	$546.10	$555.60	$555.60	$600.05	$600.05
47	$602.51	$602.51	$569.04	$569.04	$578.94	$578.94	$625.25	$625.25
48	$630.27	$630.27	$595.25	$595.25	$605.60	$605.60	$654.05	$654.05
49	$657.64	$657.64	$621.10	$621.10	$631.90	$631.90	$682.45	$682.45
50	$688.48	$688.48	$650.23	$650.23	$661.53	$661.53	$714.46	$714.46
51	$718.93	$718.93	$678.99	$678.99	$690.80	$690.80	$746.06	$746.06
52	$752.47	$752.47	$710.66	$710.66	$723.02	$723.02	$780.86	$780.86
53	$786.39	$786.39	$742.70	$742.70	$755.62	$755.62	$816.07	$816.07
54	$823.01	$823.01	$777.29	$777.29	$790.80	$790.80	$854.07	$854.07
55	$859.63	$859.63	$811.87	$811.87	$825.99	$825.99	$892.07	$892.07
56	$899.34	$899.34	$849.37	$849.37	$864.14	$864.14	$933.27	$933.27
57	$939.43	$939.43	$887.24	$887.24	$902.66	$902.66	$974.88	$974.88
58	$982.21	$982.21	$927.65	$927.65	$943.78	$943.78	$1,019.28	$1,019.28
59	$1,003.42	$1,003.42	$947.67	$947.67	$964.15	$964.15	$1,041.28	$1,041.28
60	$1,046.20	$1,046.20	$988.08	$988.08	$1,005.27	$1,005.27	$1,085.69	$1,085.69
61	$1,083.21	$1,083.21	$1,023.03	$1,023.03	$1,040.82	$1,040.82	$1,124.09	$1,124.09
62	$1,107.50	$1,107.50	$1,045.97	$1,045.97	$1,064.16	$1,064.16	$1,149.29	$1,149.29
63	$1,137.95	$1,137.95	$1,074.73	$1,074.73	$1,093.42	$1,093.42	$1,180.89	$1,180.89
64+	$1,156.44	$1,156.44	$1,092.20	$1,092.20	$1,111.19	$1,111.19	$1,200.09	$1,200.09

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010207		45127PA0010208		45127PA0010208	
Plan Marketing Name =>	er Performance PPO 4500/0/30		ilver PPO Choice 4500/0/30 Rx		r PPO Choice Select 4500/0/30		r PPO Choice Select 4500/0/30	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	9		7		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4500 /$0 Med/Rx		$4500 /$0 Med/Rx		$4500 /$0 Med/Rx		$4500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER	
OOP Maximum =>	$9300 Med/Rx Combined		$9300 Med/Rx Combined		$9300 Med/Rx Combined		$9300 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$289.02	$289.02	$300.40	$300.40	$283.86	$283.86	$268.09	$268.09
15	$314.71	$314.71	$327.10	$327.10	$309.09	$309.09	$291.92	$291.92
16	$324.54	$324.54	$337.31	$337.31	$318.74	$318.74	$301.03	$301.03
17	$334.36	$334.36	$347.52	$347.52	$328.38	$328.38	$310.14	$310.14
18	$344.94	$344.94	$358.51	$358.51	$338.77	$338.77	$319.95	$319.95
19	$355.52	$355.52	$369.51	$369.51	$349.16	$349.16	$329.77	$329.77
20	$366.47	$366.47	$380.90	$380.90	$359.92	$359.92	$339.93	$339.93
21	$377.81	$377.81	$392.68	$392.68	$371.06	$371.06	$350.44	$350.44
22	$377.81	$377.81	$392.68	$392.68	$371.06	$371.06	$350.44	$350.44
23	$377.81	$377.81	$392.68	$392.68	$371.06	$371.06	$350.44	$350.44
24	$377.81	$377.81	$392.68	$392.68	$371.06	$371.06	$350.44	$350.44
25	$379.32	$379.32	$394.25	$394.25	$372.54	$372.54	$351.84	$351.84
26	$386.88	$386.88	$402.10	$402.10	$379.96	$379.96	$358.85	$358.85
27	$395.94	$395.94	$411.53	$411.53	$388.87	$388.87	$367.26	$367.26
28	$410.68	$410.68	$426.84	$426.84	$403.34	$403.34	$380.93	$380.93
29	$422.77	$422.77	$439.41	$439.41	$415.21	$415.21	$392.14	$392.14
30	$428.81	$428.81	$445.69	$445.69	$421.15	$421.15	$397.75	$397.75
31	$437.88	$437.88	$455.11	$455.11	$430.05	$430.05	$406.16	$406.16
32	$446.95	$446.95	$464.54	$464.54	$438.96	$438.96	$414.57	$414.57
33	$452.61	$452.61	$470.43	$470.43	$444.52	$444.52	$419.83	$419.83
34	$458.66	$458.66	$476.71	$476.71	$450.46	$450.46	$425.44	$425.44
35	$461.68	$461.68	$479.85	$479.85	$453.43	$453.43	$428.24	$428.24
36	$464.70	$464.70	$482.99	$482.99	$456.40	$456.40	$431.04	$431.04
37	$467.73	$467.73	$486.13	$486.13	$459.37	$459.37	$433.85	$433.85
38	$470.75	$470.75	$489.28	$489.28	$462.34	$462.34	$436.65	$436.65
39	$476.79	$476.79	$495.56	$495.56	$468.27	$468.27	$442.26	$442.26
40	$482.84	$482.84	$501.84	$501.84	$474.21	$474.21	$447.86	$447.86
41	$491.91	$491.91	$511.27	$511.27	$483.11	$483.11	$456.27	$456.27
42	$500.60	$500.60	$520.30	$520.30	$491.65	$491.65	$464.33	$464.33
43	$512.69	$512.69	$532.86	$532.86	$503.52	$503.52	$475.55	$475.55
44	$527.80	$527.80	$548.57	$548.57	$518.36	$518.36	$489.57	$489.57
45	$545.55	$545.55	$567.03	$567.03	$535.80	$535.80	$506.04	$506.04
46	$566.71	$566.71	$589.02	$589.02	$556.58	$556.58	$525.66	$525.66
47	$590.51	$590.51	$613.75	$613.75	$579.96	$579.96	$547.74	$547.74
48	$617.72	$617.72	$642.03	$642.03	$606.68	$606.68	$572.97	$572.97
49	$644.54	$644.54	$669.91	$669.91	$633.02	$633.02	$597.85	$597.85
50	$674.77	$674.77	$701.32	$701.32	$662.71	$662.71	$625.89	$625.89
51	$704.61	$704.61	$732.34	$732.34	$692.02	$692.02	$653.57	$653.57
52	$737.48	$737.48	$766.51	$766.51	$724.30	$724.30	$684.06	$684.06
53	$770.73	$770.73	$801.06	$801.06	$756.95	$756.95	$714.90	$714.90
54	$806.62	$806.62	$838.37	$838.37	$792.20	$792.20	$748.19	$748.19
55	$842.51	$842.51	$875.67	$875.67	$827.45	$827.45	$781.48	$781.48
56	$881.43	$881.43	$916.12	$916.12	$865.67	$865.67	$817.58	$817.58
57	$920.72	$920.72	$956.95	$956.95	$904.26	$904.26	$854.03	$854.03
58	$962.65	$962.65	$1,000.54	$1,000.54	$945.45	$945.45	$892.92	$892.92
59	$983.43	$983.43	$1,022.14	$1,022.14	$965.86	$965.86	$912.20	$912.20
60	$1,025.37	$1,025.37	$1,065.73	$1,065.73	$1,007.04	$1,007.04	$951.10	$951.10
61	$1,061.64	$1,061.64	$1,103.42	$1,103.42	$1,042.67	$1,042.67	$984.74	$984.74
62	$1,085.44	$1,085.44	$1,128.16	$1,128.16	$1,066.04	$1,066.04	$1,006.82	$1,006.82
63	$1,115.29	$1,115.29	$1,159.18	$1,159.18	$1,095.36	$1,095.36	$1,034.50	$1,034.50
64+	$1,133.42	$1,133.42	$1,178.03	$1,178.03	$1,113.17	$1,113.17	$1,051.31	$1,051.31

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010211**		**45127PA0010211**		**45127PA0010211**		**45127PA0010212**	
Plan Marketing Name =>	**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$8000 /$250 Med/Rx**		**$8000 /$250 Med/Rx**		**$8000 /$250 Med/Rx**		**$8000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$272.11	$272.11	$293.88	$293.88	$277.55	$277.55	$288.62	$288.62
15	$296.30	$296.30	$320.00	$320.00	$302.22	$302.22	$314.27	$314.27
16	$305.55	$305.55	$329.99	$329.99	$311.66	$311.66	$324.08	$324.08
17	$314.79	$314.79	$339.98	$339.98	$321.09	$321.09	$333.89	$333.89
18	$324.75	$324.75	$350.73	$350.73	$331.25	$331.25	$344.46	$344.46
19	$334.71	$334.71	$361.49	$361.49	$341.41	$341.41	$355.02	$355.02
20	$345.03	$345.03	$372.63	$372.63	$351.93	$351.93	$365.96	$365.96
21	$355.70	$355.70	$384.16	$384.16	$362.81	$362.81	$377.28	$377.28
22	$355.70	$355.70	$384.16	$384.16	$362.81	$362.81	$377.28	$377.28
23	$355.70	$355.70	$384.16	$384.16	$362.81	$362.81	$377.28	$377.28
24	$355.70	$355.70	$384.16	$384.16	$362.81	$362.81	$377.28	$377.28
25	$357.12	$357.12	$385.69	$385.69	$364.27	$364.27	$378.79	$378.79
26	$364.24	$364.24	$393.38	$393.38	$371.52	$371.52	$386.33	$386.33
27	$372.77	$372.77	$402.60	$402.60	$380.23	$380.23	$395.39	$395.39
28	$386.65	$386.65	$417.58	$417.58	$394.38	$394.38	$410.10	$410.10
29	$398.03	$398.03	$429.87	$429.87	$405.99	$405.99	$422.18	$422.18
30	$403.72	$403.72	$436.02	$436.02	$411.79	$411.79	$428.21	$428.21
31	$412.26	$412.26	$445.24	$445.24	$420.50	$420.50	$437.27	$437.27
32	$420.79	$420.79	$454.46	$454.46	$429.21	$429.21	$446.32	$446.32
33	$426.13	$426.13	$460.22	$460.22	$434.65	$434.65	$451.98	$451.98
34	$431.82	$431.82	$466.37	$466.37	$440.46	$440.46	$458.02	$458.02
35	$434.67	$434.67	$469.44	$469.44	$443.36	$443.36	$461.04	$461.04
36	$437.51	$437.51	$472.51	$472.51	$446.26	$446.26	$464.05	$464.05
37	$440.36	$440.36	$475.59	$475.59	$449.16	$449.16	$467.07	$467.07
38	$443.20	$443.20	$478.66	$478.66	$452.07	$452.07	$470.09	$470.09
39	$448.89	$448.89	$484.80	$484.80	$457.87	$457.87	$476.13	$476.13
40	$454.58	$454.58	$490.95	$490.95	$463.68	$463.68	$482.16	$482.16
41	$463.12	$463.12	$500.17	$500.17	$472.38	$472.38	$491.22	$491.22
42	$471.30	$471.30	$509.01	$509.01	$480.73	$480.73	$499.90	$499.90
43	$482.68	$482.68	$521.30	$521.30	$492.34	$492.34	$511.97	$511.97
44	$496.91	$496.91	$536.67	$536.67	$506.85	$506.85	$527.06	$527.06
45	$513.63	$513.63	$554.72	$554.72	$523.90	$523.90	$544.79	$544.79
46	$533.55	$533.55	$576.23	$576.23	$544.22	$544.22	$565.92	$565.92
47	$555.96	$555.96	$600.44	$600.44	$567.08	$567.08	$589.69	$589.69
48	$581.57	$581.57	$628.10	$628.10	$593.20	$593.20	$616.85	$616.85
49	$606.82	$606.82	$655.37	$655.37	$618.96	$618.96	$643.64	$643.64
50	$635.28	$635.28	$686.10	$686.10	$647.99	$647.99	$673.82	$673.82
51	$663.38	$663.38	$716.45	$716.45	$676.65	$676.65	$703.63	$703.63
52	$694.33	$694.33	$749.87	$749.87	$708.21	$708.21	$736.45	$736.45
53	$725.63	$725.63	$783.68	$783.68	$740.14	$740.14	$769.65	$769.65
54	$759.42	$759.42	$820.17	$820.17	$774.61	$774.61	$805.49	$805.49
55	$793.21	$793.21	$856.67	$856.67	$809.08	$809.08	$841.33	$841.33
56	$829.85	$829.85	$896.24	$896.24	$846.45	$846.45	$880.19	$880.19
57	$866.84	$866.84	$936.19	$936.19	$884.18	$884.18	$919.43	$919.43
58	$906.32	$906.32	$978.83	$978.83	$924.45	$924.45	$961.31	$961.31
59	$925.89	$925.89	$999.96	$999.96	$944.40	$944.40	$982.06	$982.06
60	$965.37	$965.37	$1,042.60	$1,042.60	$984.68	$984.68	$1,023.94	$1,023.94
61	$999.52	$999.52	$1,079.48	$1,079.48	$1,019.51	$1,019.51	$1,060.16	$1,060.16
62	$1,021.93	$1,021.93	$1,103.68	$1,103.68	$1,042.36	$1,042.36	$1,083.93	$1,083.93
63	$1,050.03	$1,050.03	$1,134.03	$1,134.03	$1,071.03	$1,071.03	$1,113.73	$1,113.73
64+	$1,067.09	$1,067.09	$1,152.47	$1,152.47	$1,088.43	$1,088.43	$1,131.83	$1,131.83

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010212**		**45127PA0010212**		**45127PA0010214**		**45127PA0010214**	
Plan Marketing Name =>	**Silver PPO 8000/0/40 Rx 0**		**Silver PPO 8000/0/40 Rx 0**		**Silver QHDHP-E PPO 3750/0/25**		**Silver QHDHP-E PPO 3750/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$8000 /$0 Med/Rx**		**$8000 /$0 Med/Rx**		**$3750 Med/Rx Combined**		**$3750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$311.71	$311.71	$294.39	$294.39	$262.39	$262.39	$283.38	$283.38
15	$339.42	$339.42	$320.56	$320.56	$285.71	$285.71	$308.57	$308.57
16	$350.01	$350.01	$330.57	$330.57	$294.63	$294.63	$318.20	$318.20
17	$360.60	$360.60	$340.57	$340.57	$303.55	$303.55	$327.83	$327.83
18	$372.01	$372.01	$351.35	$351.35	$313.15	$313.15	$338.20	$338.20
19	$383.42	$383.42	$362.12	$362.12	$322.75	$322.75	$348.57	$348.57
20	$395.24	$395.24	$373.28	$373.28	$332.70	$332.70	$359.32	$359.32
21	$407.46	$407.46	$384.83	$384.83	$342.99	$342.99	$370.43	$370.43
22	$407.46	$407.46	$384.83	$384.83	$342.99	$342.99	$370.43	$370.43
23	$407.46	$407.46	$384.83	$384.83	$342.99	$342.99	$370.43	$370.43
24	$407.46	$407.46	$384.83	$384.83	$342.99	$342.99	$370.43	$370.43
25	$409.09	$409.09	$386.36	$386.36	$344.36	$344.36	$371.91	$371.91
26	$417.24	$417.24	$394.06	$394.06	$351.22	$351.22	$379.32	$379.32
27	$427.02	$427.02	$403.30	$403.30	$359.45	$359.45	$388.21	$388.21
28	$442.91	$442.91	$418.31	$418.31	$372.83	$372.83	$402.66	$402.66
29	$455.95	$455.95	$430.62	$430.62	$383.81	$383.81	$414.51	$414.51
30	$462.47	$462.47	$436.78	$436.78	$389.29	$389.29	$420.44	$420.44
31	$472.25	$472.25	$446.01	$446.01	$397.53	$397.53	$429.33	$429.33
32	$482.03	$482.03	$455.25	$455.25	$405.76	$405.76	$438.22	$438.22
33	$488.14	$488.14	$461.02	$461.02	$410.90	$410.90	$443.77	$443.77
34	$494.66	$494.66	$467.18	$467.18	$416.39	$416.39	$449.70	$449.70
35	$497.92	$497.92	$470.26	$470.26	$419.13	$419.13	$452.66	$452.66
36	$501.18	$501.18	$473.34	$473.34	$421.88	$421.88	$455.63	$455.63
37	$504.44	$504.44	$476.41	$476.41	$424.62	$424.62	$458.59	$458.59
38	$507.70	$507.70	$479.49	$479.49	$427.37	$427.37	$461.55	$461.55
39	$514.22	$514.22	$485.65	$485.65	$432.85	$432.85	$467.48	$467.48
40	$520.74	$520.74	$491.81	$491.81	$438.34	$438.34	$473.41	$473.41
41	$530.52	$530.52	$501.04	$501.04	$446.57	$446.57	$482.30	$482.30
42	$539.89	$539.89	$509.89	$509.89	$454.46	$454.46	$490.82	$490.82
43	$552.93	$552.93	$522.21	$522.21	$465.44	$465.44	$502.67	$502.67
44	$569.22	$569.22	$537.60	$537.60	$479.16	$479.16	$517.49	$517.49
45	$588.38	$588.38	$555.69	$555.69	$495.28	$495.28	$534.90	$534.90
46	$611.19	$611.19	$577.24	$577.24	$514.48	$514.48	$555.64	$555.64
47	$636.86	$636.86	$601.48	$601.48	$536.09	$536.09	$578.98	$578.98
48	$666.20	$666.20	$629.19	$629.19	$560.79	$560.79	$605.65	$605.65
49	$695.13	$695.13	$656.51	$656.51	$585.14	$585.14	$631.95	$631.95
50	$727.73	$727.73	$687.30	$687.30	$612.58	$612.58	$661.59	$661.59
51	$759.92	$759.92	$717.70	$717.70	$639.68	$639.68	$690.85	$690.85
52	$795.37	$795.37	$751.18	$751.18	$669.52	$669.52	$723.08	$723.08
53	$831.22	$831.22	$785.04	$785.04	$699.70	$699.70	$755.68	$755.68
54	$869.93	$869.93	$821.60	$821.60	$732.28	$732.28	$790.87	$790.87
55	$908.64	$908.64	$858.16	$858.16	$764.87	$764.87	$826.06	$826.06
56	$950.61	$950.61	$897.80	$897.80	$800.20	$800.20	$864.21	$864.21
57	$992.99	$992.99	$937.82	$937.82	$835.87	$835.87	$902.74	$902.74
58	$1,038.21	$1,038.21	$980.54	$980.54	$873.94	$873.94	$943.85	$943.85
59	$1,060.62	$1,060.62	$1,001.70	$1,001.70	$892.80	$892.80	$964.23	$964.23
60	$1,105.85	$1,105.85	$1,044.42	$1,044.42	$930.87	$930.87	$1,005.34	$1,005.34
61	$1,144.97	$1,144.97	$1,081.36	$1,081.36	$963.80	$963.80	$1,040.91	$1,040.91
62	$1,170.64	$1,170.64	$1,105.60	$1,105.60	$985.41	$985.41	$1,064.24	$1,064.24
63	$1,202.83	$1,202.83	$1,136.01	$1,136.01	$1,012.51	$1,012.51	$1,093.51	$1,093.51
64+	$1,222.38	$1,222.38	$1,154.48	$1,154.48	$1,028.96	$1,028.96	$1,111.28	$1,111.28

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010214**		**45127PA0010210**		**45127PA0010210**		**45127PA0010210**	
Plan Marketing Name =>	**Silver QHDHP-E PPO 3750/0/25**		**Silver QHDHP-E PPO 5300/0/15**		**Silver QHDHP-E PPO 5300/0/15**		**Silver QHDHP-E PPO 5300/0/15**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$3750 Med/Rx Combined**		**$5300 Med/Rx Combined**		**$5300 Med/Rx Combined**		**$5300 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6800 Med/Rx Combined**		**$6800 Med/Rx Combined**		**$6800 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$267.64	$267.64	$255.95	$255.95	$276.42	$276.42	$261.06	$261.06
15	$291.42	$291.42	$278.70	$278.70	$300.99	$300.99	$284.27	$284.27
16	$300.52	$300.52	$287.40	$287.40	$310.39	$310.39	$293.14	$293.14
17	$309.62	$309.62	$296.09	$296.09	$319.78	$319.78	$302.02	$302.02
18	$319.41	$319.41	$305.46	$305.46	$329.90	$329.90	$311.57	$311.57
19	$329.21	$329.21	$314.83	$314.83	$340.02	$340.02	$321.13	$321.13
20	$339.35	$339.35	$324.53	$324.53	$350.50	$350.50	$331.02	$331.02
21	$349.85	$349.85	$334.57	$334.57	$361.34	$361.34	$341.26	$341.26
22	$349.85	$349.85	$334.57	$334.57	$361.34	$361.34	$341.26	$341.26
23	$349.85	$349.85	$334.57	$334.57	$361.34	$361.34	$341.26	$341.26
24	$349.85	$349.85	$334.57	$334.57	$361.34	$361.34	$341.26	$341.26
25	$351.25	$351.25	$335.91	$335.91	$362.78	$362.78	$342.63	$342.63
26	$358.25	$358.25	$342.60	$342.60	$370.01	$370.01	$349.45	$349.45
27	$366.64	$366.64	$350.63	$350.63	$378.68	$378.68	$357.64	$357.64
28	$380.29	$380.29	$363.68	$363.68	$392.77	$392.77	$370.95	$370.95
29	$391.48	$391.48	$374.38	$374.38	$404.33	$404.33	$381.87	$381.87
30	$397.08	$397.08	$379.74	$379.74	$410.12	$410.12	$387.33	$387.33
31	$405.48	$405.48	$387.77	$387.77	$418.79	$418.79	$395.52	$395.52
32	$413.87	$413.87	$395.80	$395.80	$427.46	$427.46	$403.71	$403.71
33	$419.12	$419.12	$400.81	$400.81	$432.88	$432.88	$408.83	$408.83
34	$424.72	$424.72	$406.17	$406.17	$438.66	$438.66	$414.29	$414.29
35	$427.52	$427.52	$408.84	$408.84	$441.55	$441.55	$417.02	$417.02
36	$430.32	$430.32	$411.52	$411.52	$444.44	$444.44	$419.75	$419.75
37	$433.11	$433.11	$414.20	$414.20	$447.33	$447.33	$422.48	$422.48
38	$435.91	$435.91	$416.87	$416.87	$450.22	$450.22	$425.21	$425.21
39	$441.51	$441.51	$422.23	$422.23	$456.01	$456.01	$430.67	$430.67
40	$447.11	$447.11	$427.58	$427.58	$461.79	$461.79	$436.13	$436.13
41	$455.50	$455.50	$435.61	$435.61	$470.46	$470.46	$444.32	$444.32
42	$463.55	$463.55	$443.31	$443.31	$478.77	$478.77	$452.17	$452.17
43	$474.75	$474.75	$454.01	$454.01	$490.33	$490.33	$463.09	$463.09
44	$488.74	$488.74	$467.39	$467.39	$504.79	$504.79	$476.74	$476.74
45	$505.18	$505.18	$483.12	$483.12	$521.77	$521.77	$492.78	$492.78
46	$524.77	$524.77	$501.86	$501.86	$542.00	$542.00	$511.89	$511.89
47	$546.82	$546.82	$522.93	$522.93	$564.77	$564.77	$533.39	$533.39
48	$572.00	$572.00	$547.02	$547.02	$590.78	$590.78	$557.96	$557.96
49	$596.84	$596.84	$570.78	$570.78	$616.44	$616.44	$582.19	$582.19
50	$624.83	$624.83	$597.54	$597.54	$645.35	$645.35	$609.49	$609.49
51	$652.47	$652.47	$623.97	$623.97	$673.89	$673.89	$636.45	$636.45
52	$682.91	$682.91	$653.08	$653.08	$705.33	$705.33	$666.14	$666.14
53	$713.69	$713.69	$682.52	$682.52	$737.12	$737.12	$696.17	$696.17
54	$746.93	$746.93	$714.31	$714.31	$771.45	$771.45	$728.59	$728.59
55	$780.17	$780.17	$746.09	$746.09	$805.78	$805.78	$761.01	$761.01
56	$816.20	$816.20	$780.55	$780.55	$843.00	$843.00	$796.16	$796.16
57	$852.58	$852.58	$815.35	$815.35	$880.57	$880.57	$831.65	$831.65
58	$891.42	$891.42	$852.48	$852.48	$920.68	$920.68	$869.53	$869.53
59	$910.66	$910.66	$870.89	$870.89	$940.56	$940.56	$888.30	$888.30
60	$949.49	$949.49	$908.02	$908.02	$980.66	$980.66	$926.18	$926.18
61	$983.08	$983.08	$940.14	$940.14	$1,015.35	$1,015.35	$958.94	$958.94
62	$1,005.12	$1,005.12	$961.22	$961.22	$1,038.12	$1,038.12	$980.44	$980.44
63	$1,032.76	$1,032.76	$987.65	$987.65	$1,066.66	$1,066.66	$1,007.40	$1,007.40
64+	$1,049.54	$1,049.54	$1,003.70	$1,003.70	$1,084.01	$1,084.01	$1,023.77	$1,023.77

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010135**		**45127PA0010213**	
Plan Marketing Name =>	**Bronze QHDHP-E PPO 6900/0/0**		**Bronze QHDHP-E PPO 6900/0/0**		**Bronze QHDHP-E PPO 6900/0/0**		**Bronze PPO 9450/0/0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Bronze**		**Bronze**	
Deductible =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$7200 Med/Rx Combined**		**$7200 Med/Rx Combined**		**$7200 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$244.20	$244.20	$263.74	$263.74	$249.09	$249.09	$207.67	$207.67
15	$265.91	$265.91	$287.18	$287.18	$271.23	$271.23	$226.13	$226.13
16	$274.21	$274.21	$296.15	$296.15	$279.69	$279.69	$233.19	$233.19
17	$282.51	$282.51	$305.11	$305.11	$288.16	$288.16	$240.25	$240.25
18	$291.45	$291.45	$314.76	$314.76	$297.28	$297.28	$247.85	$247.85
19	$300.39	$300.39	$324.42	$324.42	$306.39	$306.39	$255.45	$255.45
20	$309.64	$309.64	$334.41	$334.41	$315.84	$315.84	$263.33	$263.33
21	$319.22	$319.22	$344.76	$344.76	$325.60	$325.60	$271.47	$271.47
22	$319.22	$319.22	$344.76	$344.76	$325.60	$325.60	$271.47	$271.47
23	$319.22	$319.22	$344.76	$344.76	$325.60	$325.60	$271.47	$271.47
24	$319.22	$319.22	$344.76	$344.76	$325.60	$325.60	$271.47	$271.47
25	$320.50	$320.50	$346.14	$346.14	$326.91	$326.91	$272.56	$272.56
26	$326.88	$326.88	$353.03	$353.03	$333.42	$333.42	$277.99	$277.99
27	$334.54	$334.54	$361.31	$361.31	$341.23	$341.23	$284.50	$284.50
28	$346.99	$346.99	$374.75	$374.75	$353.93	$353.93	$295.09	$295.09
29	$357.21	$357.21	$385.78	$385.78	$364.35	$364.35	$303.77	$303.77
30	$362.31	$362.31	$391.30	$391.30	$369.56	$369.56	$308.12	$308.12
31	$369.98	$369.98	$399.57	$399.57	$377.38	$377.38	$314.63	$314.63
32	$377.64	$377.64	$407.85	$407.85	$385.19	$385.19	$321.15	$321.15
33	$382.43	$382.43	$413.02	$413.02	$390.07	$390.07	$325.22	$325.22
34	$387.53	$387.53	$418.54	$418.54	$395.28	$395.28	$329.56	$329.56
35	$390.09	$390.09	$421.29	$421.29	$397.89	$397.89	$331.74	$331.74
36	$392.64	$392.64	$424.05	$424.05	$400.49	$400.49	$333.91	$333.91
37	$395.19	$395.19	$426.81	$426.81	$403.10	$403.10	$336.08	$336.08
38	$397.75	$397.75	$429.57	$429.57	$405.70	$405.70	$338.25	$338.25
39	$402.86	$402.86	$435.08	$435.08	$410.91	$410.91	$342.60	$342.60
40	$407.96	$407.96	$440.60	$440.60	$416.12	$416.12	$346.94	$346.94
41	$415.62	$415.62	$448.87	$448.87	$423.94	$423.94	$353.45	$353.45
42	$422.97	$422.97	$456.80	$456.80	$431.43	$431.43	$359.70	$359.70
43	$433.18	$433.18	$467.84	$467.84	$441.85	$441.85	$368.38	$368.38
44	$445.95	$445.95	$481.63	$481.63	$454.87	$454.87	$379.24	$379.24
45	$460.95	$460.95	$497.83	$497.83	$470.17	$470.17	$392.00	$392.00
46	$478.83	$478.83	$517.14	$517.14	$488.41	$488.41	$407.20	$407.20
47	$498.94	$498.94	$538.86	$538.86	$508.92	$508.92	$424.31	$424.31
48	$521.92	$521.92	$563.68	$563.68	$532.36	$532.36	$443.85	$443.85
49	$544.59	$544.59	$588.16	$588.16	$555.48	$555.48	$463.13	$463.13
50	$570.13	$570.13	$615.74	$615.74	$581.53	$581.53	$484.85	$484.85
51	$595.35	$595.35	$642.97	$642.97	$607.25	$607.25	$506.29	$506.29
52	$623.12	$623.12	$672.97	$672.97	$635.58	$635.58	$529.91	$529.91
53	$651.21	$651.21	$703.31	$703.31	$664.23	$664.23	$553.80	$553.80
54	$681.53	$681.53	$736.06	$736.06	$695.17	$695.17	$579.59	$579.59
55	$711.86	$711.86	$768.81	$768.81	$726.10	$726.10	$605.38	$605.38
56	$744.74	$744.74	$804.32	$804.32	$759.64	$759.64	$633.34	$633.34
57	$777.94	$777.94	$840.17	$840.17	$793.50	$793.50	$661.57	$661.57
58	$813.37	$813.37	$878.44	$878.44	$829.64	$829.64	$691.71	$691.71
59	$830.93	$830.93	$897.40	$897.40	$847.55	$847.55	$706.64	$706.64
60	$866.36	$866.36	$935.67	$935.67	$883.69	$883.69	$736.77	$736.77
61	$897.01	$897.01	$968.77	$968.77	$914.95	$914.95	$762.83	$762.83
62	$917.12	$917.12	$990.49	$990.49	$935.46	$935.46	$779.93	$779.93
63	$942.34	$942.34	$1,017.72	$1,017.72	$961.18	$961.18	$801.38	$801.38
64+	$957.65	$957.65	$1,034.27	$1,034.27	$976.80	$976.80	$814.40	$814.40

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	January 1, 2024

Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	**45127PA0010213**		**45127PA0010213**	
Plan Marketing Name =>	**Bronze PPO 9450/0/0**		**Bronze PPO 9450/0/0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**	
Network =>	**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**	
Deductible =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$224.29	$224.29	$211.83	$211.83
15	$244.23	$244.23	$230.66	$230.66
16	$251.85	$251.85	$237.86	$237.86
17	$259.47	$259.47	$245.06	$245.06
18	$267.68	$267.68	$252.81	$252.81
19	$275.89	$275.89	$260.56	$260.56
20	$284.39	$284.39	$268.59	$268.59
21	$293.19	$293.19	$276.90	$276.90
22	$293.19	$293.19	$276.90	$276.90
23	$293.19	$293.19	$276.90	$276.90
24	$293.19	$293.19	$276.90	$276.90
25	$294.36	$294.36	$278.01	$278.01
26	$300.22	$300.22	$283.54	$283.54
27	$307.26	$307.26	$290.19	$290.19
28	$318.69	$318.69	$300.99	$300.99
29	$328.08	$328.08	$309.85	$309.85
30	$332.77	$332.77	$314.28	$314.28
31	$339.80	$339.80	$320.93	$320.93
32	$346.84	$346.84	$327.57	$327.57
33	$351.24	$351.24	$331.73	$331.73
34	$355.93	$355.93	$336.16	$336.16
35	$358.28	$358.28	$338.37	$338.37
36	$360.62	$360.62	$340.59	$340.59
37	$362.97	$362.97	$342.80	$342.80
38	$365.31	$365.31	$345.02	$345.02
39	$370.00	$370.00	$349.45	$349.45
40	$374.69	$374.69	$353.88	$353.88
41	$381.73	$381.73	$360.52	$360.52
42	$388.47	$388.47	$366.89	$366.89
43	$397.86	$397.86	$375.75	$375.75
44	$409.58	$409.58	$386.83	$386.83
45	$423.36	$423.36	$399.84	$399.84
46	$439.78	$439.78	$415.35	$415.35
47	$458.25	$458.25	$432.79	$432.79
48	$479.36	$479.36	$452.73	$452.73
49	$500.18	$500.18	$472.39	$472.39
50	$523.63	$523.63	$494.54	$494.54
51	$546.79	$546.79	$516.42	$516.42
52	$572.30	$572.30	$540.51	$540.51
53	$598.10	$598.10	$564.87	$564.87
54	$625.96	$625.96	$591.18	$591.18
55	$653.81	$653.81	$617.49	$617.49
56	$684.01	$684.01	$646.01	$646.01
57	$714.50	$714.50	$674.80	$674.80
58	$747.04	$747.04	$705.54	$705.54
59	$763.17	$763.17	$720.77	$720.77
60	$795.71	$795.71	$751.50	$751.50
61	$823.86	$823.86	$778.09	$778.09
62	$842.33	$842.33	$795.53	$795.53
63	$865.49	$865.49	$817.41	$817.41
64+	$879.56	$879.56	$830.69	$830.69

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010055**		**45127PA0010054**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$483.76	$483.76	$522.46	$522.46	$493.44	$493.44	$459.63	$459.63
15	$526.76	$526.76	$568.91	$568.91	$537.30	$537.30	$500.48	$500.48
16	$543.21	$543.21	$586.66	$586.66	$554.07	$554.07	$516.10	$516.10
17	$559.65	$559.65	$604.42	$604.42	$570.84	$570.84	$531.73	$531.73
18	$577.35	$577.35	$623.54	$623.54	$588.90	$588.90	$548.55	$548.55
19	$595.06	$595.06	$642.66	$642.66	$606.96	$606.96	$565.37	$565.37
20	$613.40	$613.40	$662.47	$662.47	$625.67	$625.67	$582.80	$582.80
21	$632.37	$632.37	$682.96	$682.96	$645.02	$645.02	$600.82	$600.82
22	$632.37	$632.37	$682.96	$682.96	$645.02	$645.02	$600.82	$600.82
23	$632.37	$632.37	$682.96	$682.96	$645.02	$645.02	$600.82	$600.82
24	$632.37	$632.37	$682.96	$682.96	$645.02	$645.02	$600.82	$600.82
25	$634.90	$634.90	$685.69	$685.69	$647.60	$647.60	$603.22	$603.22
26	$647.55	$647.55	$699.35	$699.35	$660.50	$660.50	$615.24	$615.24
27	$662.72	$662.72	$715.74	$715.74	$675.98	$675.98	$629.66	$629.66
28	$687.39	$687.39	$742.38	$742.38	$701.13	$701.13	$653.09	$653.09
29	$707.62	$707.62	$764.23	$764.23	$721.77	$721.77	$672.32	$672.32
30	$717.74	$717.74	$775.16	$775.16	$732.09	$732.09	$681.93	$681.93
31	$732.92	$732.92	$791.55	$791.55	$747.58	$747.58	$696.35	$696.35
32	$748.09	$748.09	$807.94	$807.94	$763.06	$763.06	$710.77	$710.77
33	$757.58	$757.58	$818.19	$818.19	$772.73	$772.73	$719.78	$719.78
34	$767.70	$767.70	$829.11	$829.11	$783.05	$783.05	$729.40	$729.40
35	$772.76	$772.76	$834.58	$834.58	$788.21	$788.21	$734.20	$734.20
36	$777.82	$777.82	$840.04	$840.04	$793.37	$793.37	$739.01	$739.01
37	$782.87	$782.87	$845.50	$845.50	$798.53	$798.53	$743.82	$743.82
38	$787.93	$787.93	$850.97	$850.97	$803.69	$803.69	$748.62	$748.62
39	$798.05	$798.05	$861.90	$861.90	$814.01	$814.01	$758.23	$758.23
40	$808.17	$808.17	$872.82	$872.82	$824.33	$824.33	$767.85	$767.85
41	$823.35	$823.35	$889.21	$889.21	$839.81	$839.81	$782.27	$782.27
42	$837.89	$837.89	$904.92	$904.92	$854.65	$854.65	$796.09	$796.09
43	$858.13	$858.13	$926.78	$926.78	$875.29	$875.29	$815.31	$815.31
44	$883.42	$883.42	$954.09	$954.09	$901.09	$901.09	$839.35	$839.35
45	$913.14	$913.14	$986.19	$986.19	$931.41	$931.41	$867.58	$867.58
46	$948.56	$948.56	$1,024.44	$1,024.44	$967.53	$967.53	$901.23	$901.23
47	$988.39	$988.39	$1,067.47	$1,067.47	$1,008.16	$1,008.16	$939.08	$939.08
48	$1,033.92	$1,033.92	$1,116.64	$1,116.64	$1,054.60	$1,054.60	$982.34	$982.34
49	$1,078.82	$1,078.82	$1,165.13	$1,165.13	$1,100.40	$1,100.40	$1,025.00	$1,025.00
50	$1,129.41	$1,129.41	$1,219.77	$1,219.77	$1,152.00	$1,152.00	$1,073.06	$1,073.06
51	$1,179.37	$1,179.37	$1,273.72	$1,273.72	$1,202.96	$1,202.96	$1,120.53	$1,120.53
52	$1,234.39	$1,234.39	$1,333.14	$1,333.14	$1,259.07	$1,259.07	$1,172.80	$1,172.80
53	$1,290.03	$1,290.03	$1,393.24	$1,393.24	$1,315.84	$1,315.84	$1,225.67	$1,225.67
54	$1,350.11	$1,350.11	$1,458.12	$1,458.12	$1,377.11	$1,377.11	$1,282.75	$1,282.75
55	$1,410.19	$1,410.19	$1,523.00	$1,523.00	$1,438.39	$1,438.39	$1,339.83	$1,339.83
56	$1,475.32	$1,475.32	$1,593.34	$1,593.34	$1,504.83	$1,504.83	$1,401.71	$1,401.71
57	$1,541.09	$1,541.09	$1,664.37	$1,664.37	$1,571.91	$1,571.91	$1,464.20	$1,464.20
58	$1,611.28	$1,611.28	$1,740.18	$1,740.18	$1,643.50	$1,643.50	$1,530.89	$1,530.89
59	$1,646.06	$1,646.06	$1,777.74	$1,777.74	$1,678.98	$1,678.98	$1,563.93	$1,563.93
60	$1,716.25	$1,716.25	$1,853.55	$1,853.55	$1,750.58	$1,750.58	$1,630.63	$1,630.63
61	$1,776.96	$1,776.96	$1,919.12	$1,919.12	$1,812.50	$1,812.50	$1,688.30	$1,688.30
62	$1,816.80	$1,816.80	$1,962.14	$1,962.14	$1,853.13	$1,853.13	$1,726.16	$1,726.16
63	$1,866.76	$1,866.76	$2,016.10	$2,016.10	$1,904.09	$1,904.09	$1,773.62	$1,773.62
64+	$1,897.10	$1,897.10	$2,048.87	$2,048.87	$1,935.05	$1,935.05	$1,802.45	$1,802.45

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$496.40	$496.40	$468.82	$468.82	$472.96	$472.96	$510.80	$510.80
15	$540.52	$540.52	$510.49	$510.49	$515.00	$515.00	$556.20	$556.20
16	$557.39	$557.39	$526.43	$526.43	$531.08	$531.08	$573.56	$573.56
17	$574.26	$574.26	$542.36	$542.36	$547.15	$547.15	$590.92	$590.92
18	$592.43	$592.43	$559.52	$559.52	$564.46	$564.46	$609.62	$609.62
19	$610.60	$610.60	$576.68	$576.68	$581.77	$581.77	$628.32	$628.32
20	$629.42	$629.42	$594.45	$594.45	$599.70	$599.70	$647.68	$647.68
21	$648.89	$648.89	$612.84	$612.84	$618.25	$618.25	$667.71	$667.71
22	$648.89	$648.89	$612.84	$612.84	$618.25	$618.25	$667.71	$667.71
23	$648.89	$648.89	$612.84	$612.84	$618.25	$618.25	$667.71	$667.71
24	$648.89	$648.89	$612.84	$612.84	$618.25	$618.25	$667.71	$667.71
25	$651.48	$651.48	$615.29	$615.29	$620.72	$620.72	$670.38	$670.38
26	$664.46	$664.46	$627.54	$627.54	$633.09	$633.09	$683.74	$683.74
27	$680.03	$680.03	$642.25	$642.25	$647.93	$647.93	$699.76	$699.76
28	$705.34	$705.34	$666.15	$666.15	$672.04	$672.04	$725.80	$725.80
29	$726.10	$726.10	$685.76	$685.76	$691.82	$691.82	$747.17	$747.17
30	$736.49	$736.49	$695.57	$695.57	$701.71	$701.71	$757.85	$757.85
31	$752.06	$752.06	$710.28	$710.28	$716.55	$716.55	$773.88	$773.88
32	$767.63	$767.63	$724.99	$724.99	$731.39	$731.39	$789.90	$789.90
33	$777.36	$777.36	$734.18	$734.18	$740.66	$740.66	$799.92	$799.92
34	$787.75	$787.75	$743.98	$743.98	$750.56	$750.56	$810.60	$810.60
35	$792.94	$792.94	$748.89	$748.89	$755.50	$755.50	$815.94	$815.94
36	$798.13	$798.13	$753.79	$753.79	$760.45	$760.45	$821.28	$821.28
37	$803.32	$803.32	$758.69	$758.69	$765.39	$765.39	$826.62	$826.62
38	$808.51	$808.51	$763.59	$763.59	$770.34	$770.34	$831.97	$831.97
39	$818.89	$818.89	$773.40	$773.40	$780.23	$780.23	$842.65	$842.65
40	$829.28	$829.28	$783.20	$783.20	$790.12	$790.12	$853.33	$853.33
41	$844.85	$844.85	$797.91	$797.91	$804.96	$804.96	$869.36	$869.36
42	$859.77	$859.77	$812.01	$812.01	$819.18	$819.18	$884.72	$884.72
43	$880.54	$880.54	$831.62	$831.62	$838.97	$838.97	$906.08	$906.08
44	$906.49	$906.49	$856.13	$856.13	$863.70	$863.70	$932.79	$932.79
45	$936.99	$936.99	$884.94	$884.94	$892.75	$892.75	$964.17	$964.17
46	$973.33	$973.33	$919.25	$919.25	$927.38	$927.38	$1,001.56	$1,001.56
47	$1,014.21	$1,014.21	$957.86	$957.86	$966.32	$966.32	$1,043.63	$1,043.63
48	$1,060.93	$1,060.93	$1,001.99	$1,001.99	$1,010.84	$1,010.84	$1,091.71	$1,091.71
49	$1,107.00	$1,107.00	$1,045.50	$1,045.50	$1,054.73	$1,054.73	$1,139.11	$1,139.11
50	$1,158.91	$1,158.91	$1,094.53	$1,094.53	$1,104.19	$1,104.19	$1,192.53	$1,192.53
51	$1,210.17	$1,210.17	$1,142.94	$1,142.94	$1,153.04	$1,153.04	$1,245.28	$1,245.28
52	$1,266.62	$1,266.62	$1,196.26	$1,196.26	$1,206.82	$1,206.82	$1,303.37	$1,303.37
53	$1,323.73	$1,323.73	$1,250.19	$1,250.19	$1,261.23	$1,261.23	$1,362.13	$1,362.13
54	$1,385.37	$1,385.37	$1,308.41	$1,308.41	$1,319.96	$1,319.96	$1,425.56	$1,425.56
55	$1,447.01	$1,447.01	$1,366.63	$1,366.63	$1,378.70	$1,378.70	$1,488.99	$1,488.99
56	$1,513.85	$1,513.85	$1,429.75	$1,429.75	$1,442.38	$1,442.38	$1,557.77	$1,557.77
57	$1,581.33	$1,581.33	$1,493.48	$1,493.48	$1,506.68	$1,506.68	$1,627.21	$1,627.21
58	$1,653.36	$1,653.36	$1,561.51	$1,561.51	$1,575.30	$1,575.30	$1,701.33	$1,701.33
59	$1,689.05	$1,689.05	$1,595.21	$1,595.21	$1,609.30	$1,609.30	$1,738.05	$1,738.05
60	$1,761.08	$1,761.08	$1,663.24	$1,663.24	$1,677.93	$1,677.93	$1,812.16	$1,812.16
61	$1,823.37	$1,823.37	$1,722.07	$1,722.07	$1,737.28	$1,737.28	$1,876.27	$1,876.27
62	$1,864.25	$1,864.25	$1,760.68	$1,760.68	$1,776.23	$1,776.23	$1,918.33	$1,918.33
63	$1,915.51	$1,915.51	$1,809.09	$1,809.09	$1,825.07	$1,825.07	$1,971.08	$1,971.08
64+	$1,946.66	$1,946.66	$1,838.51	$1,838.51	$1,854.74	$1,854.74	$2,003.12	$2,003.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010058**		**45127PA0010057**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$482.42	$482.42	$452.93	$452.93	$489.16	$489.16	$461.98	$461.98
15	$525.30	$525.30	$493.19	$493.19	$532.64	$532.64	$503.05	$503.05
16	$541.70	$541.70	$508.58	$508.58	$549.27	$549.27	$518.75	$518.75
17	$558.09	$558.09	$523.97	$523.97	$565.89	$565.89	$534.45	$534.45
18	$575.75	$575.75	$540.55	$540.55	$583.79	$583.79	$551.36	$551.36
19	$593.41	$593.41	$557.13	$557.13	$601.70	$601.70	$568.27	$568.27
20	$611.70	$611.70	$574.30	$574.30	$620.24	$620.24	$585.78	$585.78
21	$630.62	$630.62	$592.06	$592.06	$639.42	$639.42	$603.90	$603.90
22	$630.62	$630.62	$592.06	$592.06	$639.42	$639.42	$603.90	$603.90
23	$630.62	$630.62	$592.06	$592.06	$639.42	$639.42	$603.90	$603.90
24	$630.62	$630.62	$592.06	$592.06	$639.42	$639.42	$603.90	$603.90
25	$633.14	$633.14	$594.43	$594.43	$641.98	$641.98	$606.32	$606.32
26	$645.75	$645.75	$606.27	$606.27	$654.77	$654.77	$618.39	$618.39
27	$660.88	$660.88	$620.48	$620.48	$670.12	$670.12	$632.89	$632.89
28	$685.48	$685.48	$643.57	$643.57	$695.05	$695.05	$656.44	$656.44
29	$705.66	$705.66	$662.52	$662.52	$715.52	$715.52	$675.77	$675.77
30	$715.75	$715.75	$671.99	$671.99	$725.75	$725.75	$685.43	$685.43
31	$730.88	$730.88	$686.20	$686.20	$741.09	$741.09	$699.92	$699.92
32	$746.02	$746.02	$700.41	$700.41	$756.44	$756.44	$714.42	$714.42
33	$755.48	$755.48	$709.29	$709.29	$766.03	$766.03	$723.47	$723.47
34	$765.57	$765.57	$718.76	$718.76	$776.26	$776.26	$733.14	$733.14
35	$770.61	$770.61	$723.50	$723.50	$781.38	$781.38	$737.97	$737.97
36	$775.66	$775.66	$728.23	$728.23	$786.49	$786.49	$742.80	$742.80
37	$780.70	$780.70	$732.97	$732.97	$791.61	$791.61	$747.63	$747.63
38	$785.75	$785.75	$737.71	$737.71	$796.72	$796.72	$752.46	$752.46
39	$795.84	$795.84	$747.18	$747.18	$806.95	$806.95	$762.12	$762.12
40	$805.93	$805.93	$756.65	$756.65	$817.18	$817.18	$771.79	$771.79
41	$821.06	$821.06	$770.86	$770.86	$832.53	$832.53	$786.28	$786.28
42	$835.56	$835.56	$784.48	$784.48	$847.24	$847.24	$800.17	$800.17
43	$855.74	$855.74	$803.43	$803.43	$867.70	$867.70	$819.49	$819.49
44	$880.97	$880.97	$827.11	$827.11	$893.28	$893.28	$843.65	$843.65
45	$910.61	$910.61	$854.93	$854.93	$923.33	$923.33	$872.03	$872.03
46	$945.92	$945.92	$888.09	$888.09	$959.14	$959.14	$905.85	$905.85
47	$985.65	$985.65	$925.39	$925.39	$999.42	$999.42	$943.90	$943.90
48	$1,031.06	$1,031.06	$968.02	$968.02	$1,045.46	$1,045.46	$987.38	$987.38
49	$1,075.83	$1,075.83	$1,010.05	$1,010.05	$1,090.86	$1,090.86	$1,030.26	$1,030.26
50	$1,126.28	$1,126.28	$1,057.42	$1,057.42	$1,142.01	$1,142.01	$1,078.57	$1,078.57
51	$1,176.10	$1,176.10	$1,104.19	$1,104.19	$1,192.53	$1,192.53	$1,126.28	$1,126.28
52	$1,230.96	$1,230.96	$1,155.70	$1,155.70	$1,248.16	$1,248.16	$1,178.82	$1,178.82
53	$1,286.45	$1,286.45	$1,207.80	$1,207.80	$1,304.43	$1,304.43	$1,231.96	$1,231.96
54	$1,346.36	$1,346.36	$1,264.05	$1,264.05	$1,365.17	$1,365.17	$1,289.33	$1,289.33
55	$1,406.27	$1,406.27	$1,320.29	$1,320.29	$1,425.92	$1,425.92	$1,346.70	$1,346.70
56	$1,471.22	$1,471.22	$1,381.28	$1,381.28	$1,491.78	$1,491.78	$1,408.90	$1,408.90
57	$1,536.81	$1,536.81	$1,442.85	$1,442.85	$1,558.28	$1,558.28	$1,471.71	$1,471.71
58	$1,606.81	$1,606.81	$1,508.57	$1,508.57	$1,629.25	$1,629.25	$1,538.74	$1,538.74
59	$1,641.49	$1,641.49	$1,541.13	$1,541.13	$1,664.42	$1,664.42	$1,571.95	$1,571.95
60	$1,711.49	$1,711.49	$1,606.85	$1,606.85	$1,735.40	$1,735.40	$1,638.99	$1,638.99
61	$1,772.03	$1,772.03	$1,663.69	$1,663.69	$1,796.78	$1,796.78	$1,696.96	$1,696.96
62	$1,811.76	$1,811.76	$1,700.99	$1,700.99	$1,837.07	$1,837.07	$1,735.01	$1,735.01
63	$1,861.58	$1,861.58	$1,747.76	$1,747.76	$1,887.58	$1,887.58	$1,782.72	$1,782.72
64+	$1,891.84	$1,891.84	$1,776.17	$1,776.17	$1,918.26	$1,918.26	$1,811.69	$1,811.69

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010117		45127PA0010116	
Plan Marketing Name =>	Gold PPO 500/0/25 Rx 0		Gold PPO 500/0/25 Rx 0		Gold PPO 500/0/25 Rx 0		Gold PPO 500/0/25 Rx 250	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 /$0 Med/Rx		$500 /$0 Med/Rx		$500 /$0 Med/Rx		$500 /$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER		$25/$55/$350 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$428.55	$428.55	$462.84	$462.84	$437.12	$437.12	$405.50	$405.50
15	$466.65	$466.65	$503.98	$503.98	$475.98	$475.98	$441.55	$441.55
16	$481.21	$481.21	$519.71	$519.71	$490.84	$490.84	$455.33	$455.33
17	$495.78	$495.78	$535.44	$535.44	$505.69	$505.69	$469.11	$469.11
18	$511.46	$511.46	$552.38	$552.38	$521.69	$521.69	$483.95	$483.95
19	$527.15	$527.15	$569.32	$569.32	$537.69	$537.69	$498.80	$498.80
20	$543.39	$543.39	$586.87	$586.87	$554.26	$554.26	$514.17	$514.17
21	$560.20	$560.20	$605.02	$605.02	$571.40	$571.40	$530.07	$530.07
22	$560.20	$560.20	$605.02	$605.02	$571.40	$571.40	$530.07	$530.07
23	$560.20	$560.20	$605.02	$605.02	$571.40	$571.40	$530.07	$530.07
24	$560.20	$560.20	$605.02	$605.02	$571.40	$571.40	$530.07	$530.07
25	$562.44	$562.44	$607.44	$607.44	$573.69	$573.69	$532.19	$532.19
26	$573.64	$573.64	$619.54	$619.54	$585.12	$585.12	$542.79	$542.79
27	$587.09	$587.09	$634.06	$634.06	$598.83	$598.83	$555.51	$555.51
28	$608.94	$608.94	$657.65	$657.65	$621.12	$621.12	$576.19	$576.19
29	$626.86	$626.86	$677.01	$677.01	$639.40	$639.40	$593.15	$593.15
30	$635.83	$635.83	$686.69	$686.69	$648.54	$648.54	$601.63	$601.63
31	$649.27	$649.27	$701.21	$701.21	$662.26	$662.26	$614.35	$614.35
32	$662.72	$662.72	$715.73	$715.73	$675.97	$675.97	$627.07	$627.07
33	$671.12	$671.12	$724.81	$724.81	$684.54	$684.54	$635.02	$635.02
34	$680.08	$680.08	$734.49	$734.49	$693.68	$693.68	$643.50	$643.50
35	$684.56	$684.56	$739.33	$739.33	$698.26	$698.26	$647.75	$647.75
36	$689.05	$689.05	$744.17	$744.17	$702.83	$702.83	$651.99	$651.99
37	$693.53	$693.53	$749.01	$749.01	$707.40	$707.40	$656.23	$656.23
38	$698.01	$698.01	$753.85	$753.85	$711.97	$711.97	$660.47	$660.47
39	$706.97	$706.97	$763.53	$763.53	$721.11	$721.11	$668.95	$668.95
40	$715.94	$715.94	$773.21	$773.21	$730.25	$730.25	$677.43	$677.43
41	$729.38	$729.38	$787.73	$787.73	$743.97	$743.97	$690.15	$690.15
42	$742.26	$742.26	$801.65	$801.65	$757.11	$757.11	$702.34	$702.34
43	$760.19	$760.19	$821.01	$821.01	$775.40	$775.40	$719.30	$719.30
44	$782.60	$782.60	$845.21	$845.21	$798.25	$798.25	$740.51	$740.51
45	$808.93	$808.93	$873.64	$873.64	$825.11	$825.11	$765.42	$765.42
46	$840.30	$840.30	$907.52	$907.52	$857.11	$857.11	$795.10	$795.10
47	$875.59	$875.59	$945.64	$945.64	$893.10	$893.10	$828.50	$828.50
48	$915.93	$915.93	$989.20	$989.20	$934.25	$934.25	$866.66	$866.66
49	$955.70	$955.70	$1,032.16	$1,032.16	$974.82	$974.82	$904.30	$904.30
50	$1,000.52	$1,000.52	$1,080.56	$1,080.56	$1,020.53	$1,020.53	$946.71	$946.71
51	$1,044.77	$1,044.77	$1,128.35	$1,128.35	$1,065.67	$1,065.67	$988.58	$988.58
52	$1,093.51	$1,093.51	$1,180.99	$1,180.99	$1,115.38	$1,115.38	$1,034.70	$1,034.70
53	$1,142.81	$1,142.81	$1,234.23	$1,234.23	$1,165.66	$1,165.66	$1,081.34	$1,081.34
54	$1,196.03	$1,196.03	$1,291.71	$1,291.71	$1,219.95	$1,219.95	$1,131.70	$1,131.70
55	$1,249.25	$1,249.25	$1,349.19	$1,349.19	$1,274.23	$1,274.23	$1,182.06	$1,182.06
56	$1,306.95	$1,306.95	$1,411.50	$1,411.50	$1,333.09	$1,333.09	$1,236.65	$1,236.65
57	$1,365.21	$1,365.21	$1,474.42	$1,474.42	$1,392.51	$1,392.51	$1,291.78	$1,291.78
58	$1,427.39	$1,427.39	$1,541.58	$1,541.58	$1,455.94	$1,455.94	$1,350.62	$1,350.62
59	$1,458.20	$1,458.20	$1,574.86	$1,574.86	$1,487.36	$1,487.36	$1,379.77	$1,379.77
60	$1,520.38	$1,520.38	$1,642.01	$1,642.01	$1,550.79	$1,550.79	$1,438.61	$1,438.61
61	$1,574.16	$1,574.16	$1,700.09	$1,700.09	$1,605.65	$1,605.65	$1,489.50	$1,489.50
62	$1,609.45	$1,609.45	$1,738.21	$1,738.21	$1,641.64	$1,641.64	$1,522.89	$1,522.89
63	$1,653.71	$1,653.71	$1,786.01	$1,786.01	$1,686.78	$1,686.78	$1,564.77	$1,564.77
64+	$1,680.59	$1,680.59	$1,815.05	$1,815.05	$1,714.20	$1,714.20	$1,590.20	$1,590.20

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010085**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 1000/0/20 Rx 0**		**Gold PPO 1000/0/20 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$437.94	$437.94	$413.61	$413.61	$416.91	$416.91	$450.26	$450.26
15	$476.87	$476.87	$450.38	$450.38	$453.97	$453.97	$490.29	$490.29
16	$491.76	$491.76	$464.44	$464.44	$468.14	$468.14	$505.59	$505.59
17	$506.64	$506.64	$478.49	$478.49	$482.31	$482.31	$520.89	$520.89
18	$522.67	$522.67	$493.63	$493.63	$497.57	$497.57	$537.37	$537.37
19	$538.70	$538.70	$508.77	$508.77	$512.83	$512.83	$553.85	$553.85
20	$555.30	$555.30	$524.45	$524.45	$528.63	$528.63	$570.92	$570.92
21	$572.48	$572.48	$540.67	$540.67	$544.98	$544.98	$588.58	$588.58
22	$572.48	$572.48	$540.67	$540.67	$544.98	$544.98	$588.58	$588.58
23	$572.48	$572.48	$540.67	$540.67	$544.98	$544.98	$588.58	$588.58
24	$572.48	$572.48	$540.67	$540.67	$544.98	$544.98	$588.58	$588.58
25	$574.77	$574.77	$542.83	$542.83	$547.16	$547.16	$590.93	$590.93
26	$586.22	$586.22	$553.65	$553.65	$558.06	$558.06	$602.70	$602.70
27	$599.95	$599.95	$566.62	$566.62	$571.14	$571.14	$616.83	$616.83
28	$622.28	$622.28	$587.71	$587.71	$592.39	$592.39	$639.78	$639.78
29	$640.60	$640.60	$605.01	$605.01	$609.83	$609.83	$658.62	$658.62
30	$649.76	$649.76	$613.66	$613.66	$618.55	$618.55	$668.04	$668.04
31	$663.50	$663.50	$626.64	$626.64	$631.63	$631.63	$682.16	$682.16
32	$677.24	$677.24	$639.61	$639.61	$644.71	$644.71	$696.29	$696.29
33	$685.83	$685.83	$647.72	$647.72	$652.89	$652.89	$705.12	$705.12
34	$694.99	$694.99	$656.38	$656.38	$661.61	$661.61	$714.53	$714.53
35	$699.57	$699.57	$660.70	$660.70	$665.97	$665.97	$719.24	$719.24
36	$704.14	$704.14	$665.03	$665.03	$670.33	$670.33	$723.95	$723.95
37	$708.72	$708.72	$669.35	$669.35	$674.69	$674.69	$728.66	$728.66
38	$713.30	$713.30	$673.68	$673.68	$679.05	$679.05	$733.37	$733.37
39	$722.46	$722.46	$682.33	$682.33	$687.76	$687.76	$742.79	$742.79
40	$731.62	$731.62	$690.98	$690.98	$696.48	$696.48	$752.20	$752.20
41	$745.36	$745.36	$703.95	$703.95	$709.56	$709.56	$766.33	$766.33
42	$758.53	$758.53	$716.39	$716.39	$722.10	$722.10	$779.87	$779.87
43	$776.85	$776.85	$733.69	$733.69	$739.54	$739.54	$798.70	$798.70
44	$799.75	$799.75	$755.32	$755.32	$761.34	$761.34	$822.24	$822.24
45	$826.65	$826.65	$780.73	$780.73	$786.95	$786.95	$849.91	$849.91
46	$858.71	$858.71	$811.01	$811.01	$817.47	$817.47	$882.87	$882.87
47	$894.78	$894.78	$845.07	$845.07	$851.80	$851.80	$919.95	$919.95
48	$936.00	$936.00	$884.00	$884.00	$891.04	$891.04	$962.33	$962.33
49	$976.64	$976.64	$922.39	$922.39	$929.74	$929.74	$1,004.11	$1,004.11
50	$1,022.44	$1,022.44	$965.64	$965.64	$973.33	$973.33	$1,051.20	$1,051.20
51	$1,067.67	$1,067.67	$1,008.35	$1,008.35	$1,016.39	$1,016.39	$1,097.70	$1,097.70
52	$1,117.47	$1,117.47	$1,055.39	$1,055.39	$1,063.80	$1,063.80	$1,148.91	$1,148.91
53	$1,167.85	$1,167.85	$1,102.97	$1,102.97	$1,111.76	$1,111.76	$1,200.70	$1,200.70
54	$1,222.24	$1,222.24	$1,154.33	$1,154.33	$1,163.53	$1,163.53	$1,256.61	$1,256.61
55	$1,276.62	$1,276.62	$1,205.70	$1,205.70	$1,215.31	$1,215.31	$1,312.53	$1,312.53
56	$1,335.59	$1,335.59	$1,261.39	$1,261.39	$1,271.44	$1,271.44	$1,373.15	$1,373.15
57	$1,395.12	$1,395.12	$1,317.62	$1,317.62	$1,328.12	$1,328.12	$1,434.37	$1,434.37
58	$1,458.67	$1,458.67	$1,377.63	$1,377.63	$1,388.61	$1,388.61	$1,499.70	$1,499.70
59	$1,490.15	$1,490.15	$1,407.37	$1,407.37	$1,418.58	$1,418.58	$1,532.07	$1,532.07
60	$1,553.70	$1,553.70	$1,467.38	$1,467.38	$1,479.08	$1,479.08	$1,597.40	$1,597.40
61	$1,608.66	$1,608.66	$1,519.29	$1,519.29	$1,531.39	$1,531.39	$1,653.91	$1,653.91
62	$1,644.72	$1,644.72	$1,553.35	$1,553.35	$1,565.73	$1,565.73	$1,690.99	$1,690.99
63	$1,689.95	$1,689.95	$1,596.06	$1,596.06	$1,608.78	$1,608.78	$1,737.48	$1,737.48
64+	$1,717.43	$1,717.43	$1,622.00	$1,622.00	$1,634.93	$1,634.93	$1,765.73	$1,765.73

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010084**		**45127PA0010084**		**45127PA0010084**	
Plan Marketing Name =>	**Gold PPO 1000/0/20 Rx 0**		**Gold PPO 1000/0/20 Rx 250**		**Gold PPO 1000/0/20 Rx 250**		**Gold PPO 1000/0/20 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$425.25	$425.25	$391.90	$391.90	$423.25	$423.25	$399.74	$399.74
15	$463.05	$463.05	$426.74	$426.74	$460.88	$460.88	$435.27	$435.27
16	$477.50	$477.50	$440.06	$440.06	$475.26	$475.26	$448.86	$448.86
17	$491.95	$491.95	$453.38	$453.38	$489.65	$489.65	$462.44	$462.44
18	$507.52	$507.52	$467.72	$467.72	$505.14	$505.14	$477.08	$477.08
19	$523.08	$523.08	$482.06	$482.06	$520.63	$520.63	$491.71	$491.71
20	$539.20	$539.20	$496.92	$496.92	$536.68	$536.68	$506.86	$506.86
21	$555.88	$555.88	$512.29	$512.29	$553.27	$553.27	$522.54	$522.54
22	$555.88	$555.88	$512.29	$512.29	$553.27	$553.27	$522.54	$522.54
23	$555.88	$555.88	$512.29	$512.29	$553.27	$553.27	$522.54	$522.54
24	$555.88	$555.88	$512.29	$512.29	$553.27	$553.27	$522.54	$522.54
25	$558.10	$558.10	$514.34	$514.34	$555.49	$555.49	$524.63	$524.63
26	$569.22	$569.22	$524.58	$524.58	$566.55	$566.55	$535.08	$535.08
27	$582.56	$582.56	$536.88	$536.88	$579.83	$579.83	$547.62	$547.62
28	$604.24	$604.24	$556.86	$556.86	$601.41	$601.41	$568.00	$568.00
29	$622.03	$622.03	$573.25	$573.25	$619.11	$619.11	$584.72	$584.72
30	$630.92	$630.92	$581.45	$581.45	$627.97	$627.97	$593.08	$593.08
31	$644.26	$644.26	$593.74	$593.74	$641.24	$641.24	$605.62	$605.62
32	$657.61	$657.61	$606.04	$606.04	$654.52	$654.52	$618.16	$618.16
33	$665.94	$665.94	$613.72	$613.72	$662.82	$662.82	$626.00	$626.00
34	$674.84	$674.84	$621.92	$621.92	$671.67	$671.67	$634.36	$634.36
35	$679.28	$679.28	$626.02	$626.02	$676.10	$676.10	$638.54	$638.54
36	$683.73	$683.73	$630.12	$630.12	$680.53	$680.53	$642.72	$642.72
37	$688.18	$688.18	$634.22	$634.22	$684.95	$684.95	$646.90	$646.90
38	$692.63	$692.63	$638.31	$638.31	$689.38	$689.38	$651.08	$651.08
39	$701.52	$701.52	$646.51	$646.51	$698.23	$698.23	$659.44	$659.44
40	$710.41	$710.41	$654.71	$654.71	$707.08	$707.08	$667.80	$667.80
41	$723.76	$723.76	$667.00	$667.00	$720.36	$720.36	$680.34	$680.34
42	$736.54	$736.54	$678.78	$678.78	$733.09	$733.09	$692.36	$692.36
43	$754.33	$754.33	$695.18	$695.18	$750.79	$750.79	$709.08	$709.08
44	$776.56	$776.56	$715.67	$715.67	$772.92	$772.92	$729.98	$729.98
45	$802.69	$802.69	$739.75	$739.75	$798.93	$798.93	$754.54	$754.54
46	$833.82	$833.82	$768.44	$768.44	$829.91	$829.91	$783.80	$783.80
47	$868.84	$868.84	$800.71	$800.71	$864.77	$864.77	$816.72	$816.72
48	$908.86	$908.86	$837.59	$837.59	$904.60	$904.60	$854.35	$854.35
49	$948.33	$948.33	$873.97	$873.97	$943.88	$943.88	$891.45	$891.45
50	$992.80	$992.80	$914.95	$914.95	$988.15	$988.15	$933.25	$933.25
51	$1,036.72	$1,036.72	$955.42	$955.42	$1,031.85	$1,031.85	$974.53	$974.53
52	$1,085.08	$1,085.08	$999.99	$999.99	$1,079.99	$1,079.99	$1,019.99	$1,019.99
53	$1,133.99	$1,133.99	$1,045.07	$1,045.07	$1,128.68	$1,128.68	$1,065.97	$1,065.97
54	$1,186.80	$1,186.80	$1,093.74	$1,093.74	$1,181.24	$1,181.24	$1,115.61	$1,115.61
55	$1,239.61	$1,239.61	$1,142.41	$1,142.41	$1,233.80	$1,233.80	$1,165.25	$1,165.25
56	$1,296.87	$1,296.87	$1,195.17	$1,195.17	$1,290.79	$1,290.79	$1,219.08	$1,219.08
57	$1,354.68	$1,354.68	$1,248.45	$1,248.45	$1,348.33	$1,348.33	$1,273.42	$1,273.42
58	$1,416.38	$1,416.38	$1,305.31	$1,305.31	$1,409.74	$1,409.74	$1,331.42	$1,331.42
59	$1,446.95	$1,446.95	$1,333.49	$1,333.49	$1,440.17	$1,440.17	$1,360.16	$1,360.16
60	$1,508.66	$1,508.66	$1,390.36	$1,390.36	$1,501.58	$1,501.58	$1,418.16	$1,418.16
61	$1,562.02	$1,562.02	$1,439.53	$1,439.53	$1,554.70	$1,554.70	$1,468.33	$1,468.33
62	$1,597.04	$1,597.04	$1,471.81	$1,471.81	$1,589.55	$1,589.55	$1,501.25	$1,501.25
63	$1,640.96	$1,640.96	$1,512.28	$1,512.28	$1,633.26	$1,633.26	$1,542.53	$1,542.53
64+	$1,667.63	$1,667.63	$1,536.86	$1,536.86	$1,659.81	$1,659.81	$1,567.61	$1,567.61

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010090**		**45127PA0010090**		**45127PA0010090**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$388.21	$388.21	$419.26	$419.26	$395.97	$395.97	$365.46	$365.46
15	$422.71	$422.71	$456.53	$456.53	$431.17	$431.17	$397.94	$397.94
16	$435.91	$435.91	$470.78	$470.78	$444.63	$444.63	$410.36	$410.36
17	$449.10	$449.10	$485.03	$485.03	$458.08	$458.08	$422.78	$422.78
18	$463.31	$463.31	$500.38	$500.38	$472.58	$472.58	$436.16	$436.16
19	$477.52	$477.52	$515.72	$515.72	$487.07	$487.07	$449.53	$449.53
20	$492.24	$492.24	$531.62	$531.62	$502.08	$502.08	$463.39	$463.39
21	$507.46	$507.46	$548.06	$548.06	$517.61	$517.61	$477.72	$477.72
22	$507.46	$507.46	$548.06	$548.06	$517.61	$517.61	$477.72	$477.72
23	$507.46	$507.46	$548.06	$548.06	$517.61	$517.61	$477.72	$477.72
24	$507.46	$507.46	$548.06	$548.06	$517.61	$517.61	$477.72	$477.72
25	$509.49	$509.49	$550.25	$550.25	$519.68	$519.68	$479.63	$479.63
26	$519.64	$519.64	$561.21	$561.21	$530.03	$530.03	$489.19	$489.19
27	$531.82	$531.82	$574.36	$574.36	$542.45	$542.45	$500.65	$500.65
28	$551.61	$551.61	$595.74	$595.74	$562.64	$562.64	$519.28	$519.28
29	$567.85	$567.85	$613.28	$613.28	$579.20	$579.20	$534.57	$534.57
30	$575.97	$575.97	$622.04	$622.04	$587.49	$587.49	$542.21	$542.21
31	$588.15	$588.15	$635.20	$635.20	$599.91	$599.91	$553.68	$553.68
32	$600.33	$600.33	$648.35	$648.35	$612.33	$612.33	$565.14	$565.14
33	$607.94	$607.94	$656.57	$656.57	$620.10	$620.10	$572.31	$572.31
34	$616.06	$616.06	$665.34	$665.34	$628.38	$628.38	$579.95	$579.95
35	$620.12	$620.12	$669.73	$669.73	$632.52	$632.52	$583.77	$583.77
36	$624.18	$624.18	$674.11	$674.11	$636.66	$636.66	$587.60	$587.60
37	$628.24	$628.24	$678.49	$678.49	$640.80	$640.80	$591.42	$591.42
38	$632.30	$632.30	$682.88	$682.88	$644.94	$644.94	$595.24	$595.24
39	$640.41	$640.41	$691.65	$691.65	$653.22	$653.22	$602.88	$602.88
40	$648.53	$648.53	$700.42	$700.42	$661.50	$661.50	$610.53	$610.53
41	$660.71	$660.71	$713.57	$713.57	$673.93	$673.93	$621.99	$621.99
42	$672.38	$672.38	$726.18	$726.18	$685.83	$685.83	$632.98	$632.98
43	$688.62	$688.62	$743.71	$743.71	$702.40	$702.40	$648.27	$648.27
44	$708.92	$708.92	$765.64	$765.64	$723.10	$723.10	$667.37	$667.37
45	$732.77	$732.77	$791.39	$791.39	$747.43	$747.43	$689.83	$689.83
46	$761.19	$761.19	$822.09	$822.09	$776.41	$776.41	$716.58	$716.58
47	$793.16	$793.16	$856.61	$856.61	$809.02	$809.02	$746.68	$746.68
48	$829.70	$829.70	$896.07	$896.07	$846.29	$846.29	$781.07	$781.07
49	$865.73	$865.73	$934.98	$934.98	$883.04	$883.04	$814.99	$814.99
50	$906.32	$906.32	$978.83	$978.83	$924.45	$924.45	$853.21	$853.21
51	$946.41	$946.41	$1,022.13	$1,022.13	$965.34	$965.34	$890.95	$890.95
52	$990.56	$990.56	$1,069.81	$1,069.81	$1,010.37	$1,010.37	$932.51	$932.51
53	$1,035.22	$1,035.22	$1,118.04	$1,118.04	$1,055.92	$1,055.92	$974.55	$974.55
54	$1,083.43	$1,083.43	$1,170.10	$1,170.10	$1,105.10	$1,105.10	$1,019.93	$1,019.93
55	$1,131.64	$1,131.64	$1,222.17	$1,222.17	$1,154.27	$1,154.27	$1,065.32	$1,065.32
56	$1,183.90	$1,183.90	$1,278.62	$1,278.62	$1,207.58	$1,207.58	$1,114.52	$1,114.52
57	$1,236.68	$1,236.68	$1,335.61	$1,335.61	$1,261.41	$1,261.41	$1,164.20	$1,164.20
58	$1,293.01	$1,293.01	$1,396.45	$1,396.45	$1,318.87	$1,318.87	$1,217.23	$1,217.23
59	$1,320.92	$1,320.92	$1,426.59	$1,426.59	$1,347.34	$1,347.34	$1,243.51	$1,243.51
60	$1,377.25	$1,377.25	$1,487.43	$1,487.43	$1,404.79	$1,404.79	$1,296.53	$1,296.53
61	$1,425.96	$1,425.96	$1,540.04	$1,540.04	$1,454.48	$1,454.48	$1,342.39	$1,342.39
62	$1,457.93	$1,457.93	$1,574.57	$1,574.57	$1,487.09	$1,487.09	$1,372.49	$1,372.49
63	$1,498.02	$1,498.02	$1,617.86	$1,617.86	$1,527.98	$1,527.98	$1,410.23	$1,410.23
64+	$1,522.37	$1,522.37	$1,644.17	$1,644.17	$1,552.82	$1,552.82	$1,433.15	$1,433.15

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010089**		**45127PA0010195**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$394.69	$394.69	$372.76	$372.76	$369.69	$369.69	$399.26	$399.26
15	$429.78	$429.78	$405.90	$405.90	$402.55	$402.55	$434.75	$434.75
16	$443.19	$443.19	$418.57	$418.57	$415.11	$415.11	$448.32	$448.32
17	$456.60	$456.60	$431.24	$431.24	$427.68	$427.68	$461.89	$461.89
18	$471.05	$471.05	$444.88	$444.88	$441.21	$441.21	$476.50	$476.50
19	$485.50	$485.50	$458.53	$458.53	$454.74	$454.74	$491.12	$491.12
20	$500.46	$500.46	$472.66	$472.66	$468.75	$468.75	$506.25	$506.25
21	$515.94	$515.94	$487.27	$487.27	$483.25	$483.25	$521.91	$521.91
22	$515.94	$515.94	$487.27	$487.27	$483.25	$483.25	$521.91	$521.91
23	$515.94	$515.94	$487.27	$487.27	$483.25	$483.25	$521.91	$521.91
24	$515.94	$515.94	$487.27	$487.27	$483.25	$483.25	$521.91	$521.91
25	$518.00	$518.00	$489.22	$489.22	$485.18	$485.18	$524.00	$524.00
26	$528.32	$528.32	$498.97	$498.97	$494.85	$494.85	$534.44	$534.44
27	$540.70	$540.70	$510.66	$510.66	$506.45	$506.45	$546.96	$546.96
28	$560.82	$560.82	$529.67	$529.67	$525.29	$525.29	$567.32	$567.32
29	$577.33	$577.33	$545.26	$545.26	$540.76	$540.76	$584.02	$584.02
30	$585.59	$585.59	$553.06	$553.06	$548.49	$548.49	$592.37	$592.37
31	$597.97	$597.97	$564.75	$564.75	$560.09	$560.09	$604.89	$604.89
32	$610.35	$610.35	$576.45	$576.45	$571.68	$571.68	$617.42	$617.42
33	$618.09	$618.09	$583.75	$583.75	$578.93	$578.93	$625.25	$625.25
34	$626.35	$626.35	$591.55	$591.55	$586.67	$586.67	$633.60	$633.60
35	$630.48	$630.48	$595.45	$595.45	$590.53	$590.53	$637.77	$637.77
36	$634.60	$634.60	$599.35	$599.35	$594.40	$594.40	$641.95	$641.95
37	$638.73	$638.73	$603.25	$603.25	$598.26	$598.26	$646.12	$646.12
38	$642.86	$642.86	$607.14	$607.14	$602.13	$602.13	$650.30	$650.30
39	$651.11	$651.11	$614.94	$614.94	$609.86	$609.86	$658.65	$658.65
40	$659.37	$659.37	$622.74	$622.74	$617.59	$617.59	$667.00	$667.00
41	$671.75	$671.75	$634.43	$634.43	$629.19	$629.19	$679.53	$679.53
42	$683.62	$683.62	$645.64	$645.64	$640.31	$640.31	$691.53	$691.53
43	$700.13	$700.13	$661.23	$661.23	$655.77	$655.77	$708.23	$708.23
44	$720.76	$720.76	$680.72	$680.72	$675.10	$675.10	$729.11	$729.11
45	$745.01	$745.01	$703.62	$703.62	$697.81	$697.81	$753.64	$753.64
46	$773.91	$773.91	$730.91	$730.91	$724.88	$724.88	$782.86	$782.86
47	$806.41	$806.41	$761.61	$761.61	$755.32	$755.32	$815.75	$815.75
48	$843.56	$843.56	$796.69	$796.69	$790.11	$790.11	$853.32	$853.32
49	$880.19	$880.19	$831.29	$831.29	$824.42	$824.42	$890.38	$890.38
50	$921.46	$921.46	$870.27	$870.27	$863.08	$863.08	$932.13	$932.13
51	$962.22	$962.22	$908.77	$908.77	$901.26	$901.26	$973.36	$973.36
52	$1,007.11	$1,007.11	$951.16	$951.16	$943.30	$943.30	$1,018.77	$1,018.77
53	$1,052.51	$1,052.51	$994.04	$994.04	$985.83	$985.83	$1,064.70	$1,064.70
54	$1,101.53	$1,101.53	$1,040.33	$1,040.33	$1,031.74	$1,031.74	$1,114.28	$1,114.28
55	$1,150.54	$1,150.54	$1,086.62	$1,086.62	$1,077.65	$1,077.65	$1,163.86	$1,163.86
56	$1,203.68	$1,203.68	$1,136.81	$1,136.81	$1,127.42	$1,127.42	$1,217.62	$1,217.62
57	$1,257.34	$1,257.34	$1,187.49	$1,187.49	$1,177.68	$1,177.68	$1,271.89	$1,271.89
58	$1,314.61	$1,314.61	$1,241.58	$1,241.58	$1,231.32	$1,231.32	$1,329.83	$1,329.83
59	$1,342.99	$1,342.99	$1,268.38	$1,268.38	$1,257.90	$1,257.90	$1,358.53	$1,358.53
60	$1,400.25	$1,400.25	$1,322.46	$1,322.46	$1,311.54	$1,311.54	$1,416.46	$1,416.46
61	$1,449.78	$1,449.78	$1,369.24	$1,369.24	$1,357.93	$1,357.93	$1,466.57	$1,466.57
62	$1,482.29	$1,482.29	$1,399.94	$1,399.94	$1,388.38	$1,388.38	$1,499.45	$1,499.45
63	$1,523.05	$1,523.05	$1,438.43	$1,438.43	$1,426.55	$1,426.55	$1,540.68	$1,540.68
64+	$1,547.81	$1,547.81	$1,461.81	$1,461.81	$1,449.74	$1,449.74	$1,565.72	$1,565.72

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010195**		**45127PA0010194**		**45127PA0010194**		**45127PA0010194**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$377.08	$377.08	$349.27	$349.27	$377.21	$377.21	$356.25	$356.25
15	$410.60	$410.60	$380.31	$380.31	$410.74	$410.74	$387.92	$387.92
16	$423.41	$423.41	$392.19	$392.19	$423.56	$423.56	$400.03	$400.03
17	$436.23	$436.23	$404.06	$404.06	$436.38	$436.38	$412.14	$412.14
18	$450.03	$450.03	$416.84	$416.84	$450.19	$450.19	$425.18	$425.18
19	$463.83	$463.83	$429.62	$429.62	$463.99	$463.99	$438.22	$438.22
20	$478.13	$478.13	$442.86	$442.86	$478.29	$478.29	$451.72	$451.72
21	$492.92	$492.92	$456.56	$456.56	$493.08	$493.08	$465.69	$465.69
22	$492.92	$492.92	$456.56	$456.56	$493.08	$493.08	$465.69	$465.69
23	$492.92	$492.92	$456.56	$456.56	$493.08	$493.08	$465.69	$465.69
24	$492.92	$492.92	$456.56	$456.56	$493.08	$493.08	$465.69	$465.69
25	$494.89	$494.89	$458.39	$458.39	$495.06	$495.06	$467.55	$467.55
26	$504.74	$504.74	$467.52	$467.52	$504.92	$504.92	$476.87	$476.87
27	$516.57	$516.57	$478.47	$478.47	$516.75	$516.75	$488.04	$488.04
28	$535.80	$535.80	$496.28	$496.28	$535.98	$535.98	$506.21	$506.21
29	$551.57	$551.57	$510.89	$510.89	$551.76	$551.76	$521.11	$521.11
30	$559.46	$559.46	$518.20	$518.20	$559.65	$559.65	$528.56	$528.56
31	$571.29	$571.29	$529.15	$529.15	$571.49	$571.49	$539.74	$539.74
32	$583.12	$583.12	$540.11	$540.11	$583.32	$583.32	$550.91	$550.91
33	$590.51	$590.51	$546.96	$546.96	$590.72	$590.72	$557.90	$557.90
34	$598.40	$598.40	$554.26	$554.26	$598.60	$598.60	$565.35	$565.35
35	$602.34	$602.34	$557.92	$557.92	$602.55	$602.55	$569.07	$569.07
36	$606.29	$606.29	$561.57	$561.57	$606.49	$606.49	$572.80	$572.80
37	$610.23	$610.23	$565.22	$565.22	$610.44	$610.44	$576.53	$576.53
38	$614.17	$614.17	$568.87	$568.87	$614.38	$614.38	$580.25	$580.25
39	$622.06	$622.06	$576.18	$576.18	$622.27	$622.27	$587.70	$587.70
40	$629.95	$629.95	$583.48	$583.48	$630.16	$630.16	$595.15	$595.15
41	$641.78	$641.78	$594.44	$594.44	$642.00	$642.00	$606.33	$606.33
42	$653.11	$653.11	$604.94	$604.94	$653.34	$653.34	$617.04	$617.04
43	$668.89	$668.89	$619.55	$619.55	$669.12	$669.12	$631.94	$631.94
44	$688.60	$688.60	$637.81	$637.81	$688.84	$688.84	$650.57	$650.57
45	$711.77	$711.77	$659.27	$659.27	$712.01	$712.01	$672.46	$672.46
46	$739.37	$739.37	$684.84	$684.84	$739.63	$739.63	$698.54	$698.54
47	$770.43	$770.43	$713.60	$713.60	$770.69	$770.69	$727.88	$727.88
48	$805.92	$805.92	$746.48	$746.48	$806.19	$806.19	$761.41	$761.41
49	$840.91	$840.91	$778.89	$778.89	$841.20	$841.20	$794.47	$794.47
50	$880.35	$880.35	$815.42	$815.42	$880.65	$880.65	$831.72	$831.72
51	$919.29	$919.29	$851.48	$851.48	$919.60	$919.60	$868.51	$868.51
52	$962.17	$962.17	$891.21	$891.21	$962.50	$962.50	$909.03	$909.03
53	$1,005.55	$1,005.55	$931.38	$931.38	$1,005.89	$1,005.89	$950.01	$950.01
54	$1,052.37	$1,052.37	$974.76	$974.76	$1,052.74	$1,052.74	$994.25	$994.25
55	$1,099.20	$1,099.20	$1,018.13	$1,018.13	$1,099.58	$1,099.58	$1,038.49	$1,038.49
56	$1,149.97	$1,149.97	$1,065.15	$1,065.15	$1,150.37	$1,150.37	$1,086.46	$1,086.46
57	$1,201.23	$1,201.23	$1,112.64	$1,112.64	$1,201.65	$1,201.65	$1,134.89	$1,134.89
58	$1,255.95	$1,255.95	$1,163.31	$1,163.31	$1,256.38	$1,256.38	$1,186.58	$1,186.58
59	$1,283.06	$1,283.06	$1,188.43	$1,188.43	$1,283.50	$1,283.50	$1,212.19	$1,212.19
60	$1,337.77	$1,337.77	$1,239.10	$1,239.10	$1,338.23	$1,338.23	$1,263.89	$1,263.89
61	$1,385.09	$1,385.09	$1,282.93	$1,282.93	$1,385.57	$1,385.57	$1,308.59	$1,308.59
62	$1,416.14	$1,416.14	$1,311.70	$1,311.70	$1,416.63	$1,416.63	$1,337.93	$1,337.93
63	$1,455.09	$1,455.09	$1,347.77	$1,347.77	$1,455.59	$1,455.59	$1,374.72	$1,374.72
64+	$1,478.74	$1,478.74	$1,369.67	$1,369.67	$1,479.24	$1,479.24	$1,397.06	$1,397.06

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010161**		**45127PA0010161**		**45127PA0010200**	
Plan Marketing Name =>	**Gold QHDHP PPO 1600/0/10**		**Gold QHDHP PPO 1600/0/10**		**Gold QHDHP PPO 1600/0/10**		**d Performance PPO 1000/0/20**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1600 Med/Rx Combined**		**$1600 Med/Rx Combined**		**$1600 Med/Rx Combined**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$175 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$386.46	$386.46	$417.37	$417.37	$394.18	$394.18	$373.16	$373.16
15	$420.81	$420.81	$454.47	$454.47	$429.22	$429.22	$406.33	$406.33
16	$433.94	$433.94	$468.66	$468.66	$442.62	$442.62	$419.01	$419.01
17	$447.08	$447.08	$482.84	$482.84	$456.02	$456.02	$431.69	$431.69
18	$461.22	$461.22	$498.12	$498.12	$470.44	$470.44	$445.35	$445.35
19	$475.36	$475.36	$513.39	$513.39	$484.87	$484.87	$459.01	$459.01
20	$490.01	$490.01	$529.22	$529.22	$499.82	$499.82	$473.16	$473.16
21	$505.17	$505.17	$545.58	$545.58	$515.27	$515.27	$487.79	$487.79
22	$505.17	$505.17	$545.58	$545.58	$515.27	$515.27	$487.79	$487.79
23	$505.17	$505.17	$545.58	$545.58	$515.27	$515.27	$487.79	$487.79
24	$505.17	$505.17	$545.58	$545.58	$515.27	$515.27	$487.79	$487.79
25	$507.19	$507.19	$547.77	$547.77	$517.33	$517.33	$489.74	$489.74
26	$517.29	$517.29	$558.68	$558.68	$527.64	$527.64	$499.50	$499.50
27	$529.42	$529.42	$571.77	$571.77	$540.01	$540.01	$511.20	$511.20
28	$549.12	$549.12	$593.05	$593.05	$560.10	$560.10	$530.23	$530.23
29	$565.29	$565.29	$610.51	$610.51	$576.59	$576.59	$545.84	$545.84
30	$573.37	$573.37	$619.24	$619.24	$584.84	$584.84	$553.64	$553.64
31	$585.49	$585.49	$632.33	$632.33	$597.20	$597.20	$565.35	$565.35
32	$597.62	$597.62	$645.43	$645.43	$609.57	$609.57	$577.06	$577.06
33	$605.19	$605.19	$653.61	$653.61	$617.30	$617.30	$584.37	$584.37
34	$613.28	$613.28	$662.34	$662.34	$625.54	$625.54	$592.18	$592.18
35	$617.32	$617.32	$666.70	$666.70	$629.66	$629.66	$596.08	$596.08
36	$621.36	$621.36	$671.07	$671.07	$633.79	$633.79	$599.98	$599.98
37	$625.40	$625.40	$675.43	$675.43	$637.91	$637.91	$603.88	$603.88
38	$629.44	$629.44	$679.80	$679.80	$642.03	$642.03	$607.79	$607.79
39	$637.52	$637.52	$688.53	$688.53	$650.28	$650.28	$615.59	$615.59
40	$645.61	$645.61	$697.26	$697.26	$658.52	$658.52	$623.40	$623.40
41	$657.73	$657.73	$710.35	$710.35	$670.89	$670.89	$635.10	$635.10
42	$669.35	$669.35	$722.90	$722.90	$682.74	$682.74	$646.32	$646.32
43	$685.52	$685.52	$740.36	$740.36	$699.23	$699.23	$661.93	$661.93
44	$705.72	$705.72	$762.18	$762.18	$719.84	$719.84	$681.44	$681.44
45	$729.47	$729.47	$787.82	$787.82	$744.05	$744.05	$704.37	$704.37
46	$757.76	$757.76	$818.38	$818.38	$772.91	$772.91	$731.68	$731.68
47	$789.58	$789.58	$852.75	$852.75	$805.37	$805.37	$762.42	$762.42
48	$825.95	$825.95	$892.03	$892.03	$842.47	$842.47	$797.54	$797.54
49	$861.82	$861.82	$930.77	$930.77	$879.06	$879.06	$832.17	$832.17
50	$902.23	$902.23	$974.41	$974.41	$920.28	$920.28	$871.19	$871.19
51	$942.14	$942.14	$1,017.51	$1,017.51	$960.98	$960.98	$909.73	$909.73
52	$986.09	$986.09	$1,064.98	$1,064.98	$1,005.81	$1,005.81	$952.17	$952.17
53	$1,030.55	$1,030.55	$1,112.99	$1,112.99	$1,051.16	$1,051.16	$995.09	$995.09
54	$1,078.54	$1,078.54	$1,164.82	$1,164.82	$1,100.11	$1,100.11	$1,041.43	$1,041.43
55	$1,126.53	$1,126.53	$1,216.65	$1,216.65	$1,149.06	$1,149.06	$1,087.77	$1,087.77
56	$1,178.56	$1,178.56	$1,272.85	$1,272.85	$1,202.13	$1,202.13	$1,138.01	$1,138.01
57	$1,231.10	$1,231.10	$1,329.59	$1,329.59	$1,255.72	$1,255.72	$1,188.74	$1,188.74
58	$1,287.17	$1,287.17	$1,390.15	$1,390.15	$1,312.92	$1,312.92	$1,242.89	$1,242.89
59	$1,314.96	$1,314.96	$1,420.15	$1,420.15	$1,341.26	$1,341.26	$1,269.72	$1,269.72
60	$1,371.03	$1,371.03	$1,480.71	$1,480.71	$1,398.45	$1,398.45	$1,323.86	$1,323.86
61	$1,419.53	$1,419.53	$1,533.09	$1,533.09	$1,447.92	$1,447.92	$1,370.69	$1,370.69
62	$1,451.35	$1,451.35	$1,567.46	$1,567.46	$1,480.38	$1,480.38	$1,401.42	$1,401.42
63	$1,491.26	$1,491.26	$1,610.56	$1,610.56	$1,521.09	$1,521.09	$1,439.96	$1,439.96
64+	$1,515.50	$1,515.50	$1,636.74	$1,636.74	$1,545.81	$1,545.81	$1,463.36	$1,463.36

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010200		45127PA0010200		45127PA0010203		45127PA0010204	
Plan Marketing Name =>	d Performance PPO 1000/0/20		d Performance PPO 1000/0/20		Gold PPO Choice 1000/0/20 Rx		d PPO Choice Select 1000/0/20	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	7		9		7		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$403.01	$403.01	$380.62	$380.62	$395.34	$395.34	$372.81	$372.81
15	$438.84	$438.84	$414.46	$414.46	$430.48	$430.48	$405.94	$405.94
16	$452.53	$452.53	$427.39	$427.39	$443.91	$443.91	$418.62	$418.62
17	$466.23	$466.23	$440.33	$440.33	$457.35	$457.35	$431.29	$431.29
18	$480.98	$480.98	$454.26	$454.26	$471.82	$471.82	$444.93	$444.93
19	$495.73	$495.73	$468.19	$468.19	$486.29	$486.29	$458.58	$458.58
20	$511.01	$511.01	$482.62	$482.62	$501.28	$501.28	$472.71	$472.71
21	$526.81	$526.81	$497.55	$497.55	$516.78	$516.78	$487.33	$487.33
22	$526.81	$526.81	$497.55	$497.55	$516.78	$516.78	$487.33	$487.33
23	$526.81	$526.81	$497.55	$497.55	$516.78	$516.78	$487.33	$487.33
24	$526.81	$526.81	$497.55	$497.55	$516.78	$516.78	$487.33	$487.33
25	$528.92	$528.92	$499.54	$499.54	$518.85	$518.85	$489.28	$489.28
26	$539.46	$539.46	$509.49	$509.49	$529.18	$529.18	$499.02	$499.02
27	$552.10	$552.10	$521.43	$521.43	$541.59	$541.59	$510.72	$510.72
28	$572.65	$572.65	$540.83	$540.83	$561.74	$561.74	$529.73	$529.73
29	$589.50	$589.50	$556.75	$556.75	$578.28	$578.28	$545.32	$545.32
30	$597.93	$597.93	$564.71	$564.71	$586.55	$586.55	$553.12	$553.12
31	$610.58	$610.58	$576.66	$576.66	$598.95	$598.95	$564.81	$564.81
32	$623.22	$623.22	$588.60	$588.60	$611.35	$611.35	$576.51	$576.51
33	$631.12	$631.12	$596.06	$596.06	$619.10	$619.10	$583.82	$583.82
34	$639.55	$639.55	$604.02	$604.02	$627.37	$627.37	$591.62	$591.62
35	$643.77	$643.77	$608.00	$608.00	$631.51	$631.51	$595.52	$595.52
36	$647.98	$647.98	$611.98	$611.98	$635.64	$635.64	$599.41	$599.41
37	$652.19	$652.19	$615.96	$615.96	$639.77	$639.77	$603.31	$603.31
38	$656.41	$656.41	$619.94	$619.94	$643.91	$643.91	$607.21	$607.21
39	$664.84	$664.84	$627.90	$627.90	$652.18	$652.18	$615.01	$615.01
40	$673.27	$673.27	$635.86	$635.86	$660.44	$660.44	$622.81	$622.81
41	$685.91	$685.91	$647.80	$647.80	$672.85	$672.85	$634.50	$634.50
42	$698.03	$698.03	$659.25	$659.25	$684.73	$684.73	$645.71	$645.71
43	$714.89	$714.89	$675.17	$675.17	$701.27	$701.27	$661.30	$661.30
44	$735.96	$735.96	$695.07	$695.07	$721.94	$721.94	$680.80	$680.80
45	$760.72	$760.72	$718.46	$718.46	$746.23	$746.23	$703.70	$703.70
46	$790.22	$790.22	$746.32	$746.32	$775.17	$775.17	$730.99	$730.99
47	$823.41	$823.41	$777.66	$777.66	$807.73	$807.73	$761.69	$761.69
48	$861.34	$861.34	$813.49	$813.49	$844.94	$844.94	$796.78	$796.78
49	$898.74	$898.74	$848.81	$848.81	$881.63	$881.63	$831.38	$831.38
50	$940.89	$940.89	$888.62	$888.62	$922.97	$922.97	$870.37	$870.37
51	$982.51	$982.51	$927.92	$927.92	$963.79	$963.79	$908.87	$908.87
52	$1,028.34	$1,028.34	$971.21	$971.21	$1,008.75	$1,008.75	$951.27	$951.27
53	$1,074.70	$1,074.70	$1,014.99	$1,014.99	$1,054.23	$1,054.23	$994.15	$994.15
54	$1,124.75	$1,124.75	$1,062.26	$1,062.26	$1,103.33	$1,103.33	$1,040.45	$1,040.45
55	$1,174.79	$1,174.79	$1,109.53	$1,109.53	$1,152.42	$1,152.42	$1,086.74	$1,086.74
56	$1,229.06	$1,229.06	$1,160.77	$1,160.77	$1,205.65	$1,205.65	$1,136.94	$1,136.94
57	$1,283.84	$1,283.84	$1,212.52	$1,212.52	$1,259.39	$1,259.39	$1,187.62	$1,187.62
58	$1,342.32	$1,342.32	$1,267.75	$1,267.75	$1,316.76	$1,316.76	$1,241.71	$1,241.71
59	$1,371.29	$1,371.29	$1,295.11	$1,295.11	$1,345.18	$1,345.18	$1,268.52	$1,268.52
60	$1,429.77	$1,429.77	$1,350.34	$1,350.34	$1,402.54	$1,402.54	$1,322.61	$1,322.61
61	$1,480.35	$1,480.35	$1,398.10	$1,398.10	$1,452.15	$1,452.15	$1,369.39	$1,369.39
62	$1,513.53	$1,513.53	$1,429.45	$1,429.45	$1,484.71	$1,484.71	$1,400.09	$1,400.09
63	$1,555.15	$1,555.15	$1,468.76	$1,468.76	$1,525.53	$1,525.53	$1,438.59	$1,438.59
64+	$1,580.43	$1,580.43	$1,492.64	$1,492.64	$1,550.33	$1,550.33	$1,461.98	$1,461.98

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010204**		**45127PA0010132**		**45127PA0010132**		**45127PA0010132**	
Plan Marketing Name =>	**PPO Choice Select 1000/0/20**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$352.09	$352.09	$326.06	$326.06	$352.14	$352.14	$332.58	$332.58
15	$383.39	$383.39	$355.04	$355.04	$383.44	$383.44	$362.14	$362.14
16	$395.36	$395.36	$366.12	$366.12	$395.41	$395.41	$373.45	$373.45
17	$407.33	$407.33	$377.20	$377.20	$407.38	$407.38	$384.75	$384.75
18	$420.21	$420.21	$389.14	$389.14	$420.27	$420.27	$396.92	$396.92
19	$433.10	$433.10	$401.07	$401.07	$433.16	$433.16	$409.09	$409.09
20	$446.45	$446.45	$413.43	$413.43	$446.51	$446.51	$421.70	$421.70
21	$460.25	$460.25	$426.22	$426.22	$460.32	$460.32	$434.74	$434.74
22	$460.25	$460.25	$426.22	$426.22	$460.32	$460.32	$434.74	$434.74
23	$460.25	$460.25	$426.22	$426.22	$460.32	$460.32	$434.74	$434.74
24	$460.25	$460.25	$426.22	$426.22	$460.32	$460.32	$434.74	$434.74
25	$462.10	$462.10	$427.92	$427.92	$462.16	$462.16	$436.48	$436.48
26	$471.30	$471.30	$436.45	$436.45	$471.37	$471.37	$445.18	$445.18
27	$482.35	$482.35	$446.68	$446.68	$482.41	$482.41	$455.61	$455.61
28	$500.30	$500.30	$463.30	$463.30	$500.37	$500.37	$472.57	$472.57
29	$515.02	$515.02	$476.94	$476.94	$515.10	$515.10	$486.48	$486.48
30	$522.39	$522.39	$483.76	$483.76	$522.46	$522.46	$493.43	$493.43
31	$533.44	$533.44	$493.99	$493.99	$533.51	$533.51	$503.87	$503.87
32	$544.48	$544.48	$504.22	$504.22	$544.56	$544.56	$514.30	$514.30
33	$551.39	$551.39	$510.61	$510.61	$551.46	$551.46	$520.82	$520.82
34	$558.75	$558.75	$517.43	$517.43	$558.83	$558.83	$527.78	$527.78
35	$562.43	$562.43	$520.84	$520.84	$562.51	$562.51	$531.26	$531.26
36	$566.11	$566.11	$524.25	$524.25	$566.19	$566.19	$534.74	$534.74
37	$569.80	$569.80	$527.66	$527.66	$569.87	$569.87	$538.21	$538.21
38	$573.48	$573.48	$531.07	$531.07	$573.56	$573.56	$541.69	$541.69
39	$580.84	$580.84	$537.89	$537.89	$580.92	$580.92	$548.65	$548.65
40	$588.21	$588.21	$544.71	$544.71	$588.29	$588.29	$555.60	$555.60
41	$599.25	$599.25	$554.94	$554.94	$599.33	$599.33	$566.04	$566.04
42	$609.84	$609.84	$564.74	$564.74	$609.92	$609.92	$576.04	$576.04
43	$624.57	$624.57	$578.38	$578.38	$624.65	$624.65	$589.95	$589.95
44	$642.98	$642.98	$595.43	$595.43	$643.06	$643.06	$607.34	$607.34
45	$664.61	$664.61	$615.46	$615.46	$664.70	$664.70	$627.77	$627.77
46	$690.38	$690.38	$639.33	$639.33	$690.48	$690.48	$652.12	$652.12
47	$719.38	$719.38	$666.18	$666.18	$719.48	$719.48	$679.51	$679.51
48	$752.52	$752.52	$696.87	$696.87	$752.62	$752.62	$710.81	$710.81
49	$785.19	$785.19	$727.13	$727.13	$785.30	$785.30	$741.67	$741.67
50	$822.01	$822.01	$761.23	$761.23	$822.13	$822.13	$776.45	$776.45
51	$858.37	$858.37	$794.90	$794.90	$858.49	$858.49	$810.80	$810.80
52	$898.42	$898.42	$831.98	$831.98	$898.54	$898.54	$848.62	$848.62
53	$938.92	$938.92	$869.49	$869.49	$939.05	$939.05	$886.88	$886.88
54	$982.64	$982.64	$909.98	$909.98	$982.78	$982.78	$928.18	$928.18
55	$1,026.37	$1,026.37	$950.47	$950.47	$1,026.51	$1,026.51	$969.48	$969.48
56	$1,073.77	$1,073.77	$994.37	$994.37	$1,073.92	$1,073.92	$1,014.26	$1,014.26
57	$1,121.64	$1,121.64	$1,038.70	$1,038.70	$1,121.79	$1,121.79	$1,059.47	$1,059.47
58	$1,172.73	$1,172.73	$1,086.01	$1,086.01	$1,172.89	$1,172.89	$1,107.73	$1,107.73
59	$1,198.04	$1,198.04	$1,109.45	$1,109.45	$1,198.21	$1,198.21	$1,131.64	$1,131.64
60	$1,249.13	$1,249.13	$1,156.76	$1,156.76	$1,249.30	$1,249.30	$1,179.90	$1,179.90
61	$1,293.32	$1,293.32	$1,197.68	$1,197.68	$1,293.49	$1,293.49	$1,221.63	$1,221.63
62	$1,322.31	$1,322.31	$1,224.53	$1,224.53	$1,322.49	$1,322.49	$1,249.02	$1,249.02
63	$1,358.67	$1,358.67	$1,258.20	$1,258.20	$1,358.86	$1,358.86	$1,283.37	$1,283.37
64+	$1,380.75	$1,380.75	$1,278.65	$1,278.65	$1,380.95	$1,380.95	$1,304.22	$1,304.22

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010131**		**45127PA0010131**		**45127PA0010131**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$307.32	$307.32	$331.90	$331.90	$313.46	$313.46	$308.12	$308.12
15	$334.63	$334.63	$361.40	$361.40	$341.33	$341.33	$335.51	$335.51
16	$345.08	$345.08	$372.68	$372.68	$351.98	$351.98	$345.98	$345.98
17	$355.52	$355.52	$383.96	$383.96	$362.63	$362.63	$356.45	$356.45
18	$366.77	$366.77	$396.11	$396.11	$374.11	$374.11	$367.73	$367.73
19	$378.02	$378.02	$408.26	$408.26	$385.58	$385.58	$379.01	$379.01
20	$389.67	$389.67	$420.84	$420.84	$397.46	$397.46	$390.69	$390.69
21	$401.72	$401.72	$433.86	$433.86	$409.75	$409.75	$402.77	$402.77
22	$401.72	$401.72	$433.86	$433.86	$409.75	$409.75	$402.77	$402.77
23	$401.72	$401.72	$433.86	$433.86	$409.75	$409.75	$402.77	$402.77
24	$401.72	$401.72	$433.86	$433.86	$409.75	$409.75	$402.77	$402.77
25	$403.33	$403.33	$435.59	$435.59	$411.39	$411.39	$404.38	$404.38
26	$411.36	$411.36	$444.27	$444.27	$419.59	$419.59	$412.44	$412.44
27	$421.00	$421.00	$454.68	$454.68	$429.42	$429.42	$422.10	$422.10
28	$436.67	$436.67	$471.60	$471.60	$445.40	$445.40	$437.81	$437.81
29	$449.52	$449.52	$485.49	$485.49	$458.52	$458.52	$450.70	$450.70
30	$455.95	$455.95	$492.43	$492.43	$465.07	$465.07	$457.14	$457.14
31	$465.59	$465.59	$502.84	$502.84	$474.91	$474.91	$466.81	$466.81
32	$475.23	$475.23	$513.25	$513.25	$484.74	$484.74	$476.48	$476.48
33	$481.26	$481.26	$519.76	$519.76	$490.89	$490.89	$482.52	$482.52
34	$487.69	$487.69	$526.70	$526.70	$497.44	$497.44	$488.96	$488.96
35	$490.90	$490.90	$530.17	$530.17	$500.72	$500.72	$492.18	$492.18
36	$494.12	$494.12	$533.64	$533.64	$504.00	$504.00	$495.41	$495.41
37	$497.33	$497.33	$537.12	$537.12	$507.28	$507.28	$498.63	$498.63
38	$500.54	$500.54	$540.59	$540.59	$510.55	$510.55	$501.85	$501.85
39	$506.97	$506.97	$547.53	$547.53	$517.11	$517.11	$508.30	$508.30
40	$513.40	$513.40	$554.47	$554.47	$523.67	$523.67	$514.74	$514.74
41	$523.04	$523.04	$564.88	$564.88	$533.50	$533.50	$524.41	$524.41
42	$532.28	$532.28	$574.86	$574.86	$542.92	$542.92	$533.67	$533.67
43	$545.13	$545.13	$588.74	$588.74	$556.04	$556.04	$546.56	$546.56
44	$561.20	$561.20	$606.10	$606.10	$572.43	$572.43	$562.67	$562.67
45	$580.08	$580.08	$626.49	$626.49	$591.69	$591.69	$581.60	$581.60
46	$602.58	$602.58	$650.79	$650.79	$614.63	$614.63	$604.16	$604.16
47	$627.89	$627.89	$678.12	$678.12	$640.45	$640.45	$629.53	$629.53
48	$656.81	$656.81	$709.36	$709.36	$669.95	$669.95	$658.53	$658.53
49	$685.33	$685.33	$740.16	$740.16	$699.04	$699.04	$687.13	$687.13
50	$717.47	$717.47	$774.87	$774.87	$731.82	$731.82	$719.35	$719.35
51	$749.21	$749.21	$809.14	$809.14	$764.19	$764.19	$751.17	$751.17
52	$784.16	$784.16	$846.89	$846.89	$799.84	$799.84	$786.21	$786.21
53	$819.51	$819.51	$885.07	$885.07	$835.90	$835.90	$821.65	$821.65
54	$857.67	$857.67	$926.29	$926.29	$874.83	$874.83	$859.91	$859.91
55	$895.84	$895.84	$967.50	$967.50	$913.75	$913.75	$898.18	$898.18
56	$937.21	$937.21	$1,012.19	$1,012.19	$955.96	$955.96	$939.66	$939.66
57	$978.99	$978.99	$1,057.31	$1,057.31	$998.57	$998.57	$981.55	$981.55
58	$1,023.58	$1,023.58	$1,105.47	$1,105.47	$1,044.05	$1,044.05	$1,026.26	$1,026.26
59	$1,045.68	$1,045.68	$1,129.33	$1,129.33	$1,066.59	$1,066.59	$1,048.41	$1,048.41
60	$1,090.27	$1,090.27	$1,177.49	$1,177.49	$1,112.07	$1,112.07	$1,093.12	$1,093.12
61	$1,128.83	$1,128.83	$1,219.14	$1,219.14	$1,151.41	$1,151.41	$1,131.78	$1,131.78
62	$1,154.14	$1,154.14	$1,246.47	$1,246.47	$1,177.22	$1,177.22	$1,157.16	$1,157.16
63	$1,185.88	$1,185.88	$1,280.75	$1,280.75	$1,209.59	$1,209.59	$1,188.98	$1,188.98
64+	$1,205.15	$1,205.15	$1,301.57	$1,301.57	$1,229.25	$1,229.25	$1,208.30	$1,208.30

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010184**		**45127PA0010184**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$332.77	$332.77	$314.28	$314.28	$290.21	$290.21	$313.43	$313.43
15	$362.35	$362.35	$342.22	$342.22	$316.01	$316.01	$341.29	$341.29
16	$373.66	$373.66	$352.90	$352.90	$325.87	$325.87	$351.94	$351.94
17	$384.97	$384.97	$363.58	$363.58	$335.73	$335.73	$362.59	$362.59
18	$397.15	$397.15	$375.08	$375.08	$346.36	$346.36	$374.06	$374.06
19	$409.33	$409.33	$386.59	$386.59	$356.98	$356.98	$385.54	$385.54
20	$421.94	$421.94	$398.50	$398.50	$367.98	$367.98	$397.42	$397.42
21	$434.99	$434.99	$410.83	$410.83	$379.36	$379.36	$409.71	$409.71
22	$434.99	$434.99	$410.83	$410.83	$379.36	$379.36	$409.71	$409.71
23	$434.99	$434.99	$410.83	$410.83	$379.36	$379.36	$409.71	$409.71
24	$434.99	$434.99	$410.83	$410.83	$379.36	$379.36	$409.71	$409.71
25	$436.73	$436.73	$412.47	$412.47	$380.88	$380.88	$411.35	$411.35
26	$445.43	$445.43	$420.69	$420.69	$388.46	$388.46	$419.54	$419.54
27	$455.87	$455.87	$430.55	$430.55	$397.57	$397.57	$429.37	$429.37
28	$472.84	$472.84	$446.57	$446.57	$412.36	$412.36	$445.35	$445.35
29	$486.76	$486.76	$459.71	$459.71	$424.50	$424.50	$458.46	$458.46
30	$493.72	$493.72	$466.29	$466.29	$430.57	$430.57	$465.02	$465.02
31	$504.16	$504.16	$476.15	$476.15	$439.68	$439.68	$474.85	$474.85
32	$514.60	$514.60	$486.01	$486.01	$448.78	$448.78	$484.69	$484.69
33	$521.12	$521.12	$492.17	$492.17	$454.47	$454.47	$490.83	$490.83
34	$528.08	$528.08	$498.74	$498.74	$460.54	$460.54	$497.39	$497.39
35	$531.56	$531.56	$502.03	$502.03	$463.58	$463.58	$500.66	$500.66
36	$535.04	$535.04	$505.32	$505.32	$466.61	$466.61	$503.94	$503.94
37	$538.52	$538.52	$508.60	$508.60	$469.65	$469.65	$507.22	$507.22
38	$542.00	$542.00	$511.89	$511.89	$472.68	$472.68	$510.50	$510.50
39	$548.96	$548.96	$518.46	$518.46	$478.75	$478.75	$517.05	$517.05
40	$555.92	$555.92	$525.03	$525.03	$484.82	$484.82	$523.61	$523.61
41	$566.36	$566.36	$534.89	$534.89	$493.93	$493.93	$533.44	$533.44
42	$576.36	$576.36	$544.34	$544.34	$502.65	$502.65	$542.86	$542.86
43	$590.28	$590.28	$557.49	$557.49	$514.79	$514.79	$555.97	$555.97
44	$607.68	$607.68	$573.92	$573.92	$529.97	$529.97	$572.36	$572.36
45	$628.13	$628.13	$593.23	$593.23	$547.80	$547.80	$591.62	$591.62
46	$652.49	$652.49	$616.24	$616.24	$569.04	$569.04	$614.56	$614.56
47	$679.89	$679.89	$642.12	$642.12	$592.94	$592.94	$640.37	$640.37
48	$711.21	$711.21	$671.70	$671.70	$620.25	$620.25	$669.87	$669.87
49	$742.10	$742.10	$700.87	$700.87	$647.19	$647.19	$698.96	$698.96
50	$776.89	$776.89	$733.73	$733.73	$677.54	$677.54	$731.74	$731.74
51	$811.26	$811.26	$766.19	$766.19	$707.51	$707.51	$764.11	$764.11
52	$849.10	$849.10	$801.93	$801.93	$740.51	$740.51	$799.75	$799.75
53	$887.38	$887.38	$838.08	$838.08	$773.89	$773.89	$835.81	$835.81
54	$928.71	$928.71	$877.11	$877.11	$809.93	$809.93	$874.73	$874.73
55	$970.03	$970.03	$916.14	$916.14	$845.97	$845.97	$913.65	$913.65
56	$1,014.84	$1,014.84	$958.46	$958.46	$885.05	$885.05	$955.85	$955.85
57	$1,060.07	$1,060.07	$1,001.18	$1,001.18	$924.50	$924.50	$998.46	$998.46
58	$1,108.36	$1,108.36	$1,046.78	$1,046.78	$966.61	$966.61	$1,043.94	$1,043.94
59	$1,132.28	$1,132.28	$1,069.38	$1,069.38	$987.47	$987.47	$1,066.47	$1,066.47
60	$1,180.57	$1,180.57	$1,114.98	$1,114.98	$1,029.58	$1,029.58	$1,111.95	$1,111.95
61	$1,222.33	$1,222.33	$1,154.42	$1,154.42	$1,066.00	$1,066.00	$1,151.28	$1,151.28
62	$1,249.73	$1,249.73	$1,180.30	$1,180.30	$1,089.90	$1,089.90	$1,177.09	$1,177.09
63	$1,284.10	$1,284.10	$1,212.76	$1,212.76	$1,119.87	$1,119.87	$1,209.46	$1,209.46
64+	$1,304.96	$1,304.96	$1,232.48	$1,232.48	$1,138.07	$1,138.07	$1,229.12	$1,229.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010184		45127PA0010187		45127PA0010187		45127PA0010187	
Plan Marketing Name =>	Silver PPO 5000/0/35 Rx 250		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0		Silver PPO 6000/0/35 Rx 0	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$5000 /$250 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx		$6000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER		$35/$65/$350 PCP/SPC/ER	
OOP Maximum =>	$8700 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$296.01	$296.01	$302.29	$302.29	$326.47	$326.47	$308.34	$308.34
15	$322.33	$322.33	$329.16	$329.16	$355.49	$355.49	$335.74	$335.74
16	$332.39	$332.39	$339.43	$339.43	$366.59	$366.59	$346.22	$346.22
17	$342.45	$342.45	$349.71	$349.71	$377.68	$377.68	$356.70	$356.70
18	$353.28	$353.28	$360.77	$360.77	$389.63	$389.63	$367.99	$367.99
19	$364.12	$364.12	$371.84	$371.84	$401.58	$401.58	$379.27	$379.27
20	$375.34	$375.34	$383.30	$383.30	$413.96	$413.96	$390.96	$390.96
21	$386.95	$386.95	$395.15	$395.15	$426.76	$426.76	$403.05	$403.05
22	$386.95	$386.95	$395.15	$395.15	$426.76	$426.76	$403.05	$403.05
23	$386.95	$386.95	$395.15	$395.15	$426.76	$426.76	$403.05	$403.05
24	$386.95	$386.95	$395.15	$395.15	$426.76	$426.76	$403.05	$403.05
25	$388.49	$388.49	$396.73	$396.73	$428.47	$428.47	$404.67	$404.67
26	$396.23	$396.23	$404.63	$404.63	$437.00	$437.00	$412.73	$412.73
27	$405.52	$405.52	$414.12	$414.12	$447.25	$447.25	$422.40	$422.40
28	$420.61	$420.61	$429.53	$429.53	$463.89	$463.89	$438.12	$438.12
29	$432.99	$432.99	$442.17	$442.17	$477.55	$477.55	$451.02	$451.02
30	$439.19	$439.19	$448.50	$448.50	$484.37	$484.37	$457.47	$457.47
31	$448.47	$448.47	$457.98	$457.98	$494.62	$494.62	$467.14	$467.14
32	$457.76	$457.76	$467.46	$467.46	$504.86	$504.86	$476.81	$476.81
33	$463.56	$463.56	$473.39	$473.39	$511.26	$511.26	$482.86	$482.86
34	$469.75	$469.75	$479.71	$479.71	$518.09	$518.09	$489.31	$489.31
35	$472.85	$472.85	$482.87	$482.87	$521.50	$521.50	$492.53	$492.53
36	$475.95	$475.95	$486.03	$486.03	$524.92	$524.92	$495.76	$495.76
37	$479.04	$479.04	$489.20	$489.20	$528.33	$528.33	$498.98	$498.98
38	$482.14	$482.14	$492.36	$492.36	$531.75	$531.75	$502.20	$502.20
39	$488.33	$488.33	$498.68	$498.68	$538.57	$538.57	$508.65	$508.65
40	$494.52	$494.52	$505.00	$505.00	$545.40	$545.40	$515.10	$515.10
41	$503.81	$503.81	$514.49	$514.49	$555.64	$555.64	$524.78	$524.78
42	$512.71	$512.71	$523.57	$523.57	$565.46	$565.46	$534.05	$534.05
43	$525.09	$525.09	$536.22	$536.22	$579.12	$579.12	$546.94	$546.94
44	$540.57	$540.57	$552.02	$552.02	$596.19	$596.19	$563.07	$563.07
45	$558.75	$558.75	$570.60	$570.60	$616.24	$616.24	$582.01	$582.01
46	$580.42	$580.42	$592.72	$592.72	$640.14	$640.14	$604.58	$604.58
47	$604.80	$604.80	$617.62	$617.62	$667.03	$667.03	$629.97	$629.97
48	$632.66	$632.66	$646.07	$646.07	$697.76	$697.76	$658.99	$658.99
49	$660.13	$660.13	$674.13	$674.13	$728.06	$728.06	$687.61	$687.61
50	$691.09	$691.09	$705.74	$705.74	$762.20	$762.20	$719.85	$719.85
51	$721.66	$721.66	$736.95	$736.95	$795.91	$795.91	$751.69	$751.69
52	$755.32	$755.32	$771.33	$771.33	$833.04	$833.04	$786.76	$786.76
53	$789.37	$789.37	$806.11	$806.11	$870.59	$870.59	$822.23	$822.23
54	$826.13	$826.13	$843.65	$843.65	$911.14	$911.14	$860.52	$860.52
55	$862.89	$862.89	$881.18	$881.18	$951.68	$951.68	$898.81	$898.81
56	$902.75	$902.75	$921.88	$921.88	$995.64	$995.64	$940.32	$940.32
57	$942.99	$942.99	$962.98	$962.98	$1,040.02	$1,040.02	$982.24	$982.24
58	$985.94	$985.94	$1,006.84	$1,006.84	$1,087.39	$1,087.39	$1,026.98	$1,026.98
59	$1,007.22	$1,007.22	$1,028.58	$1,028.58	$1,110.86	$1,110.86	$1,049.15	$1,049.15
60	$1,050.17	$1,050.17	$1,072.44	$1,072.44	$1,158.23	$1,158.23	$1,093.89	$1,093.89
61	$1,087.32	$1,087.32	$1,110.37	$1,110.37	$1,199.20	$1,199.20	$1,132.58	$1,132.58
62	$1,111.70	$1,111.70	$1,135.27	$1,135.27	$1,226.09	$1,226.09	$1,157.97	$1,157.97
63	$1,142.27	$1,142.27	$1,166.48	$1,166.48	$1,259.80	$1,259.80	$1,189.81	$1,189.81
64+	$1,160.84	$1,160.84	$1,185.44	$1,185.44	$1,280.28	$1,280.28	$1,209.15	$1,209.15

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010186**		**45127PA0010186**		**45127PA0010124**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$284.59	$284.59	$307.35	$307.35	$290.28	$290.28	$329.65	$329.65
15	$309.88	$309.88	$334.68	$334.68	$316.08	$316.08	$358.96	$358.96
16	$319.56	$319.56	$345.12	$345.12	$325.95	$325.95	$370.16	$370.16
17	$329.23	$329.23	$355.57	$355.57	$335.81	$335.81	$381.36	$381.36
18	$339.65	$339.65	$366.82	$366.82	$346.44	$346.44	$393.43	$393.43
19	$350.06	$350.06	$378.07	$378.07	$357.06	$357.06	$405.50	$405.50
20	$360.85	$360.85	$389.72	$389.72	$368.07	$368.07	$417.99	$417.99
21	$372.01	$372.01	$401.77	$401.77	$379.45	$379.45	$430.92	$430.92
22	$372.01	$372.01	$401.77	$401.77	$379.45	$379.45	$430.92	$430.92
23	$372.01	$372.01	$401.77	$401.77	$379.45	$379.45	$430.92	$430.92
24	$372.01	$372.01	$401.77	$401.77	$379.45	$379.45	$430.92	$430.92
25	$373.50	$373.50	$403.38	$403.38	$380.97	$380.97	$432.64	$432.64
26	$380.94	$380.94	$411.41	$411.41	$388.56	$388.56	$441.26	$441.26
27	$389.87	$389.87	$421.06	$421.06	$397.66	$397.66	$451.60	$451.60
28	$404.37	$404.37	$436.72	$436.72	$412.46	$412.46	$468.41	$468.41
29	$416.28	$416.28	$449.58	$449.58	$424.60	$424.60	$482.20	$482.20
30	$422.23	$422.23	$456.01	$456.01	$430.68	$430.68	$489.09	$489.09
31	$431.16	$431.16	$465.65	$465.65	$439.78	$439.78	$499.44	$499.44
32	$440.09	$440.09	$475.29	$475.29	$448.89	$448.89	$509.78	$509.78
33	$445.67	$445.67	$481.32	$481.32	$454.58	$454.58	$516.24	$516.24
34	$451.62	$451.62	$487.75	$487.75	$460.65	$460.65	$523.14	$523.14
35	$454.60	$454.60	$490.96	$490.96	$463.69	$463.69	$526.58	$526.58
36	$457.57	$457.57	$494.18	$494.18	$466.72	$466.72	$530.03	$530.03
37	$460.55	$460.55	$497.39	$497.39	$469.76	$469.76	$533.48	$533.48
38	$463.52	$463.52	$500.61	$500.61	$472.79	$472.79	$536.93	$536.93
39	$469.48	$469.48	$507.03	$507.03	$478.87	$478.87	$543.82	$543.82
40	$475.43	$475.43	$513.46	$513.46	$484.94	$484.94	$550.72	$550.72
41	$484.36	$484.36	$523.11	$523.11	$494.04	$494.04	$561.06	$561.06
42	$492.91	$492.91	$532.35	$532.35	$502.77	$502.77	$570.97	$570.97
43	$504.82	$504.82	$545.20	$545.20	$514.91	$514.91	$584.76	$584.76
44	$519.70	$519.70	$561.27	$561.27	$530.09	$530.09	$602.00	$602.00
45	$537.18	$537.18	$580.16	$580.16	$547.93	$547.93	$622.25	$622.25
46	$558.02	$558.02	$602.66	$602.66	$569.18	$569.18	$646.38	$646.38
47	$581.45	$581.45	$627.97	$627.97	$593.08	$593.08	$673.53	$673.53
48	$608.24	$608.24	$656.90	$656.90	$620.40	$620.40	$704.55	$704.55
49	$634.65	$634.65	$685.42	$685.42	$647.34	$647.34	$735.15	$735.15
50	$664.41	$664.41	$717.56	$717.56	$677.70	$677.70	$769.62	$769.62
51	$693.80	$693.80	$749.30	$749.30	$707.67	$707.67	$803.67	$803.67
52	$726.16	$726.16	$784.26	$784.26	$740.69	$740.69	$841.16	$841.16
53	$758.90	$758.90	$819.61	$819.61	$774.08	$774.08	$879.08	$879.08
54	$794.24	$794.24	$857.78	$857.78	$810.13	$810.13	$920.01	$920.01
55	$829.58	$829.58	$895.95	$895.95	$846.17	$846.17	$960.95	$960.95
56	$867.90	$867.90	$937.33	$937.33	$885.26	$885.26	$1,005.34	$1,005.34
57	$906.59	$906.59	$979.12	$979.12	$924.72	$924.72	$1,050.15	$1,050.15
58	$947.88	$947.88	$1,023.71	$1,023.71	$966.84	$966.84	$1,097.98	$1,097.98
59	$968.34	$968.34	$1,045.81	$1,045.81	$987.71	$987.71	$1,121.68	$1,121.68
60	$1,009.64	$1,009.64	$1,090.41	$1,090.41	$1,029.83	$1,029.83	$1,169.52	$1,169.52
61	$1,045.35	$1,045.35	$1,128.98	$1,128.98	$1,066.26	$1,066.26	$1,210.89	$1,210.89
62	$1,068.78	$1,068.78	$1,154.29	$1,154.29	$1,090.16	$1,090.16	$1,238.03	$1,238.03
63	$1,098.17	$1,098.17	$1,186.03	$1,186.03	$1,120.14	$1,120.14	$1,272.08	$1,272.08
64+	$1,116.02	$1,116.02	$1,205.30	$1,205.30	$1,138.34	$1,138.34	$1,292.75	$1,292.75

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010124**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$356.03	$356.03	$336.25	$336.25	$301.80	$301.80	$325.94	$325.94
15	$387.67	$387.67	$366.14	$366.14	$328.63	$328.63	$354.92	$354.92
16	$399.77	$399.77	$377.56	$377.56	$338.88	$338.88	$365.99	$365.99
17	$411.87	$411.87	$388.99	$388.99	$349.14	$349.14	$377.07	$377.07
18	$424.90	$424.90	$401.30	$401.30	$360.19	$360.19	$389.00	$389.00
19	$437.94	$437.94	$413.61	$413.61	$371.23	$371.23	$400.93	$400.93
20	$451.43	$451.43	$426.35	$426.35	$382.67	$382.67	$413.29	$413.29
21	$465.39	$465.39	$439.54	$439.54	$394.51	$394.51	$426.07	$426.07
22	$465.39	$465.39	$439.54	$439.54	$394.51	$394.51	$426.07	$426.07
23	$465.39	$465.39	$439.54	$439.54	$394.51	$394.51	$426.07	$426.07
24	$465.39	$465.39	$439.54	$439.54	$394.51	$394.51	$426.07	$426.07
25	$467.26	$467.26	$441.30	$441.30	$396.09	$396.09	$427.78	$427.78
26	$476.56	$476.56	$450.09	$450.09	$403.98	$403.98	$436.30	$436.30
27	$487.73	$487.73	$460.64	$460.64	$413.45	$413.45	$446.52	$446.52
28	$505.88	$505.88	$477.78	$477.78	$428.83	$428.83	$463.14	$463.14
29	$520.78	$520.78	$491.84	$491.84	$441.46	$441.46	$476.77	$476.77
30	$528.22	$528.22	$498.88	$498.88	$447.77	$447.77	$483.59	$483.59
31	$539.39	$539.39	$509.43	$509.43	$457.24	$457.24	$493.82	$493.82
32	$550.56	$550.56	$519.97	$519.97	$466.71	$466.71	$504.04	$504.04
33	$557.54	$557.54	$526.57	$526.57	$472.62	$472.62	$510.43	$510.43
34	$564.99	$564.99	$533.60	$533.60	$478.94	$478.94	$517.25	$517.25
35	$568.71	$568.71	$537.12	$537.12	$482.09	$482.09	$520.66	$520.66
36	$572.43	$572.43	$540.63	$540.63	$485.25	$485.25	$524.07	$524.07
37	$576.16	$576.16	$544.15	$544.15	$488.40	$488.40	$527.48	$527.48
38	$579.88	$579.88	$547.66	$547.66	$491.56	$491.56	$530.88	$530.88
39	$587.33	$587.33	$554.70	$554.70	$497.87	$497.87	$537.70	$537.70
40	$594.77	$594.77	$561.73	$561.73	$504.18	$504.18	$544.52	$544.52
41	$605.94	$605.94	$572.28	$572.28	$513.65	$513.65	$554.74	$554.74
42	$616.65	$616.65	$582.39	$582.39	$522.73	$522.73	$564.54	$564.54
43	$631.54	$631.54	$596.45	$596.45	$535.35	$535.35	$578.18	$578.18
44	$650.15	$650.15	$614.04	$614.04	$551.13	$551.13	$595.22	$595.22
45	$672.03	$672.03	$634.69	$634.69	$569.67	$569.67	$615.25	$615.25
46	$698.09	$698.09	$659.31	$659.31	$591.76	$591.76	$639.11	$639.11
47	$727.41	$727.41	$687.00	$687.00	$616.62	$616.62	$665.95	$665.95
48	$760.92	$760.92	$718.65	$718.65	$645.02	$645.02	$696.63	$696.63
49	$793.96	$793.96	$749.85	$749.85	$673.03	$673.03	$726.88	$726.88
50	$831.19	$831.19	$785.02	$785.02	$704.59	$704.59	$760.96	$760.96
51	$867.96	$867.96	$819.74	$819.74	$735.76	$735.76	$794.62	$794.62
52	$908.45	$908.45	$857.98	$857.98	$770.08	$770.08	$831.69	$831.69
53	$949.40	$949.40	$896.66	$896.66	$804.80	$804.80	$869.18	$869.18
54	$993.62	$993.62	$938.41	$938.41	$842.28	$842.28	$909.66	$909.66
55	$1,037.83	$1,037.83	$980.17	$980.17	$879.76	$879.76	$950.14	$950.14
56	$1,085.76	$1,085.76	$1,025.44	$1,025.44	$920.39	$920.39	$994.02	$994.02
57	$1,134.16	$1,134.16	$1,071.16	$1,071.16	$961.42	$961.42	$1,038.33	$1,038.33
58	$1,185.82	$1,185.82	$1,119.94	$1,119.94	$1,005.21	$1,005.21	$1,085.63	$1,085.63
59	$1,211.42	$1,211.42	$1,144.12	$1,144.12	$1,026.91	$1,026.91	$1,109.06	$1,109.06
60	$1,263.08	$1,263.08	$1,192.91	$1,192.91	$1,070.70	$1,070.70	$1,156.36	$1,156.36
61	$1,307.76	$1,307.76	$1,235.10	$1,235.10	$1,108.57	$1,108.57	$1,197.26	$1,197.26
62	$1,337.08	$1,337.08	$1,262.79	$1,262.79	$1,133.43	$1,133.43	$1,224.10	$1,224.10
63	$1,373.84	$1,373.84	$1,297.52	$1,297.52	$1,164.59	$1,164.59	$1,257.76	$1,257.76
64+	$1,396.17	$1,396.17	$1,318.61	$1,318.61	$1,183.52	$1,183.52	$1,278.20	$1,278.20

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010170**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$3500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$307.84	$307.84	$285.59	$285.59	$308.44	$308.44	$291.30	$291.30
15	$335.20	$335.20	$310.98	$310.98	$335.85	$335.85	$317.20	$317.20
16	$345.66	$345.66	$320.68	$320.68	$346.34	$346.34	$327.10	$327.10
17	$356.12	$356.12	$330.39	$330.39	$356.82	$356.82	$337.00	$337.00
18	$367.39	$367.39	$340.84	$340.84	$368.11	$368.11	$347.66	$347.66
19	$378.66	$378.66	$351.29	$351.29	$379.40	$379.40	$358.32	$358.32
20	$390.33	$390.33	$362.12	$362.12	$391.09	$391.09	$369.36	$369.36
21	$402.40	$402.40	$373.32	$373.32	$403.19	$403.19	$380.79	$380.79
22	$402.40	$402.40	$373.32	$373.32	$403.19	$403.19	$380.79	$380.79
23	$402.40	$402.40	$373.32	$373.32	$403.19	$403.19	$380.79	$380.79
24	$402.40	$402.40	$373.32	$373.32	$403.19	$403.19	$380.79	$380.79
25	$404.01	$404.01	$374.81	$374.81	$404.80	$404.80	$382.31	$382.31
26	$412.06	$412.06	$382.28	$382.28	$412.86	$412.86	$389.93	$389.93
27	$421.72	$421.72	$391.24	$391.24	$422.54	$422.54	$399.06	$399.06
28	$437.41	$437.41	$405.80	$405.80	$438.26	$438.26	$413.91	$413.91
29	$450.29	$450.29	$417.75	$417.75	$451.16	$451.16	$426.10	$426.10
30	$456.72	$456.72	$423.72	$423.72	$457.62	$457.62	$432.19	$432.19
31	$466.38	$466.38	$432.68	$432.68	$467.29	$467.29	$441.33	$441.33
32	$476.04	$476.04	$441.64	$441.64	$476.97	$476.97	$450.47	$450.47
33	$482.08	$482.08	$447.24	$447.24	$483.02	$483.02	$456.18	$456.18
34	$488.51	$488.51	$453.21	$453.21	$489.47	$489.47	$462.27	$462.27
35	$491.73	$491.73	$456.20	$456.20	$492.69	$492.69	$465.32	$465.32
36	$494.95	$494.95	$459.18	$459.18	$495.92	$495.92	$468.37	$468.37
37	$498.17	$498.17	$462.17	$462.17	$499.14	$499.14	$471.41	$471.41
38	$501.39	$501.39	$465.16	$465.16	$502.37	$502.37	$474.46	$474.46
39	$507.83	$507.83	$471.13	$471.13	$508.82	$508.82	$480.55	$480.55
40	$514.27	$514.27	$477.10	$477.10	$515.27	$515.27	$486.65	$486.65
41	$523.93	$523.93	$486.06	$486.06	$524.95	$524.95	$495.78	$495.78
42	$533.18	$533.18	$494.65	$494.65	$534.22	$534.22	$504.54	$504.54
43	$546.06	$546.06	$506.60	$506.60	$547.12	$547.12	$516.73	$516.73
44	$562.15	$562.15	$521.53	$521.53	$563.25	$563.25	$531.96	$531.96
45	$581.07	$581.07	$539.07	$539.07	$582.20	$582.20	$549.86	$549.86
46	$603.60	$603.60	$559.98	$559.98	$604.78	$604.78	$571.18	$571.18
47	$628.95	$628.95	$583.50	$583.50	$630.18	$630.18	$595.17	$595.17
48	$657.92	$657.92	$610.38	$610.38	$659.21	$659.21	$622.59	$622.59
49	$686.49	$686.49	$636.88	$636.88	$687.83	$687.83	$649.62	$649.62
50	$718.69	$718.69	$666.75	$666.75	$720.09	$720.09	$680.08	$680.08
51	$750.48	$750.48	$696.24	$696.24	$751.94	$751.94	$710.17	$710.17
52	$785.49	$785.49	$728.72	$728.72	$787.02	$787.02	$743.30	$743.30
53	$820.90	$820.90	$761.57	$761.57	$822.50	$822.50	$776.80	$776.80
54	$859.12	$859.12	$797.04	$797.04	$860.80	$860.80	$812.98	$812.98
55	$897.35	$897.35	$832.50	$832.50	$899.10	$899.10	$849.15	$849.15
56	$938.80	$938.80	$870.96	$870.96	$940.63	$940.63	$888.37	$888.37
57	$980.65	$980.65	$909.78	$909.78	$982.56	$982.56	$927.98	$927.98
58	$1,025.32	$1,025.32	$951.22	$951.22	$1,027.32	$1,027.32	$970.24	$970.24
59	$1,047.45	$1,047.45	$971.75	$971.75	$1,049.49	$1,049.49	$991.19	$991.19
60	$1,092.11	$1,092.11	$1,013.19	$1,013.19	$1,094.25	$1,094.25	$1,033.45	$1,033.45
61	$1,130.74	$1,130.74	$1,049.03	$1,049.03	$1,132.95	$1,132.95	$1,070.01	$1,070.01
62	$1,156.10	$1,156.10	$1,072.55	$1,072.55	$1,158.35	$1,158.35	$1,094.00	$1,094.00
63	$1,187.89	$1,187.89	$1,102.04	$1,102.04	$1,190.20	$1,190.20	$1,124.08	$1,124.08
64+	$1,207.19	$1,207.19	$1,119.95	$1,119.95	$1,209.56	$1,209.56	$1,142.36	$1,142.36

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010201**		**45127PA0010201**		**45127PA0010201**		**45127PA0010205**	
Plan Marketing Name =>	**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**er QHDHP PPO Choice 2750/0,**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$299.02	$299.02	$322.95	$322.95	$305.00	$305.00	$316.97	$316.97
15	$325.60	$325.60	$351.65	$351.65	$332.12	$332.12	$345.15	$345.15
16	$335.77	$335.77	$362.63	$362.63	$342.48	$342.48	$355.92	$355.92
17	$345.93	$345.93	$373.60	$373.60	$352.85	$352.85	$366.69	$366.69
18	$356.87	$356.87	$385.42	$385.42	$364.01	$364.01	$378.29	$378.29
19	$367.82	$367.82	$397.24	$397.24	$375.17	$375.17	$389.90	$389.90
20	$379.15	$379.15	$409.49	$409.49	$386.74	$386.74	$401.91	$401.91
21	$390.88	$390.88	$422.15	$422.15	$398.70	$398.70	$414.34	$414.34
22	$390.88	$390.88	$422.15	$422.15	$398.70	$398.70	$414.34	$414.34
23	$390.88	$390.88	$422.15	$422.15	$398.70	$398.70	$414.34	$414.34
24	$390.88	$390.88	$422.15	$422.15	$398.70	$398.70	$414.34	$414.34
25	$392.44	$392.44	$423.84	$423.84	$400.29	$400.29	$416.00	$416.00
26	$400.26	$400.26	$432.28	$432.28	$408.27	$408.27	$424.29	$424.29
27	$409.64	$409.64	$442.41	$442.41	$417.84	$417.84	$434.23	$434.23
28	$424.89	$424.89	$458.88	$458.88	$433.38	$433.38	$450.39	$450.39
29	$437.39	$437.39	$472.39	$472.39	$446.14	$446.14	$463.65	$463.65
30	$443.65	$443.65	$479.14	$479.14	$452.52	$452.52	$470.28	$470.28
31	$453.03	$453.03	$489.27	$489.27	$462.09	$462.09	$480.22	$480.22
32	$462.41	$462.41	$499.40	$499.40	$471.66	$471.66	$490.17	$490.17
33	$468.27	$468.27	$505.74	$505.74	$477.64	$477.64	$496.38	$496.38
34	$474.53	$474.53	$512.49	$512.49	$484.02	$484.02	$503.01	$503.01
35	$477.66	$477.66	$515.87	$515.87	$487.21	$487.21	$506.33	$506.33
36	$480.78	$480.78	$519.24	$519.24	$490.40	$490.40	$509.64	$509.64
37	$483.91	$483.91	$522.62	$522.62	$493.59	$493.59	$512.96	$512.96
38	$487.04	$487.04	$526.00	$526.00	$496.78	$496.78	$516.27	$516.27
39	$493.29	$493.29	$532.75	$532.75	$503.16	$503.16	$522.90	$522.90
40	$499.54	$499.54	$539.51	$539.51	$509.54	$509.54	$529.53	$529.53
41	$508.93	$508.93	$549.64	$549.64	$519.10	$519.10	$539.47	$539.47
42	$517.92	$517.92	$559.35	$559.35	$528.27	$528.27	$549.00	$549.00
43	$530.42	$530.42	$572.86	$572.86	$541.03	$541.03	$562.26	$562.26
44	$546.06	$546.06	$589.74	$589.74	$556.98	$556.98	$578.84	$578.84
45	$564.43	$564.43	$609.59	$609.59	$575.72	$575.72	$598.31	$598.31
46	$586.32	$586.32	$633.23	$633.23	$598.05	$598.05	$621.51	$621.51
47	$610.95	$610.95	$659.82	$659.82	$623.16	$623.16	$647.62	$647.62
48	$639.09	$639.09	$690.22	$690.22	$651.87	$651.87	$677.45	$677.45
49	$666.84	$666.84	$720.19	$720.19	$680.18	$680.18	$706.87	$706.87
50	$698.11	$698.11	$753.96	$753.96	$712.07	$712.07	$740.01	$740.01
51	$728.99	$728.99	$787.31	$787.31	$743.57	$743.57	$772.75	$772.75
52	$763.00	$763.00	$824.04	$824.04	$778.26	$778.26	$808.80	$808.80
53	$797.40	$797.40	$861.19	$861.19	$813.34	$813.34	$845.26	$845.26
54	$834.53	$834.53	$901.29	$901.29	$851.22	$851.22	$884.62	$884.62
55	$871.66	$871.66	$941.40	$941.40	$889.10	$889.10	$923.98	$923.98
56	$911.92	$911.92	$984.88	$984.88	$930.16	$930.16	$966.66	$966.66
57	$952.57	$952.57	$1,028.78	$1,028.78	$971.63	$971.63	$1,009.75	$1,009.75
58	$995.96	$995.96	$1,075.64	$1,075.64	$1,015.88	$1,015.88	$1,055.74	$1,055.74
59	$1,017.46	$1,017.46	$1,098.86	$1,098.86	$1,037.81	$1,037.81	$1,078.53	$1,078.53
60	$1,060.85	$1,060.85	$1,145.72	$1,145.72	$1,082.07	$1,082.07	$1,124.52	$1,124.52
61	$1,098.37	$1,098.37	$1,186.24	$1,186.24	$1,120.34	$1,120.34	$1,164.30	$1,164.30
62	$1,123.00	$1,123.00	$1,212.84	$1,212.84	$1,145.46	$1,145.46	$1,190.40	$1,190.40
63	$1,153.88	$1,153.88	$1,246.19	$1,246.19	$1,176.96	$1,176.96	$1,223.14	$1,223.14
64+	$1,172.63	$1,172.63	$1,266.44	$1,266.44	$1,196.09	$1,196.09	$1,243.02	$1,243.02

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010206		45127PA0010206		45127PA0010202		45127PA0010202	
Plan Marketing Name =>	QHDHP PPO Choice Select 2750		QHDHP PPO Choice Select 2750		r Performance PPO 4500/0/30		r Performance PPO 4500/0/30	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$2750 Med/Rx Combined		$4500 /$0 Med/Rx		$4500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER	
OOP Maximum =>	$7000 Med/Rx Combined		$7000 Med/Rx Combined		$9300 Med/Rx Combined		$9300 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$299.41	$299.41	$282.78	$282.78	$287.70	$287.70	$310.72	$310.72
15	$326.03	$326.03	$307.92	$307.92	$313.27	$313.27	$338.34	$338.34
16	$336.21	$336.21	$317.53	$317.53	$323.05	$323.05	$348.90	$348.90
17	$346.38	$346.38	$327.14	$327.14	$332.83	$332.83	$359.46	$359.46
18	$357.34	$357.34	$337.49	$337.49	$343.36	$343.36	$370.83	$370.83
19	$368.30	$368.30	$347.84	$347.84	$353.89	$353.89	$382.20	$382.20
20	$379.65	$379.65	$358.56	$358.56	$364.80	$364.80	$393.98	$393.98
21	$391.39	$391.39	$369.65	$369.65	$376.08	$376.08	$406.17	$406.17
22	$391.39	$391.39	$369.65	$369.65	$376.08	$376.08	$406.17	$406.17
23	$391.39	$391.39	$369.65	$369.65	$376.08	$376.08	$406.17	$406.17
24	$391.39	$391.39	$369.65	$369.65	$376.08	$376.08	$406.17	$406.17
25	$392.96	$392.96	$371.13	$371.13	$377.58	$377.58	$407.79	$407.79
26	$400.79	$400.79	$378.52	$378.52	$385.11	$385.11	$415.91	$415.91
27	$410.18	$410.18	$387.39	$387.39	$394.13	$394.13	$425.66	$425.66
28	$425.44	$425.44	$401.81	$401.81	$408.80	$408.80	$441.50	$441.50
29	$437.97	$437.97	$413.64	$413.64	$420.83	$420.83	$454.50	$454.50
30	$444.23	$444.23	$419.55	$419.55	$426.85	$426.85	$461.00	$461.00
31	$453.62	$453.62	$428.42	$428.42	$435.88	$435.88	$470.75	$470.75
32	$463.02	$463.02	$437.29	$437.29	$444.90	$444.90	$480.49	$480.49
33	$468.89	$468.89	$442.84	$442.84	$450.54	$450.54	$486.59	$486.59
34	$475.15	$475.15	$448.75	$448.75	$456.56	$456.56	$493.09	$493.09
35	$478.28	$478.28	$451.71	$451.71	$459.57	$459.57	$496.34	$496.34
36	$481.41	$481.41	$454.67	$454.67	$462.58	$462.58	$499.58	$499.58
37	$484.54	$484.54	$457.62	$457.62	$465.59	$465.59	$502.83	$502.83
38	$487.67	$487.67	$460.58	$460.58	$468.60	$468.60	$506.08	$506.08
39	$493.94	$493.94	$466.50	$466.50	$474.61	$474.61	$512.58	$512.58
40	$500.20	$500.20	$472.41	$472.41	$480.63	$480.63	$519.08	$519.08
41	$509.59	$509.59	$481.28	$481.28	$489.66	$489.66	$528.83	$528.83
42	$518.59	$518.59	$489.78	$489.78	$498.31	$498.31	$538.17	$538.17
43	$531.12	$531.12	$501.61	$501.61	$510.34	$510.34	$551.17	$551.17
44	$546.77	$546.77	$516.40	$516.40	$525.38	$525.38	$567.41	$567.41
45	$565.17	$565.17	$533.77	$533.77	$543.06	$543.06	$586.50	$586.50
46	$587.09	$587.09	$554.47	$554.47	$564.12	$564.12	$609.25	$609.25
47	$611.75	$611.75	$577.76	$577.76	$587.81	$587.81	$634.84	$634.84
48	$639.93	$639.93	$604.37	$604.37	$614.89	$614.89	$664.08	$664.08
49	$667.71	$667.71	$630.62	$630.62	$641.59	$641.59	$692.92	$692.92
50	$699.03	$699.03	$660.19	$660.19	$671.68	$671.68	$725.41	$725.41
51	$729.95	$729.95	$689.39	$689.39	$701.39	$701.39	$757.50	$757.50
52	$764.00	$764.00	$721.55	$721.55	$734.11	$734.11	$792.84	$792.84
53	$798.44	$798.44	$754.08	$754.08	$767.20	$767.20	$828.58	$828.58
54	$835.62	$835.62	$789.20	$789.20	$802.93	$802.93	$867.17	$867.17
55	$872.80	$872.80	$824.32	$824.32	$838.66	$838.66	$905.75	$905.75
56	$913.12	$913.12	$862.39	$862.39	$877.39	$877.39	$947.59	$947.59
57	$953.82	$953.82	$900.83	$900.83	$916.51	$916.51	$989.83	$989.83
58	$997.27	$997.27	$941.86	$941.86	$958.25	$958.25	$1,034.91	$1,034.91
59	$1,018.79	$1,018.79	$962.19	$962.19	$978.94	$978.94	$1,057.25	$1,057.25
60	$1,062.24	$1,062.24	$1,003.22	$1,003.22	$1,020.68	$1,020.68	$1,102.34	$1,102.34
61	$1,099.81	$1,099.81	$1,038.71	$1,038.71	$1,056.78	$1,056.78	$1,141.33	$1,141.33
62	$1,124.47	$1,124.47	$1,062.00	$1,062.00	$1,080.48	$1,080.48	$1,166.92	$1,166.92
63	$1,155.39	$1,155.39	$1,091.20	$1,091.20	$1,110.19	$1,110.19	$1,199.00	$1,199.00
64+	$1,174.17	$1,174.17	$1,108.94	$1,108.94	$1,128.23	$1,128.23	$1,218.50	$1,218.50

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010207		45127PA0010208		45127PA0010208	
Plan Marketing Name =>	er Performance PPO 4500/0/30		ilver PPO Choice 4500/0/30 Rx		r PPO Choice Select 4500/0/30		r PPO Choice Select 4500/0/30	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	9		7		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4500 /$0 Med/Rx		$4500 /$0 Med/Rx		$4500 /$0 Med/Rx		$4500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER	
OOP Maximum =>	$9300 Med/Rx Combined		$9300 Med/Rx Combined		$9300 Med/Rx Combined		$9300 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$293.46	$293.46	$305.00	$305.00	$288.21	$288.21	$272.20	$272.20
15	$319.54	$319.54	$332.11	$332.11	$313.83	$313.83	$296.40	$296.40
16	$329.51	$329.51	$342.48	$342.48	$323.63	$323.63	$305.65	$305.65
17	$339.49	$339.49	$352.84	$352.84	$333.42	$333.42	$314.90	$314.90
18	$350.23	$350.23	$364.01	$364.01	$343.97	$343.97	$324.86	$324.86
19	$360.97	$360.97	$375.17	$375.17	$354.52	$354.52	$334.82	$334.82
20	$372.09	$372.09	$386.73	$386.73	$365.44	$365.44	$345.14	$345.14
21	$383.60	$383.60	$398.69	$398.69	$376.75	$376.75	$355.82	$355.82
22	$383.60	$383.60	$398.69	$398.69	$376.75	$376.75	$355.82	$355.82
23	$383.60	$383.60	$398.69	$398.69	$376.75	$376.75	$355.82	$355.82
24	$383.60	$383.60	$398.69	$398.69	$376.75	$376.75	$355.82	$355.82
25	$385.14	$385.14	$400.29	$400.29	$378.25	$378.25	$357.24	$357.24
26	$392.81	$392.81	$408.26	$408.26	$385.79	$385.79	$364.36	$364.36
27	$402.01	$402.01	$417.83	$417.83	$394.83	$394.83	$372.90	$372.90
28	$416.97	$416.97	$433.38	$433.38	$409.52	$409.52	$386.77	$386.77
29	$429.25	$429.25	$446.14	$446.14	$421.58	$421.58	$398.16	$398.16
30	$435.39	$435.39	$452.52	$452.52	$427.61	$427.61	$403.85	$403.85
31	$444.59	$444.59	$462.08	$462.08	$436.65	$436.65	$412.39	$412.39
32	$453.80	$453.80	$471.65	$471.65	$445.69	$445.69	$420.93	$420.93
33	$459.55	$459.55	$477.63	$477.63	$451.34	$451.34	$426.27	$426.27
34	$465.69	$465.69	$484.01	$484.01	$457.37	$457.37	$431.96	$431.96
35	$468.76	$468.76	$487.20	$487.20	$460.39	$460.39	$434.81	$434.81
36	$471.83	$471.83	$490.39	$490.39	$463.40	$463.40	$437.65	$437.65
37	$474.90	$474.90	$493.58	$493.58	$466.41	$466.41	$440.50	$440.50
38	$477.97	$477.97	$496.77	$496.77	$469.43	$469.43	$443.35	$443.35
39	$484.11	$484.11	$503.15	$503.15	$475.45	$475.45	$449.04	$449.04
40	$490.24	$490.24	$509.53	$509.53	$481.48	$481.48	$454.73	$454.73
41	$499.45	$499.45	$519.10	$519.10	$490.52	$490.52	$463.27	$463.27
42	$508.27	$508.27	$528.27	$528.27	$499.19	$499.19	$471.46	$471.46
43	$520.55	$520.55	$541.03	$541.03	$511.25	$511.25	$482.84	$482.84
44	$535.89	$535.89	$556.97	$556.97	$526.32	$526.32	$497.08	$497.08
45	$553.92	$553.92	$575.71	$575.71	$544.02	$544.02	$513.80	$513.80
46	$575.40	$575.40	$598.04	$598.04	$565.12	$565.12	$533.73	$533.73
47	$599.57	$599.57	$623.16	$623.16	$588.86	$588.86	$556.14	$556.14
48	$627.19	$627.19	$651.86	$651.86	$615.98	$615.98	$581.76	$581.76
49	$654.42	$654.42	$680.17	$680.17	$642.73	$642.73	$607.02	$607.02
50	$685.11	$685.11	$712.07	$712.07	$672.87	$672.87	$635.49	$635.49
51	$715.42	$715.42	$743.56	$743.56	$702.63	$702.63	$663.60	$663.60
52	$748.79	$748.79	$778.25	$778.25	$735.41	$735.41	$694.55	$694.55
53	$782.55	$782.55	$813.33	$813.33	$768.56	$768.56	$725.87	$725.87
54	$818.99	$818.99	$851.21	$851.21	$804.36	$804.36	$759.67	$759.67
55	$855.43	$855.43	$889.08	$889.08	$840.15	$840.15	$793.47	$793.47
56	$894.94	$894.94	$930.15	$930.15	$878.95	$878.95	$830.12	$830.12
57	$934.84	$934.84	$971.61	$971.61	$918.13	$918.13	$867.13	$867.13
58	$977.42	$977.42	$1,015.87	$1,015.87	$959.95	$959.95	$906.62	$906.62
59	$998.51	$998.51	$1,037.80	$1,037.80	$980.67	$980.67	$926.19	$926.19
60	$1,041.09	$1,041.09	$1,082.05	$1,082.05	$1,022.49	$1,022.49	$965.69	$965.69
61	$1,077.92	$1,077.92	$1,120.33	$1,120.33	$1,058.66	$1,058.66	$999.85	$999.85
62	$1,102.09	$1,102.09	$1,145.44	$1,145.44	$1,082.39	$1,082.39	$1,022.26	$1,022.26
63	$1,132.39	$1,132.39	$1,176.94	$1,176.94	$1,112.16	$1,112.16	$1,050.37	$1,050.37
64+	$1,150.79	$1,150.79	$1,196.07	$1,196.07	$1,130.24	$1,130.24	$1,067.45	$1,067.45

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010211**		**45127PA0010211**		**45127PA0010211**		**45127PA0010212**	
Plan Marketing Name =>	**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$8000 /$250 Med/Rx**		**$8000 /$250 Med/Rx**		**$8000 /$250 Med/Rx**		**$8000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$276.28	$276.28	$298.38	$298.38	$281.81	$281.81	$293.04	$293.04
15	$300.84	$300.84	$324.90	$324.90	$306.85	$306.85	$319.09	$319.09
16	$310.23	$310.23	$335.05	$335.05	$316.43	$316.43	$329.05	$329.05
17	$319.62	$319.62	$345.19	$345.19	$326.01	$326.01	$339.01	$339.01
18	$329.73	$329.73	$356.11	$356.11	$336.32	$336.32	$349.73	$349.73
19	$339.84	$339.84	$367.03	$367.03	$346.64	$346.64	$360.46	$360.46
20	$350.32	$350.32	$378.34	$378.34	$357.32	$357.32	$371.57	$371.57
21	$361.15	$361.15	$390.04	$390.04	$368.37	$368.37	$383.06	$383.06
22	$361.15	$361.15	$390.04	$390.04	$368.37	$368.37	$383.06	$383.06
23	$361.15	$361.15	$390.04	$390.04	$368.37	$368.37	$383.06	$383.06
24	$361.15	$361.15	$390.04	$390.04	$368.37	$368.37	$383.06	$383.06
25	$362.59	$362.59	$391.60	$391.60	$369.85	$369.85	$384.59	$384.59
26	$369.82	$369.82	$399.40	$399.40	$377.21	$377.21	$392.25	$392.25
27	$378.49	$378.49	$408.76	$408.76	$386.05	$386.05	$401.45	$401.45
28	$392.57	$392.57	$423.98	$423.98	$400.42	$400.42	$416.39	$416.39
29	$404.13	$404.13	$436.46	$436.46	$412.21	$412.21	$428.64	$428.64
30	$409.91	$409.91	$442.70	$442.70	$418.10	$418.10	$434.77	$434.77
31	$418.57	$418.57	$452.06	$452.06	$426.94	$426.94	$443.97	$443.97
32	$427.24	$427.24	$461.42	$461.42	$435.79	$435.79	$453.16	$453.16
33	$432.66	$432.66	$467.27	$467.27	$441.31	$441.31	$458.91	$458.91
34	$438.44	$438.44	$473.51	$473.51	$447.20	$447.20	$465.03	$465.03
35	$441.33	$441.33	$476.63	$476.63	$450.15	$450.15	$468.10	$468.10
36	$444.21	$444.21	$479.75	$479.75	$453.10	$453.10	$471.16	$471.16
37	$447.10	$447.10	$482.87	$482.87	$456.05	$456.05	$474.23	$474.23
38	$449.99	$449.99	$485.99	$485.99	$458.99	$458.99	$477.29	$477.29
39	$455.77	$455.77	$492.23	$492.23	$464.89	$464.89	$483.42	$483.42
40	$461.55	$461.55	$498.47	$498.47	$470.78	$470.78	$489.55	$489.55
41	$470.22	$470.22	$507.83	$507.83	$479.62	$479.62	$498.74	$498.74
42	$478.52	$478.52	$516.81	$516.81	$488.09	$488.09	$507.55	$507.55
43	$490.08	$490.08	$529.29	$529.29	$499.88	$499.88	$519.81	$519.81
44	$504.53	$504.53	$544.89	$544.89	$514.62	$514.62	$535.13	$535.13
45	$521.50	$521.50	$563.22	$563.22	$531.93	$531.93	$553.14	$553.14
46	$541.72	$541.72	$585.06	$585.06	$552.56	$552.56	$574.59	$574.59
47	$564.48	$564.48	$609.64	$609.64	$575.77	$575.77	$598.72	$598.72
48	$590.48	$590.48	$637.72	$637.72	$602.29	$602.29	$626.30	$626.30
49	$616.12	$616.12	$665.41	$665.41	$628.44	$628.44	$653.50	$653.50
50	$645.01	$645.01	$696.62	$696.62	$657.91	$657.91	$684.15	$684.15
51	$673.54	$673.54	$727.43	$727.43	$687.02	$687.02	$714.41	$714.41
52	$704.96	$704.96	$761.36	$761.36	$719.06	$719.06	$747.73	$747.73
53	$736.75	$736.75	$795.69	$795.69	$751.48	$751.48	$781.44	$781.44
54	$771.06	$771.06	$832.74	$832.74	$786.48	$786.48	$817.83	$817.83
55	$805.36	$805.36	$869.79	$869.79	$821.47	$821.47	$854.22	$854.22
56	$842.56	$842.56	$909.97	$909.97	$859.41	$859.41	$893.68	$893.68
57	$880.12	$880.12	$950.53	$950.53	$897.73	$897.73	$933.52	$933.52
58	$920.21	$920.21	$993.83	$993.83	$938.61	$938.61	$976.04	$976.04
59	$940.07	$940.07	$1,015.28	$1,015.28	$958.87	$958.87	$997.11	$997.11
60	$980.16	$980.16	$1,058.57	$1,058.57	$999.76	$999.76	$1,039.62	$1,039.62
61	$1,014.83	$1,014.83	$1,096.02	$1,096.02	$1,035.13	$1,035.13	$1,076.40	$1,076.40
62	$1,037.58	$1,037.58	$1,120.59	$1,120.59	$1,058.34	$1,058.34	$1,100.53	$1,100.53
63	$1,066.11	$1,066.11	$1,151.40	$1,151.40	$1,087.44	$1,087.44	$1,130.79	$1,130.79
64+	$1,083.44	$1,083.44	$1,170.12	$1,170.12	$1,105.11	$1,105.11	$1,149.17	$1,149.17

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010212**		**45127PA0010212**		**45127PA0010214**		**45127PA0010214**	
Plan Marketing Name =>	**Silver PPO 8000/0/40 Rx 0**		**Silver PPO 8000/0/40 Rx 0**		**Silver QHDHP-E PPO 3750/0/25**		**Silver QHDHP-E PPO 3750/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$8000 /$0 Med/Rx**		**$8000 /$0 Med/Rx**		**$3750 Med/Rx Combined**		**$3750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$316.48	$316.48	$298.90	$298.90	$266.40	$266.40	$287.72	$287.72
15	$344.62	$344.62	$325.47	$325.47	$290.08	$290.08	$313.29	$313.29
16	$355.37	$355.37	$335.63	$335.63	$299.14	$299.14	$323.07	$323.07
17	$366.13	$366.13	$345.79	$345.79	$308.19	$308.19	$332.85	$332.85
18	$377.71	$377.71	$356.73	$356.73	$317.94	$317.94	$343.38	$343.38
19	$389.30	$389.30	$367.67	$367.67	$327.69	$327.69	$353.91	$353.91
20	$401.29	$401.29	$379.00	$379.00	$337.79	$337.79	$364.82	$364.82
21	$413.70	$413.70	$390.72	$390.72	$348.24	$348.24	$376.10	$376.10
22	$413.70	$413.70	$390.72	$390.72	$348.24	$348.24	$376.10	$376.10
23	$413.70	$413.70	$390.72	$390.72	$348.24	$348.24	$376.10	$376.10
24	$413.70	$413.70	$390.72	$390.72	$348.24	$348.24	$376.10	$376.10
25	$415.36	$415.36	$392.28	$392.28	$349.63	$349.63	$377.60	$377.60
26	$423.63	$423.63	$400.10	$400.10	$356.60	$356.60	$385.13	$385.13
27	$433.56	$433.56	$409.48	$409.48	$364.96	$364.96	$394.15	$394.15
28	$449.70	$449.70	$424.71	$424.71	$378.54	$378.54	$408.82	$408.82
29	$462.94	$462.94	$437.22	$437.22	$389.68	$389.68	$420.86	$420.86
30	$469.55	$469.55	$443.47	$443.47	$395.25	$395.25	$426.87	$426.87
31	$479.48	$479.48	$452.85	$452.85	$403.61	$403.61	$435.90	$435.90
32	$489.41	$489.41	$462.22	$462.22	$411.97	$411.97	$444.93	$444.93
33	$495.62	$495.62	$468.08	$468.08	$417.19	$417.19	$450.57	$450.57
34	$502.24	$502.24	$474.34	$474.34	$422.76	$422.76	$456.58	$456.58
35	$505.55	$505.55	$477.46	$477.46	$425.55	$425.55	$459.59	$459.59
36	$508.86	$508.86	$480.59	$480.59	$428.34	$428.34	$462.60	$462.60
37	$512.17	$512.17	$483.71	$483.71	$431.12	$431.12	$465.61	$465.61
38	$515.48	$515.48	$486.84	$486.84	$433.91	$433.91	$468.62	$468.62
39	$522.10	$522.10	$493.09	$493.09	$439.48	$439.48	$474.64	$474.64
40	$528.71	$528.71	$499.34	$499.34	$445.05	$445.05	$480.65	$480.65
41	$538.64	$538.64	$508.72	$508.72	$453.41	$453.41	$489.68	$489.68
42	$548.16	$548.16	$517.71	$517.71	$461.42	$461.42	$498.33	$498.33
43	$561.40	$561.40	$530.21	$530.21	$472.56	$472.56	$510.37	$510.37
44	$577.95	$577.95	$545.84	$545.84	$486.49	$486.49	$525.41	$525.41
45	$597.39	$597.39	$564.20	$564.20	$502.86	$502.86	$543.09	$543.09
46	$620.56	$620.56	$586.08	$586.08	$522.36	$522.36	$564.15	$564.15
47	$646.62	$646.62	$610.70	$610.70	$544.30	$544.30	$587.84	$587.84
48	$676.41	$676.41	$638.83	$638.83	$569.37	$569.37	$614.92	$614.92
49	$705.78	$705.78	$666.57	$666.57	$594.10	$594.10	$641.63	$641.63
50	$738.88	$738.88	$697.83	$697.83	$621.96	$621.96	$671.71	$671.71
51	$771.56	$771.56	$728.70	$728.70	$649.47	$649.47	$701.43	$701.43
52	$807.55	$807.55	$762.69	$762.69	$679.76	$679.76	$734.15	$734.15
53	$843.96	$843.96	$797.07	$797.07	$710.41	$710.41	$767.24	$767.24
54	$883.26	$883.26	$834.19	$834.19	$743.49	$743.49	$802.97	$802.97
55	$922.56	$922.56	$871.31	$871.31	$776.58	$776.58	$838.70	$838.70
56	$965.17	$965.17	$911.55	$911.55	$812.44	$812.44	$877.44	$877.44
57	$1,008.20	$1,008.20	$952.19	$952.19	$848.66	$848.66	$916.55	$916.55
58	$1,054.12	$1,054.12	$995.56	$995.56	$887.32	$887.32	$958.30	$958.30
59	$1,076.87	$1,076.87	$1,017.05	$1,017.05	$906.47	$906.47	$978.99	$978.99
60	$1,122.79	$1,122.79	$1,060.42	$1,060.42	$945.12	$945.12	$1,020.73	$1,020.73
61	$1,162.51	$1,162.51	$1,097.93	$1,097.93	$978.55	$978.55	$1,056.84	$1,056.84
62	$1,188.57	$1,188.57	$1,122.54	$1,122.54	$1,000.49	$1,000.49	$1,080.53	$1,080.53
63	$1,221.26	$1,221.26	$1,153.41	$1,153.41	$1,028.00	$1,028.00	$1,110.24	$1,110.24
64+	$1,241.10	$1,241.10	$1,172.15	$1,172.15	$1,044.71	$1,044.71	$1,128.29	$1,128.29

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010214**		**45127PA0010210**		**45127PA0010210**		**45127PA0010210**	
Plan Marketing Name =>	**Silver QHDHP-E PPO 3750/0/25**		**Silver QHDHP-E PPO 5300/0/15**		**Silver QHDHP-E PPO 5300/0/15**		**Silver QHDHP-E PPO 5300/0/15**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$3750 Med/Rx Combined**		**$5300 Med/Rx Combined**		**$5300 Med/Rx Combined**		**$5300 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6800 Med/Rx Combined**		**$6800 Med/Rx Combined**		**$6800 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$271.73	$271.73	$259.87	$259.87	$280.66	$280.66	$265.07	$265.07
15	$295.89	$295.89	$282.97	$282.97	$305.61	$305.61	$288.63	$288.63
16	$305.12	$305.12	$291.80	$291.80	$315.15	$315.15	$297.64	$297.64
17	$314.36	$314.36	$300.63	$300.63	$324.69	$324.69	$306.65	$306.65
18	$324.30	$324.30	$310.15	$310.15	$334.96	$334.96	$316.35	$316.35
19	$334.25	$334.25	$319.66	$319.66	$345.23	$345.23	$326.05	$326.05
20	$344.55	$344.55	$329.51	$329.51	$355.87	$355.87	$336.10	$336.10
21	$355.20	$355.20	$339.70	$339.70	$366.88	$366.88	$346.49	$346.49
22	$355.20	$355.20	$339.70	$339.70	$366.88	$366.88	$346.49	$346.49
23	$355.20	$355.20	$339.70	$339.70	$366.88	$366.88	$346.49	$346.49
24	$355.20	$355.20	$339.70	$339.70	$366.88	$366.88	$346.49	$346.49
25	$356.63	$356.63	$341.06	$341.06	$368.34	$368.34	$347.88	$347.88
26	$363.73	$363.73	$347.85	$347.85	$375.68	$375.68	$354.81	$354.81
27	$372.25	$372.25	$356.01	$356.01	$384.49	$384.49	$363.13	$363.13
28	$386.11	$386.11	$369.25	$369.25	$398.79	$398.79	$376.64	$376.64
29	$397.47	$397.47	$380.12	$380.12	$410.53	$410.53	$387.73	$387.73
30	$403.16	$403.16	$385.56	$385.56	$416.40	$416.40	$393.27	$393.27
31	$411.68	$411.68	$393.71	$393.71	$425.21	$425.21	$401.59	$401.59
32	$420.21	$420.21	$401.87	$401.87	$434.01	$434.01	$409.90	$409.90
33	$425.54	$425.54	$406.96	$406.96	$439.52	$439.52	$415.10	$415.10
34	$431.22	$431.22	$412.40	$412.40	$445.39	$445.39	$420.64	$420.64
35	$434.06	$434.06	$415.11	$415.11	$448.32	$448.32	$423.42	$423.42
36	$436.90	$436.90	$417.83	$417.83	$451.26	$451.26	$426.19	$426.19
37	$439.74	$439.74	$420.55	$420.55	$454.19	$454.19	$428.96	$428.96
38	$442.59	$442.59	$423.27	$423.27	$457.13	$457.13	$431.73	$431.73
39	$448.27	$448.27	$428.70	$428.70	$463.00	$463.00	$437.28	$437.28
40	$453.95	$453.95	$434.14	$434.14	$468.87	$468.87	$442.82	$442.82
41	$462.48	$462.48	$442.29	$442.29	$477.67	$477.67	$451.14	$451.14
42	$470.65	$470.65	$450.10	$450.10	$486.11	$486.11	$459.10	$459.10
43	$482.01	$482.01	$460.97	$460.97	$497.85	$497.85	$470.19	$470.19
44	$496.22	$496.22	$474.56	$474.56	$512.53	$512.53	$484.05	$484.05
45	$512.92	$512.92	$490.53	$490.53	$529.77	$529.77	$500.34	$500.34
46	$532.81	$532.81	$509.55	$509.55	$550.31	$550.31	$519.74	$519.74
47	$555.19	$555.19	$530.95	$530.95	$573.43	$573.43	$541.57	$541.57
48	$580.76	$580.76	$555.41	$555.41	$599.84	$599.84	$566.52	$566.52
49	$605.98	$605.98	$579.53	$579.53	$625.89	$625.89	$591.12	$591.12
50	$634.40	$634.40	$606.70	$606.70	$655.24	$655.24	$618.84	$618.84
51	$662.46	$662.46	$633.54	$633.54	$684.22	$684.22	$646.21	$646.21
52	$693.36	$693.36	$663.09	$663.09	$716.14	$716.14	$676.36	$676.36
53	$724.62	$724.62	$692.99	$692.99	$748.43	$748.43	$706.85	$706.85
54	$758.36	$758.36	$725.26	$725.26	$783.28	$783.28	$739.76	$739.76
55	$792.11	$792.11	$757.53	$757.53	$818.13	$818.13	$772.68	$772.68
56	$828.69	$828.69	$792.52	$792.52	$855.92	$855.92	$808.37	$808.37
57	$865.63	$865.63	$827.85	$827.85	$894.08	$894.08	$844.41	$844.41
58	$905.06	$905.06	$865.56	$865.56	$934.80	$934.80	$882.87	$882.87
59	$924.60	$924.60	$884.24	$884.24	$954.98	$954.98	$901.92	$901.92
60	$964.03	$964.03	$921.95	$921.95	$995.70	$995.70	$940.38	$940.38
61	$998.13	$998.13	$954.56	$954.56	$1,030.92	$1,030.92	$973.65	$973.65
62	$1,020.50	$1,020.50	$975.96	$975.96	$1,054.03	$1,054.03	$995.48	$995.48
63	$1,048.56	$1,048.56	$1,002.79	$1,002.79	$1,083.02	$1,083.02	$1,022.85	$1,022.85
64+	$1,065.60	$1,065.60	$1,019.09	$1,019.09	$1,100.63	$1,100.63	$1,039.47	$1,039.47

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010135**		**45127PA0010213**	
Plan Marketing Name =>	**Bronze QHDHP-E PPO 6900/0/0**		**Bronze QHDHP-E PPO 6900/0/0**		**Bronze QHDHP-E PPO 6900/0/0**		**Bronze PPO 9450/0/0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Bronze**		**Bronze**	
Deductible =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$7200 Med/Rx Combined**		**$7200 Med/Rx Combined**		**$7200 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$247.94	$247.94	$267.78	$267.78	$252.90	$252.90	$210.86	$210.86
15	$269.98	$269.98	$291.58	$291.58	$275.38	$275.38	$229.60	$229.60
16	$278.41	$278.41	$300.68	$300.68	$283.98	$283.98	$236.77	$236.77
17	$286.84	$286.84	$309.78	$309.78	$292.57	$292.57	$243.93	$243.93
18	$295.91	$295.91	$319.59	$319.59	$301.83	$301.83	$251.65	$251.65
19	$304.99	$304.99	$329.39	$329.39	$311.09	$311.09	$259.37	$259.37
20	$314.39	$314.39	$339.54	$339.54	$320.67	$320.67	$267.36	$267.36
21	$324.11	$324.11	$350.04	$350.04	$330.59	$330.59	$275.63	$275.63
22	$324.11	$324.11	$350.04	$350.04	$330.59	$330.59	$275.63	$275.63
23	$324.11	$324.11	$350.04	$350.04	$330.59	$330.59	$275.63	$275.63
24	$324.11	$324.11	$350.04	$350.04	$330.59	$330.59	$275.63	$275.63
25	$325.41	$325.41	$351.44	$351.44	$331.91	$331.91	$276.73	$276.73
26	$331.89	$331.89	$358.44	$358.44	$338.53	$338.53	$282.25	$282.25
27	$339.67	$339.67	$366.84	$366.84	$346.46	$346.46	$288.86	$288.86
28	$352.31	$352.31	$380.49	$380.49	$359.35	$359.35	$299.61	$299.61
29	$362.68	$362.68	$391.69	$391.69	$369.93	$369.93	$308.43	$308.43
30	$367.86	$367.86	$397.29	$397.29	$375.22	$375.22	$312.84	$312.84
31	$375.64	$375.64	$405.69	$405.69	$383.16	$383.16	$319.46	$319.46
32	$383.42	$383.42	$414.10	$414.10	$391.09	$391.09	$326.07	$326.07
33	$388.28	$388.28	$419.35	$419.35	$396.05	$396.05	$330.20	$330.20
34	$393.47	$393.47	$424.95	$424.95	$401.34	$401.34	$334.61	$334.61
35	$396.06	$396.06	$427.75	$427.75	$403.98	$403.98	$336.82	$336.82
36	$398.66	$398.66	$430.55	$430.55	$406.63	$406.63	$339.02	$339.02
37	$401.25	$401.25	$433.35	$433.35	$409.27	$409.27	$341.23	$341.23
38	$403.84	$403.84	$436.15	$436.15	$411.92	$411.92	$343.43	$343.43
39	$409.03	$409.03	$441.75	$441.75	$417.21	$417.21	$347.85	$347.85
40	$414.21	$414.21	$447.35	$447.35	$422.50	$422.50	$352.26	$352.26
41	$421.99	$421.99	$455.75	$455.75	$430.43	$430.43	$358.87	$358.87
42	$429.45	$429.45	$463.80	$463.80	$438.03	$438.03	$365.21	$365.21
43	$439.82	$439.82	$475.00	$475.00	$448.61	$448.61	$374.03	$374.03
44	$452.78	$452.78	$489.00	$489.00	$461.84	$461.84	$385.06	$385.06
45	$468.01	$468.01	$505.46	$505.46	$477.38	$477.38	$398.01	$398.01
46	$486.16	$486.16	$525.06	$525.06	$495.89	$495.89	$413.44	$413.44
47	$506.58	$506.58	$547.11	$547.11	$516.72	$516.72	$430.81	$430.81
48	$529.92	$529.92	$572.31	$572.31	$540.52	$540.52	$450.66	$450.66
49	$552.93	$552.93	$597.17	$597.17	$563.99	$563.99	$470.22	$470.22
50	$578.86	$578.86	$625.17	$625.17	$590.44	$590.44	$492.28	$492.28
51	$604.47	$604.47	$652.82	$652.82	$616.55	$616.55	$514.05	$514.05
52	$632.66	$632.66	$683.28	$683.28	$645.32	$645.32	$538.03	$538.03
53	$661.18	$661.18	$714.08	$714.08	$674.41	$674.41	$562.29	$562.29
54	$691.97	$691.97	$747.33	$747.33	$705.81	$705.81	$588.47	$588.47
55	$722.77	$722.77	$780.59	$780.59	$737.22	$737.22	$614.65	$614.65
56	$756.15	$756.15	$816.64	$816.64	$771.27	$771.27	$643.04	$643.04
57	$789.86	$789.86	$853.04	$853.04	$805.65	$805.65	$671.71	$671.71
58	$825.83	$825.83	$891.90	$891.90	$842.35	$842.35	$702.31	$702.31
59	$843.66	$843.66	$911.15	$911.15	$860.53	$860.53	$717.46	$717.46
60	$879.63	$879.63	$950.01	$950.01	$897.23	$897.23	$748.06	$748.06
61	$910.75	$910.75	$983.61	$983.61	$928.96	$928.96	$774.52	$774.52
62	$931.17	$931.17	$1,005.66	$1,005.66	$949.79	$949.79	$791.88	$791.88
63	$956.77	$956.77	$1,033.31	$1,033.31	$975.91	$975.91	$813.66	$813.66
64+	$972.32	$972.32	$1,050.11	$1,050.11	$991.77	$991.77	$826.88	$826.88

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	April 1, 2024

Ending date of Rates: June 30, 2024

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	**45127PA0010213**		**45127PA0010213**	
Plan Marketing Name =>	**Bronze PPO 9450/0/0**		**Bronze PPO 9450/0/0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**	
Network =>	**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**	
Deductible =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$227.73	$227.73	$215.07	$215.07
15	$247.97	$247.97	$234.19	$234.19
16	$255.71	$255.71	$241.50	$241.50
17	$263.45	$263.45	$248.81	$248.81
18	$271.78	$271.78	$256.68	$256.68
19	$280.12	$280.12	$264.56	$264.56
20	$288.75	$288.75	$272.71	$272.71
21	$297.68	$297.68	$281.14	$281.14
22	$297.68	$297.68	$281.14	$281.14
23	$297.68	$297.68	$281.14	$281.14
24	$297.68	$297.68	$281.14	$281.14
25	$298.87	$298.87	$282.27	$282.27
26	$304.82	$304.82	$287.89	$287.89
27	$311.97	$311.97	$294.64	$294.64
28	$323.58	$323.58	$305.60	$305.60
29	$333.10	$333.10	$314.60	$314.60
30	$337.87	$337.87	$319.10	$319.10
31	$345.01	$345.01	$325.84	$325.84
32	$352.16	$352.16	$332.59	$332.59
33	$356.62	$356.62	$336.81	$336.81
34	$361.38	$361.38	$341.31	$341.31
35	$363.77	$363.77	$343.56	$343.56
36	$366.15	$366.15	$345.81	$345.81
37	$368.53	$368.53	$348.05	$348.05
38	$370.91	$370.91	$350.30	$350.30
39	$375.67	$375.67	$354.80	$354.80
40	$380.44	$380.44	$359.30	$359.30
41	$387.58	$387.58	$366.05	$366.05
42	$394.43	$394.43	$372.51	$372.51
43	$403.95	$403.95	$381.51	$381.51
44	$415.86	$415.86	$392.76	$392.76
45	$429.85	$429.85	$405.97	$405.97
46	$446.52	$446.52	$421.71	$421.71
47	$465.27	$465.27	$439.43	$439.43
48	$486.71	$486.71	$459.67	$459.67
49	$507.84	$507.84	$479.63	$479.63
50	$531.66	$531.66	$502.12	$502.12
51	$555.17	$555.17	$524.33	$524.33
52	$581.07	$581.07	$548.79	$548.79
53	$607.27	$607.27	$573.53	$573.53
54	$635.55	$635.55	$600.24	$600.24
55	$663.83	$663.83	$626.95	$626.95
56	$694.49	$694.49	$655.91	$655.91
57	$725.45	$725.45	$685.14	$685.14
58	$758.49	$758.49	$716.35	$716.35
59	$774.86	$774.86	$731.81	$731.81
60	$807.90	$807.90	$763.02	$763.02
61	$836.48	$836.48	$790.01	$790.01
62	$855.24	$855.24	$807.72	$807.72
63	$878.75	$878.75	$829.93	$829.93
64+	$893.03	$893.03	$843.42	$843.42

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010055**		**45127PA0010054**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$491.17	$491.17	$530.46	$530.46	$500.99	$500.99	$466.67	$466.67
15	$534.83	$534.83	$577.61	$577.61	$545.52	$545.52	$508.15	$508.15
16	$551.52	$551.52	$595.64	$595.64	$562.55	$562.55	$524.01	$524.01
17	$568.21	$568.21	$613.67	$613.67	$579.58	$579.58	$539.87	$539.87
18	$586.19	$586.19	$633.09	$633.09	$597.92	$597.92	$556.95	$556.95
19	$604.17	$604.17	$652.50	$652.50	$616.25	$616.25	$574.03	$574.03
20	$622.79	$622.79	$672.61	$672.61	$635.24	$635.24	$591.72	$591.72
21	$642.05	$642.05	$693.41	$693.41	$654.89	$654.89	$610.02	$610.02
22	$642.05	$642.05	$693.41	$693.41	$654.89	$654.89	$610.02	$610.02
23	$642.05	$642.05	$693.41	$693.41	$654.89	$654.89	$610.02	$610.02
24	$642.05	$642.05	$693.41	$693.41	$654.89	$654.89	$610.02	$610.02
25	$644.62	$644.62	$696.19	$696.19	$657.51	$657.51	$612.46	$612.46
26	$657.46	$657.46	$710.06	$710.06	$670.61	$670.61	$624.66	$624.66
27	$672.87	$672.87	$726.70	$726.70	$686.33	$686.33	$639.30	$639.30
28	$697.91	$697.91	$753.74	$753.74	$711.87	$711.87	$663.09	$663.09
29	$718.45	$718.45	$775.93	$775.93	$732.82	$732.82	$682.61	$682.61
30	$728.73	$728.73	$787.02	$787.02	$743.30	$743.30	$692.37	$692.37
31	$744.14	$744.14	$803.67	$803.67	$759.02	$759.02	$707.01	$707.01
32	$759.55	$759.55	$820.31	$820.31	$774.74	$774.74	$721.65	$721.65
33	$769.18	$769.18	$830.71	$830.71	$784.56	$784.56	$730.80	$730.80
34	$779.45	$779.45	$841.80	$841.80	$795.04	$795.04	$740.56	$740.56
35	$784.59	$784.59	$847.35	$847.35	$800.28	$800.28	$745.44	$745.44
36	$789.72	$789.72	$852.90	$852.90	$805.52	$805.52	$750.32	$750.32
37	$794.86	$794.86	$858.45	$858.45	$810.76	$810.76	$755.20	$755.20
38	$799.99	$799.99	$863.99	$863.99	$815.99	$815.99	$760.08	$760.08
39	$810.27	$810.27	$875.09	$875.09	$826.47	$826.47	$769.85	$769.85
40	$820.54	$820.54	$886.18	$886.18	$836.95	$836.95	$779.61	$779.61
41	$835.95	$835.95	$902.83	$902.83	$852.67	$852.67	$794.25	$794.25
42	$850.72	$850.72	$918.77	$918.77	$867.73	$867.73	$808.28	$808.28
43	$871.26	$871.26	$940.96	$940.96	$888.69	$888.69	$827.80	$827.80
44	$896.94	$896.94	$968.70	$968.70	$914.88	$914.88	$852.20	$852.20
45	$927.12	$927.12	$1,001.29	$1,001.29	$945.66	$945.66	$880.87	$880.87
46	$963.08	$963.08	$1,040.12	$1,040.12	$982.34	$982.34	$915.03	$915.03
47	$1,003.52	$1,003.52	$1,083.81	$1,083.81	$1,023.59	$1,023.59	$953.46	$953.46
48	$1,049.75	$1,049.75	$1,133.73	$1,133.73	$1,070.75	$1,070.75	$997.38	$997.38
49	$1,095.34	$1,095.34	$1,182.96	$1,182.96	$1,117.24	$1,117.24	$1,040.69	$1,040.69
50	$1,146.70	$1,146.70	$1,238.44	$1,238.44	$1,169.64	$1,169.64	$1,089.50	$1,089.50
51	$1,197.42	$1,197.42	$1,293.22	$1,293.22	$1,221.37	$1,221.37	$1,137.69	$1,137.69
52	$1,253.28	$1,253.28	$1,353.54	$1,353.54	$1,278.35	$1,278.35	$1,190.76	$1,190.76
53	$1,309.78	$1,309.78	$1,414.56	$1,414.56	$1,335.98	$1,335.98	$1,244.44	$1,244.44
54	$1,370.78	$1,370.78	$1,480.44	$1,480.44	$1,398.19	$1,398.19	$1,302.39	$1,302.39
55	$1,431.77	$1,431.77	$1,546.31	$1,546.31	$1,460.41	$1,460.41	$1,360.34	$1,360.34
56	$1,497.90	$1,497.90	$1,617.73	$1,617.73	$1,527.86	$1,527.86	$1,423.18	$1,423.18
57	$1,564.68	$1,564.68	$1,689.85	$1,689.85	$1,595.97	$1,595.97	$1,486.62	$1,486.62
58	$1,635.94	$1,635.94	$1,766.82	$1,766.82	$1,668.66	$1,668.66	$1,554.33	$1,554.33
59	$1,671.26	$1,671.26	$1,804.96	$1,804.96	$1,704.68	$1,704.68	$1,587.88	$1,587.88
60	$1,742.52	$1,742.52	$1,881.93	$1,881.93	$1,777.37	$1,777.37	$1,655.59	$1,655.59
61	$1,804.16	$1,804.16	$1,948.49	$1,948.49	$1,840.24	$1,840.24	$1,714.16	$1,714.16
62	$1,844.61	$1,844.61	$1,992.18	$1,992.18	$1,881.50	$1,881.50	$1,752.59	$1,752.59
63	$1,895.33	$1,895.33	$2,046.96	$2,046.96	$1,933.24	$1,933.24	$1,800.78	$1,800.78
64+	$1,926.14	$1,926.14	$2,080.23	$2,080.23	$1,964.66	$1,964.66	$1,830.05	$1,830.05

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$504.00	$504.00	$476.00	$476.00	$480.21	$480.21	$518.62	$518.62
15	$548.80	$548.80	$518.31	$518.31	$522.89	$522.89	$564.72	$564.72
16	$565.93	$565.93	$534.49	$534.49	$539.21	$539.21	$582.35	$582.35
17	$583.06	$583.06	$550.67	$550.67	$555.53	$555.53	$599.97	$599.97
18	$601.50	$601.50	$568.09	$568.09	$573.11	$573.11	$618.96	$618.96
19	$619.95	$619.95	$585.51	$585.51	$590.68	$590.68	$637.94	$637.94
20	$639.06	$639.06	$603.55	$603.55	$608.89	$608.89	$657.60	$657.60
21	$658.82	$658.82	$622.22	$622.22	$627.72	$627.72	$677.94	$677.94
22	$658.82	$658.82	$622.22	$622.22	$627.72	$627.72	$677.94	$677.94
23	$658.82	$658.82	$622.22	$622.22	$627.72	$627.72	$677.94	$677.94
24	$658.82	$658.82	$622.22	$622.22	$627.72	$627.72	$677.94	$677.94
25	$661.46	$661.46	$624.71	$624.71	$630.23	$630.23	$680.65	$680.65
26	$674.63	$674.63	$637.15	$637.15	$642.79	$642.79	$694.21	$694.21
27	$690.45	$690.45	$652.09	$652.09	$657.85	$657.85	$710.48	$710.48
28	$716.14	$716.14	$676.35	$676.35	$682.33	$682.33	$736.92	$736.92
29	$737.22	$737.22	$696.26	$696.26	$702.42	$702.42	$758.61	$758.61
30	$747.76	$747.76	$706.22	$706.22	$712.46	$712.46	$769.46	$769.46
31	$763.57	$763.57	$721.15	$721.15	$727.53	$727.53	$785.73	$785.73
32	$779.39	$779.39	$736.09	$736.09	$742.59	$742.59	$802.00	$802.00
33	$789.27	$789.27	$745.42	$745.42	$752.01	$752.01	$812.17	$812.17
34	$799.81	$799.81	$755.38	$755.38	$762.05	$762.05	$823.02	$823.02
35	$805.08	$805.08	$760.35	$760.35	$767.07	$767.07	$828.44	$828.44
36	$810.35	$810.35	$765.33	$765.33	$772.10	$772.10	$833.86	$833.86
37	$815.62	$815.62	$770.31	$770.31	$777.12	$777.12	$839.29	$839.29
38	$820.89	$820.89	$775.29	$775.29	$782.14	$782.14	$844.71	$844.71
39	$831.43	$831.43	$785.24	$785.24	$792.18	$792.18	$855.56	$855.56
40	$841.97	$841.97	$795.20	$795.20	$802.23	$802.23	$866.40	$866.40
41	$857.79	$857.79	$810.13	$810.13	$817.29	$817.29	$882.67	$882.67
42	$872.94	$872.94	$824.44	$824.44	$831.73	$831.73	$898.27	$898.27
43	$894.02	$894.02	$844.35	$844.35	$851.82	$851.82	$919.96	$919.96
44	$920.37	$920.37	$869.24	$869.24	$876.92	$876.92	$947.08	$947.08
45	$951.34	$951.34	$898.49	$898.49	$906.43	$906.43	$978.94	$978.94
46	$988.23	$988.23	$933.33	$933.33	$941.58	$941.58	$1,016.91	$1,016.91
47	$1,029.74	$1,029.74	$972.53	$972.53	$981.13	$981.13	$1,059.62	$1,059.62
48	$1,077.17	$1,077.17	$1,017.33	$1,017.33	$1,026.32	$1,026.32	$1,108.43	$1,108.43
49	$1,123.95	$1,123.95	$1,061.51	$1,061.51	$1,070.89	$1,070.89	$1,156.56	$1,156.56
50	$1,176.66	$1,176.66	$1,111.29	$1,111.29	$1,121.11	$1,121.11	$1,210.80	$1,210.80
51	$1,228.70	$1,228.70	$1,160.44	$1,160.44	$1,170.70	$1,170.70	$1,264.35	$1,264.35
52	$1,286.02	$1,286.02	$1,214.57	$1,214.57	$1,225.31	$1,225.31	$1,323.33	$1,323.33
53	$1,344.00	$1,344.00	$1,269.33	$1,269.33	$1,280.55	$1,280.55	$1,382.99	$1,382.99
54	$1,406.58	$1,406.58	$1,328.44	$1,328.44	$1,340.18	$1,340.18	$1,447.40	$1,447.40
55	$1,469.17	$1,469.17	$1,387.55	$1,387.55	$1,399.82	$1,399.82	$1,511.80	$1,511.80
56	$1,537.03	$1,537.03	$1,451.64	$1,451.64	$1,464.47	$1,464.47	$1,581.63	$1,581.63
57	$1,605.55	$1,605.55	$1,516.35	$1,516.35	$1,529.75	$1,529.75	$1,652.13	$1,652.13
58	$1,678.68	$1,678.68	$1,585.42	$1,585.42	$1,599.43	$1,599.43	$1,727.39	$1,727.39
59	$1,714.91	$1,714.91	$1,619.64	$1,619.64	$1,633.96	$1,633.96	$1,764.67	$1,764.67
60	$1,788.04	$1,788.04	$1,688.71	$1,688.71	$1,703.63	$1,703.63	$1,839.92	$1,839.92
61	$1,851.29	$1,851.29	$1,748.44	$1,748.44	$1,763.89	$1,763.89	$1,905.00	$1,905.00
62	$1,892.79	$1,892.79	$1,787.64	$1,787.64	$1,803.44	$1,803.44	$1,947.71	$1,947.71
63	$1,944.84	$1,944.84	$1,836.79	$1,836.79	$1,853.03	$1,853.03	$2,001.27	$2,001.27
64+	$1,976.45	$1,976.45	$1,866.65	$1,866.65	$1,883.15	$1,883.15	$2,033.81	$2,033.81

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010058**		**45127PA0010057**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$489.81	$489.81	$459.86	$459.86	$496.65	$496.65	$469.05	$469.05
15	$533.35	$533.35	$500.73	$500.73	$540.79	$540.79	$510.75	$510.75
16	$550.00	$550.00	$516.36	$516.36	$557.67	$557.67	$526.69	$526.69
17	$566.64	$566.64	$531.99	$531.99	$574.55	$574.55	$542.63	$542.63
18	$584.57	$584.57	$548.82	$548.82	$592.73	$592.73	$559.80	$559.80
19	$602.50	$602.50	$565.65	$565.65	$610.91	$610.91	$576.97	$576.97
20	$621.07	$621.07	$583.09	$583.09	$629.73	$629.73	$594.75	$594.75
21	$640.27	$640.27	$601.12	$601.12	$649.21	$649.21	$613.14	$613.14
22	$640.27	$640.27	$601.12	$601.12	$649.21	$649.21	$613.14	$613.14
23	$640.27	$640.27	$601.12	$601.12	$649.21	$649.21	$613.14	$613.14
24	$640.27	$640.27	$601.12	$601.12	$649.21	$649.21	$613.14	$613.14
25	$642.84	$642.84	$603.52	$603.52	$651.81	$651.81	$615.59	$615.59
26	$655.64	$655.64	$615.55	$615.55	$664.79	$664.79	$627.86	$627.86
27	$671.01	$671.01	$629.97	$629.97	$680.37	$680.37	$642.57	$642.57
28	$695.98	$695.98	$653.42	$653.42	$705.69	$705.69	$666.49	$666.49
29	$716.47	$716.47	$672.65	$672.65	$726.47	$726.47	$686.11	$686.11
30	$726.71	$726.71	$682.27	$682.27	$736.85	$736.85	$695.92	$695.92
31	$742.08	$742.08	$696.70	$696.70	$752.43	$752.43	$710.63	$710.63
32	$757.44	$757.44	$711.12	$711.12	$768.01	$768.01	$725.35	$725.35
33	$767.05	$767.05	$720.14	$720.14	$777.75	$777.75	$734.54	$734.54
34	$777.29	$777.29	$729.76	$729.76	$788.14	$788.14	$744.35	$744.35
35	$782.42	$782.42	$734.57	$734.57	$793.33	$793.33	$749.26	$749.26
36	$787.54	$787.54	$739.38	$739.38	$798.53	$798.53	$754.17	$754.17
37	$792.66	$792.66	$744.19	$744.19	$803.72	$803.72	$759.07	$759.07
38	$797.78	$797.78	$749.00	$749.00	$808.92	$808.92	$763.98	$763.98
39	$808.03	$808.03	$758.61	$758.61	$819.30	$819.30	$773.79	$773.79
40	$818.27	$818.27	$768.23	$768.23	$829.69	$829.69	$783.60	$783.60
41	$833.64	$833.64	$782.66	$782.66	$845.27	$845.27	$798.31	$798.31
42	$848.36	$848.36	$796.48	$796.48	$860.20	$860.20	$812.41	$812.41
43	$868.85	$868.85	$815.72	$815.72	$880.98	$880.98	$832.03	$832.03
44	$894.46	$894.46	$839.76	$839.76	$906.95	$906.95	$856.56	$856.56
45	$924.56	$924.56	$868.02	$868.02	$937.46	$937.46	$885.38	$885.38
46	$960.41	$960.41	$901.68	$901.68	$973.81	$973.81	$919.71	$919.71
47	$1,000.75	$1,000.75	$939.55	$939.55	$1,014.71	$1,014.71	$958.34	$958.34
48	$1,046.85	$1,046.85	$982.83	$982.83	$1,061.46	$1,061.46	$1,002.49	$1,002.49
49	$1,092.31	$1,092.31	$1,025.51	$1,025.51	$1,107.55	$1,107.55	$1,046.02	$1,046.02
50	$1,143.53	$1,143.53	$1,073.60	$1,073.60	$1,159.49	$1,159.49	$1,095.07	$1,095.07
51	$1,194.11	$1,194.11	$1,121.09	$1,121.09	$1,210.78	$1,210.78	$1,143.51	$1,143.51
52	$1,249.82	$1,249.82	$1,173.39	$1,173.39	$1,267.26	$1,267.26	$1,196.85	$1,196.85
53	$1,306.16	$1,306.16	$1,226.28	$1,226.28	$1,324.39	$1,324.39	$1,250.81	$1,250.81
54	$1,366.99	$1,366.99	$1,283.39	$1,283.39	$1,386.06	$1,386.06	$1,309.06	$1,309.06
55	$1,427.81	$1,427.81	$1,340.50	$1,340.50	$1,447.74	$1,447.74	$1,367.31	$1,367.31
56	$1,493.76	$1,493.76	$1,402.41	$1,402.41	$1,514.61	$1,514.61	$1,430.46	$1,430.46
57	$1,560.35	$1,560.35	$1,464.93	$1,464.93	$1,582.12	$1,582.12	$1,494.23	$1,494.23
58	$1,631.42	$1,631.42	$1,531.65	$1,531.65	$1,654.19	$1,654.19	$1,562.29	$1,562.29
59	$1,666.63	$1,666.63	$1,564.72	$1,564.72	$1,689.89	$1,689.89	$1,596.01	$1,596.01
60	$1,737.70	$1,737.70	$1,631.44	$1,631.44	$1,761.95	$1,761.95	$1,664.07	$1,664.07
61	$1,799.17	$1,799.17	$1,689.15	$1,689.15	$1,824.28	$1,824.28	$1,722.93	$1,722.93
62	$1,839.51	$1,839.51	$1,727.02	$1,727.02	$1,865.18	$1,865.18	$1,761.56	$1,761.56
63	$1,890.09	$1,890.09	$1,774.51	$1,774.51	$1,916.47	$1,916.47	$1,810.00	$1,810.00
64+	$1,920.81	$1,920.81	$1,803.35	$1,803.35	$1,947.62	$1,947.62	$1,839.42	$1,839.42

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010117**		**45127PA0010116**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$500 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$435.12	$435.12	$469.93	$469.93	$443.82	$443.82	$411.72	$411.72
15	$473.79	$473.79	$511.70	$511.70	$483.27	$483.27	$448.31	$448.31
16	$488.58	$488.58	$527.67	$527.67	$498.35	$498.35	$462.31	$462.31
17	$503.37	$503.37	$543.64	$543.64	$513.44	$513.44	$476.30	$476.30
18	$519.30	$519.30	$560.84	$560.84	$529.68	$529.68	$491.37	$491.37
19	$535.22	$535.22	$578.04	$578.04	$545.93	$545.93	$506.44	$506.44
20	$551.72	$551.72	$595.85	$595.85	$562.75	$562.75	$522.04	$522.04
21	$568.78	$568.78	$614.28	$614.28	$580.16	$580.16	$538.19	$538.19
22	$568.78	$568.78	$614.28	$614.28	$580.16	$580.16	$538.19	$538.19
23	$568.78	$568.78	$614.28	$614.28	$580.16	$580.16	$538.19	$538.19
24	$568.78	$568.78	$614.28	$614.28	$580.16	$580.16	$538.19	$538.19
25	$571.06	$571.06	$616.74	$616.74	$582.48	$582.48	$540.34	$540.34
26	$582.43	$582.43	$629.03	$629.03	$594.08	$594.08	$551.11	$551.11
27	$596.08	$596.08	$643.77	$643.77	$608.00	$608.00	$564.02	$564.02
28	$618.26	$618.26	$667.72	$667.72	$630.63	$630.63	$585.01	$585.01
29	$636.46	$636.46	$687.38	$687.38	$649.19	$649.19	$602.23	$602.23
30	$645.57	$645.57	$697.21	$697.21	$658.48	$658.48	$610.85	$610.85
31	$659.22	$659.22	$711.95	$711.95	$672.40	$672.40	$623.76	$623.76
32	$672.87	$672.87	$726.70	$726.70	$686.32	$686.32	$636.68	$636.68
33	$681.40	$681.40	$735.91	$735.91	$695.03	$695.03	$644.75	$644.75
34	$690.50	$690.50	$745.74	$745.74	$704.31	$704.31	$653.36	$653.36
35	$695.05	$695.05	$750.65	$750.65	$708.95	$708.95	$657.67	$657.67
36	$699.60	$699.60	$755.57	$755.57	$713.59	$713.59	$661.97	$661.97
37	$704.15	$704.15	$760.48	$760.48	$718.23	$718.23	$666.28	$666.28
38	$708.70	$708.70	$765.40	$765.40	$722.87	$722.87	$670.58	$670.58
39	$717.80	$717.80	$775.22	$775.22	$732.16	$732.16	$679.20	$679.20
40	$726.90	$726.90	$785.05	$785.05	$741.44	$741.44	$687.81	$687.81
41	$740.55	$740.55	$799.80	$799.80	$755.36	$755.36	$700.72	$700.72
42	$753.63	$753.63	$813.92	$813.92	$768.71	$768.71	$713.10	$713.10
43	$771.83	$771.83	$833.58	$833.58	$787.27	$787.27	$730.32	$730.32
44	$794.59	$794.59	$858.15	$858.15	$810.48	$810.48	$751.85	$751.85
45	$821.32	$821.32	$887.02	$887.02	$837.74	$837.74	$777.15	$777.15
46	$853.17	$853.17	$921.42	$921.42	$870.23	$870.23	$807.28	$807.28
47	$889.00	$889.00	$960.12	$960.12	$906.78	$906.78	$841.19	$841.19
48	$929.96	$929.96	$1,004.35	$1,004.35	$948.55	$948.55	$879.94	$879.94
49	$970.34	$970.34	$1,047.97	$1,047.97	$989.75	$989.75	$918.15	$918.15
50	$1,015.84	$1,015.84	$1,097.11	$1,097.11	$1,036.16	$1,036.16	$961.21	$961.21
51	$1,060.77	$1,060.77	$1,145.64	$1,145.64	$1,081.99	$1,081.99	$1,003.72	$1,003.72
52	$1,110.26	$1,110.26	$1,199.08	$1,199.08	$1,132.46	$1,132.46	$1,050.55	$1,050.55
53	$1,160.31	$1,160.31	$1,253.14	$1,253.14	$1,183.52	$1,183.52	$1,097.91	$1,097.91
54	$1,214.35	$1,214.35	$1,311.49	$1,311.49	$1,238.63	$1,238.63	$1,149.04	$1,149.04
55	$1,268.38	$1,268.38	$1,369.85	$1,369.85	$1,293.75	$1,293.75	$1,200.16	$1,200.16
56	$1,326.96	$1,326.96	$1,433.12	$1,433.12	$1,353.50	$1,353.50	$1,255.60	$1,255.60
57	$1,386.12	$1,386.12	$1,497.01	$1,497.01	$1,413.84	$1,413.84	$1,311.57	$1,311.57
58	$1,449.25	$1,449.25	$1,565.19	$1,565.19	$1,478.24	$1,478.24	$1,371.31	$1,371.31
59	$1,480.53	$1,480.53	$1,598.98	$1,598.98	$1,510.15	$1,510.15	$1,400.91	$1,400.91
60	$1,543.67	$1,543.67	$1,667.16	$1,667.16	$1,574.54	$1,574.54	$1,460.65	$1,460.65
61	$1,598.27	$1,598.27	$1,726.13	$1,726.13	$1,630.24	$1,630.24	$1,512.31	$1,512.31
62	$1,634.10	$1,634.10	$1,764.83	$1,764.83	$1,666.79	$1,666.79	$1,546.22	$1,546.22
63	$1,679.04	$1,679.04	$1,813.36	$1,813.36	$1,712.62	$1,712.62	$1,588.74	$1,588.74
64+	$1,706.33	$1,706.33	$1,842.84	$1,842.84	$1,740.47	$1,740.47	$1,614.56	$1,614.56

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010085**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 1000/0/20 Rx 0**		**Gold PPO 1000/0/20 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$444.65	$444.65	$419.95	$419.95	$423.30	$423.30	$457.16	$457.16
15	$484.18	$484.18	$457.28	$457.28	$460.92	$460.92	$497.80	$497.80
16	$499.29	$499.29	$471.55	$471.55	$475.31	$475.31	$513.34	$513.34
17	$514.40	$514.40	$485.82	$485.82	$489.70	$489.70	$528.87	$528.87
18	$530.68	$530.68	$501.19	$501.19	$505.19	$505.19	$545.61	$545.61
19	$546.95	$546.95	$516.57	$516.57	$520.68	$520.68	$562.34	$562.34
20	$563.81	$563.81	$532.49	$532.49	$536.73	$536.73	$579.67	$579.67
21	$581.25	$581.25	$548.95	$548.95	$553.33	$553.33	$597.60	$597.60
22	$581.25	$581.25	$548.95	$548.95	$553.33	$553.33	$597.60	$597.60
23	$581.25	$581.25	$548.95	$548.95	$553.33	$553.33	$597.60	$597.60
24	$581.25	$581.25	$548.95	$548.95	$553.33	$553.33	$597.60	$597.60
25	$583.57	$583.57	$551.15	$551.15	$555.54	$555.54	$599.99	$599.99
26	$595.20	$595.20	$562.13	$562.13	$566.61	$566.61	$611.94	$611.94
27	$609.14	$609.14	$575.30	$575.30	$579.89	$579.89	$626.28	$626.28
28	$631.81	$631.81	$596.71	$596.71	$601.47	$601.47	$649.59	$649.59
29	$650.41	$650.41	$614.28	$614.28	$619.18	$619.18	$668.71	$668.71
30	$659.71	$659.71	$623.06	$623.06	$628.03	$628.03	$678.27	$678.27
31	$673.66	$673.66	$636.24	$636.24	$641.31	$641.31	$692.61	$692.61
32	$687.61	$687.61	$649.41	$649.41	$654.59	$654.59	$706.96	$706.96
33	$696.33	$696.33	$657.65	$657.65	$662.89	$662.89	$715.92	$715.92
34	$705.63	$705.63	$666.43	$666.43	$671.74	$671.74	$725.48	$725.48
35	$710.28	$710.28	$670.82	$670.82	$676.17	$676.17	$730.26	$730.26
36	$714.93	$714.93	$675.21	$675.21	$680.60	$680.60	$735.04	$735.04
37	$719.58	$719.58	$679.60	$679.60	$685.02	$685.02	$739.82	$739.82
38	$724.23	$724.23	$684.00	$684.00	$689.45	$689.45	$744.61	$744.61
39	$733.53	$733.53	$692.78	$692.78	$698.30	$698.30	$754.17	$754.17
40	$742.83	$742.83	$701.56	$701.56	$707.16	$707.16	$763.73	$763.73
41	$756.78	$756.78	$714.74	$714.74	$720.44	$720.44	$778.07	$778.07
42	$770.15	$770.15	$727.36	$727.36	$733.16	$733.16	$791.82	$791.82
43	$788.75	$788.75	$744.93	$744.93	$750.87	$750.87	$810.94	$810.94
44	$812.00	$812.00	$766.89	$766.89	$773.00	$773.00	$834.84	$834.84
45	$839.32	$839.32	$792.69	$792.69	$799.01	$799.01	$862.93	$862.93
46	$871.87	$871.87	$823.43	$823.43	$830.00	$830.00	$896.39	$896.39
47	$908.49	$908.49	$858.01	$858.01	$864.85	$864.85	$934.04	$934.04
48	$950.34	$950.34	$897.54	$897.54	$904.69	$904.69	$977.07	$977.07
49	$991.60	$991.60	$936.52	$936.52	$943.98	$943.98	$1,019.50	$1,019.50
50	$1,038.10	$1,038.10	$980.43	$980.43	$988.25	$988.25	$1,067.31	$1,067.31
51	$1,084.02	$1,084.02	$1,023.80	$1,023.80	$1,031.96	$1,031.96	$1,114.52	$1,114.52
52	$1,134.59	$1,134.59	$1,071.56	$1,071.56	$1,080.10	$1,080.10	$1,166.51	$1,166.51
53	$1,185.74	$1,185.74	$1,119.87	$1,119.87	$1,128.79	$1,128.79	$1,219.10	$1,219.10
54	$1,240.96	$1,240.96	$1,172.02	$1,172.02	$1,181.36	$1,181.36	$1,275.87	$1,275.87
55	$1,296.18	$1,296.18	$1,224.17	$1,224.17	$1,233.93	$1,233.93	$1,332.64	$1,332.64
56	$1,356.05	$1,356.05	$1,280.71	$1,280.71	$1,290.92	$1,290.92	$1,394.19	$1,394.19
57	$1,416.49	$1,416.49	$1,337.80	$1,337.80	$1,348.47	$1,348.47	$1,456.34	$1,456.34
58	$1,481.01	$1,481.01	$1,398.73	$1,398.73	$1,409.88	$1,409.88	$1,522.68	$1,522.68
59	$1,512.98	$1,512.98	$1,428.93	$1,428.93	$1,440.32	$1,440.32	$1,555.54	$1,555.54
60	$1,577.50	$1,577.50	$1,489.86	$1,489.86	$1,501.74	$1,501.74	$1,621.88	$1,621.88
61	$1,633.30	$1,633.30	$1,542.56	$1,542.56	$1,554.86	$1,554.86	$1,679.25	$1,679.25
62	$1,669.92	$1,669.92	$1,577.14	$1,577.14	$1,589.72	$1,589.72	$1,716.89	$1,716.89
63	$1,715.84	$1,715.84	$1,620.51	$1,620.51	$1,633.43	$1,633.43	$1,764.10	$1,764.10
64+	$1,743.74	$1,743.74	$1,646.85	$1,646.85	$1,659.98	$1,659.98	$1,792.79	$1,792.79

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010084**		**45127PA0010084**		**45127PA0010084**	
Plan Marketing Name =>	**Gold PPO 1000/0/20 Rx 0**		**Gold PPO 1000/0/20 Rx 250**		**Gold PPO 1000/0/20 Rx 250**		**Gold PPO 1000/0/20 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$431.76	$431.76	$397.91	$397.91	$429.74	$429.74	$405.87	$405.87
15	$470.14	$470.14	$433.28	$433.28	$467.94	$467.94	$441.94	$441.94
16	$484.82	$484.82	$446.80	$446.80	$482.54	$482.54	$455.74	$455.74
17	$499.49	$499.49	$460.32	$460.32	$497.15	$497.15	$469.53	$469.53
18	$515.29	$515.29	$474.89	$474.89	$512.88	$512.88	$484.39	$484.39
19	$531.10	$531.10	$489.45	$489.45	$528.61	$528.61	$499.24	$499.24
20	$547.46	$547.46	$504.54	$504.54	$544.90	$544.90	$514.63	$514.63
21	$564.40	$564.40	$520.14	$520.14	$561.75	$561.75	$530.54	$530.54
22	$564.40	$564.40	$520.14	$520.14	$561.75	$561.75	$530.54	$530.54
23	$564.40	$564.40	$520.14	$520.14	$561.75	$561.75	$530.54	$530.54
24	$564.40	$564.40	$520.14	$520.14	$561.75	$561.75	$530.54	$530.54
25	$566.65	$566.65	$522.22	$522.22	$564.00	$564.00	$532.66	$532.66
26	$577.94	$577.94	$532.62	$532.62	$575.23	$575.23	$543.28	$543.28
27	$591.49	$591.49	$545.11	$545.11	$588.72	$588.72	$556.01	$556.01
28	$613.50	$613.50	$565.39	$565.39	$610.62	$610.62	$576.70	$576.70
29	$631.56	$631.56	$582.04	$582.04	$628.60	$628.60	$593.68	$593.68
30	$640.59	$640.59	$590.36	$590.36	$637.59	$637.59	$602.17	$602.17
31	$654.14	$654.14	$602.84	$602.84	$651.07	$651.07	$614.90	$614.90
32	$667.68	$667.68	$615.33	$615.33	$664.55	$664.55	$627.63	$627.63
33	$676.15	$676.15	$623.13	$623.13	$672.98	$672.98	$635.59	$635.59
34	$685.18	$685.18	$631.45	$631.45	$681.97	$681.97	$644.08	$644.08
35	$689.69	$689.69	$635.61	$635.61	$686.46	$686.46	$648.32	$648.32
36	$694.21	$694.21	$639.77	$639.77	$690.95	$690.95	$652.57	$652.57
37	$698.72	$698.72	$643.93	$643.93	$695.45	$695.45	$656.81	$656.81
38	$703.24	$703.24	$648.09	$648.09	$699.94	$699.94	$661.06	$661.06
39	$712.27	$712.27	$656.42	$656.42	$708.93	$708.93	$669.55	$669.55
40	$721.30	$721.30	$664.74	$664.74	$717.92	$717.92	$678.03	$678.03
41	$734.84	$734.84	$677.22	$677.22	$731.40	$731.40	$690.77	$690.77
42	$747.83	$747.83	$689.19	$689.19	$744.32	$744.32	$702.97	$702.97
43	$765.89	$765.89	$705.83	$705.83	$762.30	$762.30	$719.95	$719.95
44	$788.46	$788.46	$726.64	$726.64	$784.77	$784.77	$741.17	$741.17
45	$814.99	$814.99	$751.08	$751.08	$811.17	$811.17	$766.10	$766.10
46	$846.59	$846.59	$780.21	$780.21	$842.63	$842.63	$795.81	$795.81
47	$882.15	$882.15	$812.98	$812.98	$878.02	$878.02	$829.24	$829.24
48	$922.79	$922.79	$850.43	$850.43	$918.46	$918.46	$867.44	$867.44
49	$962.86	$962.86	$887.36	$887.36	$958.35	$958.35	$905.11	$905.11
50	$1,008.01	$1,008.01	$928.97	$928.97	$1,003.29	$1,003.29	$947.55	$947.55
51	$1,052.60	$1,052.60	$970.06	$970.06	$1,047.67	$1,047.67	$989.46	$989.46
52	$1,101.70	$1,101.70	$1,015.31	$1,015.31	$1,096.54	$1,096.54	$1,035.62	$1,035.62
53	$1,151.37	$1,151.37	$1,061.09	$1,061.09	$1,145.97	$1,145.97	$1,082.31	$1,082.31
54	$1,204.99	$1,204.99	$1,110.50	$1,110.50	$1,199.34	$1,199.34	$1,132.71	$1,132.71
55	$1,258.60	$1,258.60	$1,159.91	$1,159.91	$1,252.71	$1,252.71	$1,183.11	$1,183.11
56	$1,316.74	$1,316.74	$1,213.49	$1,213.49	$1,310.57	$1,310.57	$1,237.76	$1,237.76
57	$1,375.43	$1,375.43	$1,267.58	$1,267.58	$1,368.99	$1,368.99	$1,292.93	$1,292.93
58	$1,438.08	$1,438.08	$1,325.32	$1,325.32	$1,431.34	$1,431.34	$1,351.82	$1,351.82
59	$1,469.12	$1,469.12	$1,353.92	$1,353.92	$1,462.24	$1,462.24	$1,381.00	$1,381.00
60	$1,531.77	$1,531.77	$1,411.66	$1,411.66	$1,524.59	$1,524.59	$1,439.89	$1,439.89
61	$1,585.95	$1,585.95	$1,461.59	$1,461.59	$1,578.52	$1,578.52	$1,490.83	$1,490.83
62	$1,621.51	$1,621.51	$1,494.36	$1,494.36	$1,613.91	$1,613.91	$1,524.25	$1,524.25
63	$1,666.10	$1,666.10	$1,535.45	$1,535.45	$1,658.29	$1,658.29	$1,566.16	$1,566.16
64+	$1,693.19	$1,693.19	$1,560.41	$1,560.41	$1,685.24	$1,685.24	$1,591.62	$1,591.62

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010090**		**45127PA0010090**		**45127PA0010090**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$394.15	$394.15	$425.68	$425.68	$402.03	$402.03	$371.06	$371.06
15	$429.19	$429.19	$463.52	$463.52	$437.77	$437.77	$404.04	$404.04
16	$442.58	$442.58	$477.99	$477.99	$451.43	$451.43	$416.65	$416.65
17	$455.98	$455.98	$492.46	$492.46	$465.10	$465.10	$429.26	$429.26
18	$470.40	$470.40	$508.04	$508.04	$479.81	$479.81	$442.84	$442.84
19	$484.83	$484.83	$523.62	$523.62	$494.53	$494.53	$456.42	$456.42
20	$499.77	$499.77	$539.75	$539.75	$509.77	$509.77	$470.49	$470.49
21	$515.23	$515.23	$556.45	$556.45	$525.53	$525.53	$485.04	$485.04
22	$515.23	$515.23	$556.45	$556.45	$525.53	$525.53	$485.04	$485.04
23	$515.23	$515.23	$556.45	$556.45	$525.53	$525.53	$485.04	$485.04
24	$515.23	$515.23	$556.45	$556.45	$525.53	$525.53	$485.04	$485.04
25	$517.29	$517.29	$558.67	$558.67	$527.64	$527.64	$486.98	$486.98
26	$527.60	$527.60	$569.80	$569.80	$538.15	$538.15	$496.68	$496.68
27	$539.96	$539.96	$583.16	$583.16	$550.76	$550.76	$508.32	$508.32
28	$560.06	$560.06	$604.86	$604.86	$571.26	$571.26	$527.24	$527.24
29	$576.54	$576.54	$622.67	$622.67	$588.07	$588.07	$542.76	$542.76
30	$584.79	$584.79	$631.57	$631.57	$596.48	$596.48	$550.52	$550.52
31	$597.15	$597.15	$644.92	$644.92	$609.09	$609.09	$562.16	$562.16
32	$609.52	$609.52	$658.28	$658.28	$621.71	$621.71	$573.80	$573.80
33	$617.25	$617.25	$666.63	$666.63	$629.59	$629.59	$581.08	$581.08
34	$625.49	$625.49	$675.53	$675.53	$638.00	$638.00	$588.84	$588.84
35	$629.61	$629.61	$679.98	$679.98	$642.20	$642.20	$592.72	$592.72
36	$633.73	$633.73	$684.43	$684.43	$646.41	$646.41	$596.60	$596.60
37	$637.85	$637.85	$688.88	$688.88	$650.61	$650.61	$600.48	$600.48
38	$641.98	$641.98	$693.33	$693.33	$654.82	$654.82	$604.36	$604.36
39	$650.22	$650.22	$702.24	$702.24	$663.22	$663.22	$612.12	$612.12
40	$658.46	$658.46	$711.14	$711.14	$671.63	$671.63	$619.88	$619.88
41	$670.83	$670.83	$724.50	$724.50	$684.25	$684.25	$631.52	$631.52
42	$682.68	$682.68	$737.29	$737.29	$696.33	$696.33	$642.68	$642.68
43	$699.17	$699.17	$755.10	$755.10	$713.15	$713.15	$658.20	$658.20
44	$719.78	$719.78	$777.36	$777.36	$734.17	$734.17	$677.60	$677.60
45	$743.99	$743.99	$803.51	$803.51	$758.87	$758.87	$700.40	$700.40
46	$772.84	$772.84	$834.67	$834.67	$788.30	$788.30	$727.56	$727.56
47	$805.30	$805.30	$869.73	$869.73	$821.41	$821.41	$758.12	$758.12
48	$842.40	$842.40	$909.79	$909.79	$859.25	$859.25	$793.04	$793.04
49	$878.98	$878.98	$949.30	$949.30	$896.56	$896.56	$827.48	$827.48
50	$920.20	$920.20	$993.82	$993.82	$938.60	$938.60	$866.28	$866.28
51	$960.90	$960.90	$1,037.78	$1,037.78	$980.12	$980.12	$904.60	$904.60
52	$1,005.73	$1,005.73	$1,086.19	$1,086.19	$1,025.84	$1,025.84	$946.80	$946.80
53	$1,051.07	$1,051.07	$1,135.15	$1,135.15	$1,072.09	$1,072.09	$989.48	$989.48
54	$1,100.02	$1,100.02	$1,188.02	$1,188.02	$1,122.02	$1,122.02	$1,035.56	$1,035.56
55	$1,148.96	$1,148.96	$1,240.88	$1,240.88	$1,171.94	$1,171.94	$1,081.64	$1,081.64
56	$1,202.03	$1,202.03	$1,298.19	$1,298.19	$1,226.07	$1,226.07	$1,131.60	$1,131.60
57	$1,255.62	$1,255.62	$1,356.06	$1,356.06	$1,280.73	$1,280.73	$1,182.04	$1,182.04
58	$1,312.81	$1,312.81	$1,417.83	$1,417.83	$1,339.06	$1,339.06	$1,235.88	$1,235.88
59	$1,341.14	$1,341.14	$1,448.44	$1,448.44	$1,367.97	$1,367.97	$1,262.56	$1,262.56
60	$1,398.33	$1,398.33	$1,510.20	$1,510.20	$1,426.30	$1,426.30	$1,316.40	$1,316.40
61	$1,447.80	$1,447.80	$1,563.62	$1,563.62	$1,476.75	$1,476.75	$1,362.96	$1,362.96
62	$1,480.26	$1,480.26	$1,598.68	$1,598.68	$1,509.86	$1,509.86	$1,393.52	$1,393.52
63	$1,520.96	$1,520.96	$1,642.64	$1,642.64	$1,551.38	$1,551.38	$1,431.84	$1,431.84
64+	$1,545.68	$1,545.68	$1,669.34	$1,669.34	$1,576.59	$1,576.59	$1,455.11	$1,455.11

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010089**		**45127PA0010195**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$400.74	$400.74	$378.48	$378.48	$375.35	$375.35	$405.38	$405.38
15	$436.36	$436.36	$412.12	$412.12	$408.72	$408.72	$441.42	$441.42
16	$449.98	$449.98	$424.98	$424.98	$421.48	$421.48	$455.20	$455.20
17	$463.60	$463.60	$437.85	$437.85	$434.23	$434.23	$468.97	$468.97
18	$478.27	$478.27	$451.70	$451.70	$447.97	$447.97	$483.81	$483.81
19	$492.94	$492.94	$465.55	$465.55	$461.71	$461.71	$498.65	$498.65
20	$508.13	$508.13	$479.90	$479.90	$475.94	$475.94	$514.02	$514.02
21	$523.84	$523.84	$494.74	$494.74	$490.66	$490.66	$529.91	$529.91
22	$523.84	$523.84	$494.74	$494.74	$490.66	$490.66	$529.91	$529.91
23	$523.84	$523.84	$494.74	$494.74	$490.66	$490.66	$529.91	$529.91
24	$523.84	$523.84	$494.74	$494.74	$490.66	$490.66	$529.91	$529.91
25	$525.94	$525.94	$496.72	$496.72	$492.62	$492.62	$532.03	$532.03
26	$536.42	$536.42	$506.61	$506.61	$502.44	$502.44	$542.63	$542.63
27	$548.99	$548.99	$518.49	$518.49	$514.21	$514.21	$555.35	$555.35
28	$569.42	$569.42	$537.78	$537.78	$533.35	$533.35	$576.02	$576.02
29	$586.18	$586.18	$553.61	$553.61	$549.05	$549.05	$592.97	$592.97
30	$594.56	$594.56	$561.53	$561.53	$556.90	$556.90	$601.45	$601.45
31	$607.13	$607.13	$573.40	$573.40	$568.67	$568.67	$614.17	$614.17
32	$619.71	$619.71	$585.28	$585.28	$580.45	$580.45	$626.89	$626.89
33	$627.56	$627.56	$592.70	$592.70	$587.81	$587.81	$634.84	$634.84
34	$635.95	$635.95	$600.62	$600.62	$595.66	$595.66	$643.31	$643.31
35	$640.14	$640.14	$604.57	$604.57	$599.59	$599.59	$647.55	$647.55
36	$644.33	$644.33	$608.53	$608.53	$603.51	$603.51	$651.79	$651.79
37	$648.52	$648.52	$612.49	$612.49	$607.44	$607.44	$656.03	$656.03
38	$652.71	$652.71	$616.45	$616.45	$611.36	$611.36	$660.27	$660.27
39	$661.09	$661.09	$624.36	$624.36	$619.21	$619.21	$668.75	$668.75
40	$669.47	$669.47	$632.28	$632.28	$627.06	$627.06	$677.23	$677.23
41	$682.04	$682.04	$644.15	$644.15	$638.84	$638.84	$689.95	$689.95
42	$694.09	$694.09	$655.53	$655.53	$650.12	$650.12	$702.13	$702.13
43	$710.86	$710.86	$671.36	$671.36	$665.83	$665.83	$719.09	$719.09
44	$731.81	$731.81	$691.15	$691.15	$685.45	$685.45	$740.29	$740.29
45	$756.43	$756.43	$714.41	$714.41	$708.51	$708.51	$765.19	$765.19
46	$785.76	$785.76	$742.11	$742.11	$735.99	$735.99	$794.87	$794.87
47	$818.77	$818.77	$773.28	$773.28	$766.90	$766.90	$828.25	$828.25
48	$856.48	$856.48	$808.90	$808.90	$802.23	$802.23	$866.41	$866.41
49	$893.68	$893.68	$844.03	$844.03	$837.07	$837.07	$904.03	$904.03
50	$935.58	$935.58	$883.61	$883.61	$876.32	$876.32	$946.42	$946.42
51	$976.97	$976.97	$922.69	$922.69	$915.08	$915.08	$988.29	$988.29
52	$1,022.54	$1,022.54	$965.73	$965.73	$957.77	$957.77	$1,034.39	$1,034.39
53	$1,068.64	$1,068.64	$1,009.27	$1,009.27	$1,000.95	$1,000.95	$1,081.02	$1,081.02
54	$1,118.41	$1,118.41	$1,056.27	$1,056.27	$1,047.56	$1,047.56	$1,131.36	$1,131.36
55	$1,168.17	$1,168.17	$1,103.27	$1,103.27	$1,094.17	$1,094.17	$1,181.71	$1,181.71
56	$1,222.13	$1,222.13	$1,154.23	$1,154.23	$1,144.71	$1,144.71	$1,236.29	$1,236.29
57	$1,276.61	$1,276.61	$1,205.68	$1,205.68	$1,195.74	$1,195.74	$1,291.40	$1,291.40
58	$1,334.75	$1,334.75	$1,260.60	$1,260.60	$1,250.20	$1,250.20	$1,350.22	$1,350.22
59	$1,363.56	$1,363.56	$1,287.81	$1,287.81	$1,277.19	$1,277.19	$1,379.36	$1,379.36
60	$1,421.71	$1,421.71	$1,342.73	$1,342.73	$1,331.65	$1,331.65	$1,438.18	$1,438.18
61	$1,472.00	$1,472.00	$1,390.22	$1,390.22	$1,378.75	$1,378.75	$1,489.05	$1,489.05
62	$1,505.00	$1,505.00	$1,421.39	$1,421.39	$1,409.67	$1,409.67	$1,522.44	$1,522.44
63	$1,546.39	$1,546.39	$1,460.47	$1,460.47	$1,448.43	$1,448.43	$1,564.30	$1,564.30
64+	$1,571.52	$1,571.52	$1,484.21	$1,484.21	$1,471.97	$1,471.97	$1,589.73	$1,589.73

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010195**		**45127PA0010194**		**45127PA0010194**		**45127PA0010194**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$382.86	$382.86	$354.62	$354.62	$382.99	$382.99	$361.71	$361.71
15	$416.89	$416.89	$386.14	$386.14	$417.03	$417.03	$393.86	$393.86
16	$429.91	$429.91	$398.19	$398.19	$430.04	$430.04	$406.15	$406.15
17	$442.92	$442.92	$410.24	$410.24	$443.06	$443.06	$418.45	$418.45
18	$456.93	$456.93	$423.22	$423.22	$457.08	$457.08	$431.69	$431.69
19	$470.95	$470.95	$436.20	$436.20	$471.10	$471.10	$444.92	$444.92
20	$485.46	$485.46	$449.64	$449.64	$485.61	$485.61	$458.64	$458.64
21	$500.47	$500.47	$463.55	$463.55	$500.63	$500.63	$472.82	$472.82
22	$500.47	$500.47	$463.55	$463.55	$500.63	$500.63	$472.82	$472.82
23	$500.47	$500.47	$463.55	$463.55	$500.63	$500.63	$472.82	$472.82
24	$500.47	$500.47	$463.55	$463.55	$500.63	$500.63	$472.82	$472.82
25	$502.48	$502.48	$465.40	$465.40	$502.64	$502.64	$474.71	$474.71
26	$512.48	$512.48	$474.68	$474.68	$512.65	$512.65	$484.17	$484.17
27	$524.50	$524.50	$485.80	$485.80	$524.66	$524.66	$495.52	$495.52
28	$544.01	$544.01	$503.88	$503.88	$544.19	$544.19	$513.96	$513.96
29	$560.03	$560.03	$518.71	$518.71	$560.21	$560.21	$529.09	$529.09
30	$568.04	$568.04	$526.13	$526.13	$568.22	$568.22	$536.65	$536.65
31	$580.05	$580.05	$537.25	$537.25	$580.23	$580.23	$548.00	$548.00
32	$592.06	$592.06	$548.38	$548.38	$592.25	$592.25	$559.35	$559.35
33	$599.57	$599.57	$555.33	$555.33	$599.76	$599.76	$566.44	$566.44
34	$607.57	$607.57	$562.75	$562.75	$607.77	$607.77	$574.00	$574.00
35	$611.58	$611.58	$566.46	$566.46	$611.77	$611.77	$577.79	$577.79
36	$615.58	$615.58	$570.17	$570.17	$615.78	$615.78	$581.57	$581.57
37	$619.59	$619.59	$573.87	$573.87	$619.78	$619.78	$585.35	$585.35
38	$623.59	$623.59	$577.58	$577.58	$623.79	$623.79	$589.13	$589.13
39	$631.60	$631.60	$585.00	$585.00	$631.80	$631.80	$596.70	$596.70
40	$639.60	$639.60	$592.42	$592.42	$639.81	$639.81	$604.27	$604.27
41	$651.62	$651.62	$603.54	$603.54	$651.83	$651.83	$615.61	$615.61
42	$663.13	$663.13	$614.20	$614.20	$663.34	$663.34	$626.49	$626.49
43	$679.14	$679.14	$629.04	$629.04	$679.36	$679.36	$641.62	$641.62
44	$699.16	$699.16	$647.58	$647.58	$699.39	$699.39	$660.53	$660.53
45	$722.68	$722.68	$669.37	$669.37	$722.92	$722.92	$682.75	$682.75
46	$750.71	$750.71	$695.32	$695.32	$750.95	$750.95	$709.23	$709.23
47	$782.24	$782.24	$724.53	$724.53	$782.49	$782.49	$739.02	$739.02
48	$818.27	$818.27	$757.90	$757.90	$818.54	$818.54	$773.06	$773.06
49	$853.81	$853.81	$790.82	$790.82	$854.08	$854.08	$806.63	$806.63
50	$893.85	$893.85	$827.90	$827.90	$894.13	$894.13	$844.46	$844.46
51	$933.38	$933.38	$864.52	$864.52	$933.68	$933.68	$881.81	$881.81
52	$976.92	$976.92	$904.85	$904.85	$977.24	$977.24	$922.95	$922.95
53	$1,020.97	$1,020.97	$945.64	$945.64	$1,021.29	$1,021.29	$964.55	$964.55
54	$1,068.51	$1,068.51	$989.68	$989.68	$1,068.85	$1,068.85	$1,009.47	$1,009.47
55	$1,116.06	$1,116.06	$1,033.72	$1,033.72	$1,116.41	$1,116.41	$1,054.39	$1,054.39
56	$1,167.60	$1,167.60	$1,081.46	$1,081.46	$1,167.98	$1,167.98	$1,103.09	$1,103.09
57	$1,219.65	$1,219.65	$1,129.67	$1,129.67	$1,220.05	$1,220.05	$1,152.26	$1,152.26
58	$1,275.21	$1,275.21	$1,181.13	$1,181.13	$1,275.62	$1,275.62	$1,204.75	$1,204.75
59	$1,302.73	$1,302.73	$1,206.62	$1,206.62	$1,303.15	$1,303.15	$1,230.75	$1,230.75
60	$1,358.28	$1,358.28	$1,258.07	$1,258.07	$1,358.72	$1,358.72	$1,283.24	$1,283.24
61	$1,406.33	$1,406.33	$1,302.58	$1,302.58	$1,406.78	$1,406.78	$1,328.63	$1,328.63
62	$1,437.86	$1,437.86	$1,331.78	$1,331.78	$1,438.32	$1,438.32	$1,358.41	$1,358.41
63	$1,477.40	$1,477.40	$1,368.40	$1,368.40	$1,477.87	$1,477.87	$1,395.77	$1,395.77
64+	$1,501.41	$1,501.41	$1,390.64	$1,390.64	$1,501.89	$1,501.89	$1,418.45	$1,418.45

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010161**		**45127PA0010161**		**45127PA0010200**	
Plan Marketing Name =>	**Gold QHDHP PPO 1600/0/10**		**Gold QHDHP PPO 1600/0/10**		**Gold QHDHP PPO 1600/0/10**		**d Performance PPO 1000/0/20**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1600 Med/Rx Combined**		**$1600 Med/Rx Combined**		**$1600 Med/Rx Combined**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$175 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$392.38	$392.38	$423.77	$423.77	$400.22	$400.22	$378.87	$378.87
15	$427.25	$427.25	$461.43	$461.43	$435.80	$435.80	$412.55	$412.55
16	$440.59	$440.59	$475.84	$475.84	$449.40	$449.40	$425.43	$425.43
17	$453.93	$453.93	$490.24	$490.24	$463.00	$463.00	$438.31	$438.31
18	$468.29	$468.29	$505.75	$505.75	$477.65	$477.65	$452.17	$452.17
19	$482.65	$482.65	$521.26	$521.26	$492.30	$492.30	$466.04	$466.04
20	$497.52	$497.52	$537.32	$537.32	$507.47	$507.47	$480.40	$480.40
21	$512.91	$512.91	$553.94	$553.94	$523.17	$523.17	$495.26	$495.26
22	$512.91	$512.91	$553.94	$553.94	$523.17	$523.17	$495.26	$495.26
23	$512.91	$512.91	$553.94	$553.94	$523.17	$523.17	$495.26	$495.26
24	$512.91	$512.91	$553.94	$553.94	$523.17	$523.17	$495.26	$495.26
25	$514.96	$514.96	$556.16	$556.16	$525.26	$525.26	$497.24	$497.24
26	$525.22	$525.22	$567.24	$567.24	$535.72	$535.72	$507.15	$507.15
27	$537.53	$537.53	$580.53	$580.53	$548.28	$548.28	$519.03	$519.03
28	$557.53	$557.53	$602.14	$602.14	$568.68	$568.68	$538.35	$538.35
29	$573.95	$573.95	$619.86	$619.86	$585.43	$585.43	$554.20	$554.20
30	$582.15	$582.15	$628.73	$628.73	$593.80	$593.80	$562.12	$562.12
31	$594.46	$594.46	$642.02	$642.02	$606.35	$606.35	$574.01	$574.01
32	$606.77	$606.77	$655.31	$655.31	$618.91	$618.91	$585.89	$585.89
33	$614.47	$614.47	$663.62	$663.62	$626.76	$626.76	$593.32	$593.32
34	$622.67	$622.67	$672.49	$672.49	$635.13	$635.13	$601.25	$601.25
35	$626.78	$626.78	$676.92	$676.92	$639.31	$639.31	$605.21	$605.21
36	$630.88	$630.88	$681.35	$681.35	$643.50	$643.50	$609.17	$609.17
37	$634.98	$634.98	$685.78	$685.78	$647.68	$647.68	$613.13	$613.13
38	$639.09	$639.09	$690.21	$690.21	$651.87	$651.87	$617.09	$617.09
39	$647.29	$647.29	$699.08	$699.08	$660.24	$660.24	$625.02	$625.02
40	$655.50	$655.50	$707.94	$707.94	$668.61	$668.61	$632.94	$632.94
41	$667.81	$667.81	$721.23	$721.23	$681.16	$681.16	$644.83	$644.83
42	$679.61	$679.61	$733.97	$733.97	$693.20	$693.20	$656.22	$656.22
43	$696.02	$696.02	$751.70	$751.70	$709.94	$709.94	$672.07	$672.07
44	$716.54	$716.54	$773.86	$773.86	$730.87	$730.87	$691.88	$691.88
45	$740.64	$740.64	$799.89	$799.89	$755.45	$755.45	$715.16	$715.16
46	$769.36	$769.36	$830.91	$830.91	$784.75	$784.75	$742.89	$742.89
47	$801.68	$801.68	$865.81	$865.81	$817.71	$817.71	$774.09	$774.09
48	$838.61	$838.61	$905.70	$905.70	$855.38	$855.38	$809.75	$809.75
49	$875.02	$875.02	$945.03	$945.03	$892.52	$892.52	$844.91	$844.91
50	$916.06	$916.06	$989.34	$989.34	$934.38	$934.38	$884.53	$884.53
51	$956.58	$956.58	$1,033.10	$1,033.10	$975.71	$975.71	$923.66	$923.66
52	$1,001.20	$1,001.20	$1,081.30	$1,081.30	$1,021.22	$1,021.22	$966.75	$966.75
53	$1,046.34	$1,046.34	$1,130.04	$1,130.04	$1,067.26	$1,067.26	$1,010.33	$1,010.33
54	$1,095.06	$1,095.06	$1,182.67	$1,182.67	$1,116.96	$1,116.96	$1,057.38	$1,057.38
55	$1,143.79	$1,143.79	$1,235.29	$1,235.29	$1,166.67	$1,166.67	$1,104.43	$1,104.43
56	$1,196.62	$1,196.62	$1,292.35	$1,292.35	$1,220.55	$1,220.55	$1,155.44	$1,155.44
57	$1,249.96	$1,249.96	$1,349.96	$1,349.96	$1,274.96	$1,274.96	$1,206.95	$1,206.95
58	$1,306.89	$1,306.89	$1,411.45	$1,411.45	$1,333.03	$1,333.03	$1,261.92	$1,261.92
59	$1,335.10	$1,335.10	$1,441.91	$1,441.91	$1,361.81	$1,361.81	$1,289.16	$1,289.16
60	$1,392.04	$1,392.04	$1,503.40	$1,503.40	$1,419.88	$1,419.88	$1,344.14	$1,344.14
61	$1,441.28	$1,441.28	$1,556.58	$1,556.58	$1,470.10	$1,470.10	$1,391.68	$1,391.68
62	$1,473.59	$1,473.59	$1,591.48	$1,591.48	$1,503.06	$1,503.06	$1,422.88	$1,422.88
63	$1,514.11	$1,514.11	$1,635.24	$1,635.24	$1,544.39	$1,544.39	$1,462.01	$1,462.01
64+	$1,538.72	$1,538.72	$1,661.82	$1,661.82	$1,569.50	$1,569.50	$1,485.77	$1,485.77

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010200		45127PA0010200		45127PA0010203		45127PA0010204	
Plan Marketing Name =>	d Performance PPO 1000/0/20		d Performance PPO 1000/0/20		Gold PPO Choice 1000/0/20 Rx		d PPO Choice Select 1000/0/20	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	7		9		7		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx		$1000 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER		$20/$40/$250 PCP/SPC/ER	
OOP Maximum =>	$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined		$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$409.18	$409.18	$386.45	$386.45	$401.39	$401.39	$378.52	$378.52
15	$445.56	$445.56	$420.80	$420.80	$437.07	$437.07	$412.16	$412.16
16	$459.46	$459.46	$433.94	$433.94	$450.71	$450.71	$425.03	$425.03
17	$473.37	$473.37	$447.07	$447.07	$464.36	$464.36	$437.89	$437.89
18	$488.35	$488.35	$461.22	$461.22	$479.05	$479.05	$451.74	$451.74
19	$503.32	$503.32	$475.36	$475.36	$493.74	$493.74	$465.60	$465.60
20	$518.83	$518.83	$490.01	$490.01	$508.96	$508.96	$479.95	$479.95
21	$534.88	$534.88	$505.17	$505.17	$524.70	$524.70	$494.79	$494.79
22	$534.88	$534.88	$505.17	$505.17	$524.70	$524.70	$494.79	$494.79
23	$534.88	$534.88	$505.17	$505.17	$524.70	$524.70	$494.79	$494.79
24	$534.88	$534.88	$505.17	$505.17	$524.70	$524.70	$494.79	$494.79
25	$537.02	$537.02	$507.19	$507.19	$526.80	$526.80	$496.77	$496.77
26	$547.72	$547.72	$517.29	$517.29	$537.29	$537.29	$506.67	$506.67
27	$560.56	$560.56	$529.41	$529.41	$549.88	$549.88	$518.54	$518.54
28	$581.42	$581.42	$549.11	$549.11	$570.34	$570.34	$537.84	$537.84
29	$598.53	$598.53	$565.28	$565.28	$587.14	$587.14	$553.67	$553.67
30	$607.09	$607.09	$573.36	$573.36	$595.53	$595.53	$561.59	$561.59
31	$619.93	$619.93	$585.49	$585.49	$608.12	$608.12	$573.46	$573.46
32	$632.76	$632.76	$597.61	$597.61	$620.72	$620.72	$585.34	$585.34
33	$640.79	$640.79	$605.19	$605.19	$628.59	$628.59	$592.76	$592.76
34	$649.35	$649.35	$613.27	$613.27	$636.98	$636.98	$600.68	$600.68
35	$653.62	$653.62	$617.31	$617.31	$641.18	$641.18	$604.63	$604.63
36	$657.90	$657.90	$621.35	$621.35	$645.38	$645.38	$608.59	$608.59
37	$662.18	$662.18	$625.39	$625.39	$649.57	$649.57	$612.55	$612.55
38	$666.46	$666.46	$629.44	$629.44	$653.77	$653.77	$616.51	$616.51
39	$675.02	$675.02	$637.52	$637.52	$662.17	$662.17	$624.43	$624.43
40	$683.58	$683.58	$645.60	$645.60	$670.56	$670.56	$632.34	$632.34
41	$696.41	$696.41	$657.73	$657.73	$683.15	$683.15	$644.22	$644.22
42	$708.72	$708.72	$669.34	$669.34	$695.22	$695.22	$655.60	$655.60
43	$725.83	$725.83	$685.51	$685.51	$712.01	$712.01	$671.43	$671.43
44	$747.23	$747.23	$705.72	$705.72	$733.00	$733.00	$691.22	$691.22
45	$772.37	$772.37	$729.46	$729.46	$757.66	$757.66	$714.48	$714.48
46	$802.32	$802.32	$757.75	$757.75	$787.04	$787.04	$742.19	$742.19
47	$836.02	$836.02	$789.57	$789.57	$820.10	$820.10	$773.36	$773.36
48	$874.53	$874.53	$825.95	$825.95	$857.88	$857.88	$808.98	$808.98
49	$912.51	$912.51	$861.81	$861.81	$895.13	$895.13	$844.11	$844.11
50	$955.30	$955.30	$902.23	$902.23	$937.11	$937.11	$883.70	$883.70
51	$997.55	$997.55	$942.13	$942.13	$978.56	$978.56	$922.79	$922.79
52	$1,044.09	$1,044.09	$986.08	$986.08	$1,024.21	$1,024.21	$965.83	$965.83
53	$1,091.16	$1,091.16	$1,030.54	$1,030.54	$1,070.38	$1,070.38	$1,009.37	$1,009.37
54	$1,141.97	$1,141.97	$1,078.53	$1,078.53	$1,120.23	$1,120.23	$1,056.38	$1,056.38
55	$1,192.78	$1,192.78	$1,126.52	$1,126.52	$1,170.07	$1,170.07	$1,103.38	$1,103.38
56	$1,247.88	$1,247.88	$1,178.55	$1,178.55	$1,224.12	$1,224.12	$1,154.35	$1,154.35
57	$1,303.50	$1,303.50	$1,231.09	$1,231.09	$1,278.69	$1,278.69	$1,205.81	$1,205.81
58	$1,362.88	$1,362.88	$1,287.16	$1,287.16	$1,336.93	$1,336.93	$1,260.73	$1,260.73
59	$1,392.29	$1,392.29	$1,314.95	$1,314.95	$1,365.78	$1,365.78	$1,287.94	$1,287.94
60	$1,451.67	$1,451.67	$1,371.02	$1,371.02	$1,424.03	$1,424.03	$1,342.86	$1,342.86
61	$1,503.02	$1,503.02	$1,419.51	$1,419.51	$1,474.40	$1,474.40	$1,390.36	$1,390.36
62	$1,536.71	$1,536.71	$1,451.34	$1,451.34	$1,507.45	$1,507.45	$1,421.54	$1,421.54
63	$1,578.97	$1,578.97	$1,491.25	$1,491.25	$1,548.90	$1,548.90	$1,460.62	$1,460.62
64+	$1,604.63	$1,604.63	$1,515.50	$1,515.50	$1,574.09	$1,574.09	$1,484.36	$1,484.36

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010204**		**45127PA0010132**		**45127PA0010132**		**45127PA0010132**	
Plan Marketing Name =>	**PPO Choice Select 1000/0/20**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$357.49	$357.49	$331.05	$331.05	$357.54	$357.54	$337.67	$337.67
15	$389.26	$389.26	$360.48	$360.48	$389.32	$389.32	$367.69	$367.69
16	$401.41	$401.41	$371.73	$371.73	$401.47	$401.47	$379.17	$379.17
17	$413.56	$413.56	$382.98	$382.98	$413.62	$413.62	$390.64	$390.64
18	$426.65	$426.65	$395.10	$395.10	$426.71	$426.71	$403.00	$403.00
19	$439.73	$439.73	$407.22	$407.22	$439.80	$439.80	$415.36	$415.36
20	$453.28	$453.28	$419.77	$419.77	$453.35	$453.35	$428.16	$428.16
21	$467.30	$467.30	$432.75	$432.75	$467.37	$467.37	$441.40	$441.40
22	$467.30	$467.30	$432.75	$432.75	$467.37	$467.37	$441.40	$441.40
23	$467.30	$467.30	$432.75	$432.75	$467.37	$467.37	$441.40	$441.40
24	$467.30	$467.30	$432.75	$432.75	$467.37	$467.37	$441.40	$441.40
25	$469.17	$469.17	$434.48	$434.48	$469.24	$469.24	$443.17	$443.17
26	$478.52	$478.52	$443.14	$443.14	$478.59	$478.59	$452.00	$452.00
27	$489.73	$489.73	$453.52	$453.52	$489.80	$489.80	$462.59	$462.59
28	$507.96	$507.96	$470.40	$470.40	$508.03	$508.03	$479.81	$479.81
29	$522.91	$522.91	$484.25	$484.25	$522.99	$522.99	$493.93	$493.93
30	$530.39	$530.39	$491.17	$491.17	$530.46	$530.46	$500.99	$500.99
31	$541.60	$541.60	$501.56	$501.56	$541.68	$541.68	$511.59	$511.59
32	$552.82	$552.82	$511.94	$511.94	$552.90	$552.90	$522.18	$522.18
33	$559.83	$559.83	$518.43	$518.43	$559.91	$559.91	$528.80	$528.80
34	$567.31	$567.31	$525.36	$525.36	$567.39	$567.39	$535.87	$535.87
35	$571.04	$571.04	$528.82	$528.82	$571.13	$571.13	$539.40	$539.40
36	$574.78	$574.78	$532.28	$532.28	$574.87	$574.87	$542.93	$542.93
37	$578.52	$578.52	$535.74	$535.74	$578.60	$578.60	$546.46	$546.46
38	$582.26	$582.26	$539.21	$539.21	$582.34	$582.34	$549.99	$549.99
39	$589.74	$589.74	$546.13	$546.13	$589.82	$589.82	$557.05	$557.05
40	$597.21	$597.21	$553.05	$553.05	$597.30	$597.30	$564.12	$564.12
41	$608.43	$608.43	$563.44	$563.44	$608.52	$608.52	$574.71	$574.71
42	$619.18	$619.18	$573.39	$573.39	$619.27	$619.27	$584.86	$584.86
43	$634.13	$634.13	$587.24	$587.24	$634.22	$634.22	$598.99	$598.99
44	$652.82	$652.82	$604.55	$604.55	$652.92	$652.92	$616.64	$616.64
45	$674.79	$674.79	$624.89	$624.89	$674.88	$674.88	$637.39	$637.39
46	$700.95	$700.95	$649.12	$649.12	$701.06	$701.06	$662.11	$662.11
47	$730.39	$730.39	$676.39	$676.39	$730.50	$730.50	$689.92	$689.92
48	$764.04	$764.04	$707.55	$707.55	$764.15	$764.15	$721.70	$721.70
49	$797.22	$797.22	$738.27	$738.27	$797.33	$797.33	$753.04	$753.04
50	$834.60	$834.60	$772.89	$772.89	$834.72	$834.72	$788.35	$788.35
51	$871.52	$871.52	$807.08	$807.08	$871.65	$871.65	$823.22	$823.22
52	$912.18	$912.18	$844.73	$844.73	$912.31	$912.31	$861.62	$861.62
53	$953.30	$953.30	$882.81	$882.81	$953.43	$953.43	$900.47	$900.47
54	$997.69	$997.69	$923.92	$923.92	$997.83	$997.83	$942.40	$942.40
55	$1,042.09	$1,042.09	$965.03	$965.03	$1,042.24	$1,042.24	$984.33	$984.33
56	$1,090.22	$1,090.22	$1,009.61	$1,009.61	$1,090.37	$1,090.37	$1,029.80	$1,029.80
57	$1,138.82	$1,138.82	$1,054.61	$1,054.61	$1,138.98	$1,138.98	$1,075.70	$1,075.70
58	$1,190.69	$1,190.69	$1,102.65	$1,102.65	$1,190.86	$1,190.86	$1,124.70	$1,124.70
59	$1,216.39	$1,216.39	$1,126.45	$1,126.45	$1,216.56	$1,216.56	$1,148.98	$1,148.98
60	$1,268.26	$1,268.26	$1,174.48	$1,174.48	$1,268.44	$1,268.44	$1,197.97	$1,197.97
61	$1,313.12	$1,313.12	$1,216.03	$1,216.03	$1,313.31	$1,313.31	$1,240.35	$1,240.35
62	$1,342.56	$1,342.56	$1,243.29	$1,243.29	$1,342.75	$1,342.75	$1,268.16	$1,268.16
63	$1,379.48	$1,379.48	$1,277.48	$1,277.48	$1,379.68	$1,379.68	$1,303.03	$1,303.03
64+	$1,401.90	$1,401.90	$1,298.24	$1,298.24	$1,402.10	$1,402.10	$1,324.20	$1,324.20

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010131**		**45127PA0010131**		**45127PA0010131**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$312.02	$312.02	$336.98	$336.98	$318.26	$318.26	$312.84	$312.84
15	$339.76	$339.76	$366.94	$366.94	$346.55	$346.55	$340.65	$340.65
16	$350.36	$350.36	$378.39	$378.39	$357.37	$357.37	$351.28	$351.28
17	$360.96	$360.96	$389.84	$389.84	$368.18	$368.18	$361.91	$361.91
18	$372.39	$372.39	$402.18	$402.18	$379.83	$379.83	$373.36	$373.36
19	$383.81	$383.81	$414.51	$414.51	$391.48	$391.48	$384.81	$384.81
20	$395.63	$395.63	$427.28	$427.28	$403.55	$403.55	$396.67	$396.67
21	$407.87	$407.87	$440.50	$440.50	$416.03	$416.03	$408.94	$408.94
22	$407.87	$407.87	$440.50	$440.50	$416.03	$416.03	$408.94	$408.94
23	$407.87	$407.87	$440.50	$440.50	$416.03	$416.03	$408.94	$408.94
24	$407.87	$407.87	$440.50	$440.50	$416.03	$416.03	$408.94	$408.94
25	$409.50	$409.50	$442.26	$442.26	$417.69	$417.69	$410.58	$410.58
26	$417.66	$417.66	$451.07	$451.07	$426.01	$426.01	$418.75	$418.75
27	$427.45	$427.45	$461.64	$461.64	$436.00	$436.00	$428.57	$428.57
28	$443.35	$443.35	$478.82	$478.82	$452.22	$452.22	$444.52	$444.52
29	$456.41	$456.41	$492.92	$492.92	$465.53	$465.53	$457.60	$457.60
30	$462.93	$462.93	$499.97	$499.97	$472.19	$472.19	$464.15	$464.15
31	$472.72	$472.72	$510.54	$510.54	$482.18	$482.18	$473.96	$473.96
32	$482.51	$482.51	$521.11	$521.11	$492.16	$492.16	$483.78	$483.78
33	$488.63	$488.63	$527.72	$527.72	$498.40	$498.40	$489.91	$489.91
34	$495.15	$495.15	$534.77	$534.77	$505.06	$505.06	$496.45	$496.45
35	$498.42	$498.42	$538.29	$538.29	$508.39	$508.39	$499.72	$499.72
36	$501.68	$501.68	$541.81	$541.81	$511.71	$511.71	$503.00	$503.00
37	$504.94	$504.94	$545.34	$545.34	$515.04	$515.04	$506.27	$506.27
38	$508.21	$508.21	$548.86	$548.86	$518.37	$518.37	$509.54	$509.54
39	$514.73	$514.73	$555.91	$555.91	$525.03	$525.03	$516.08	$516.08
40	$521.26	$521.26	$562.96	$562.96	$531.68	$531.68	$522.63	$522.63
41	$531.05	$531.05	$573.53	$573.53	$541.67	$541.67	$532.44	$532.44
42	$540.43	$540.43	$583.66	$583.66	$551.24	$551.24	$541.85	$541.85
43	$553.48	$553.48	$597.76	$597.76	$564.55	$564.55	$554.93	$554.93
44	$569.79	$569.79	$615.38	$615.38	$581.19	$581.19	$571.29	$571.29
45	$588.96	$588.96	$636.08	$636.08	$600.74	$600.74	$590.51	$590.51
46	$611.80	$611.80	$660.75	$660.75	$624.04	$624.04	$613.41	$613.41
47	$637.50	$637.50	$688.50	$688.50	$650.25	$650.25	$639.17	$639.17
48	$666.87	$666.87	$720.22	$720.22	$680.20	$680.20	$668.62	$668.62
49	$695.83	$695.83	$751.49	$751.49	$709.74	$709.74	$697.65	$697.65
50	$728.46	$728.46	$786.73	$786.73	$743.02	$743.02	$730.37	$730.37
51	$760.68	$760.68	$821.53	$821.53	$775.89	$775.89	$762.67	$762.67
52	$796.16	$796.16	$859.86	$859.86	$812.09	$812.09	$798.25	$798.25
53	$832.05	$832.05	$898.62	$898.62	$848.70	$848.70	$834.24	$834.24
54	$870.80	$870.80	$940.47	$940.47	$888.22	$888.22	$873.09	$873.09
55	$909.55	$909.55	$982.31	$982.31	$927.74	$927.74	$911.94	$911.94
56	$951.56	$951.56	$1,027.69	$1,027.69	$970.59	$970.59	$954.06	$954.06
57	$993.98	$993.98	$1,073.50	$1,073.50	$1,013.86	$1,013.86	$996.59	$996.59
58	$1,039.25	$1,039.25	$1,122.39	$1,122.39	$1,060.04	$1,060.04	$1,041.98	$1,041.98
59	$1,061.69	$1,061.69	$1,146.62	$1,146.62	$1,082.92	$1,082.92	$1,064.47	$1,064.47
60	$1,106.96	$1,106.96	$1,195.52	$1,195.52	$1,129.10	$1,129.10	$1,109.86	$1,109.86
61	$1,146.11	$1,146.11	$1,237.80	$1,237.80	$1,169.04	$1,169.04	$1,149.12	$1,149.12
62	$1,171.81	$1,171.81	$1,265.56	$1,265.56	$1,195.25	$1,195.25	$1,174.88	$1,174.88
63	$1,204.03	$1,204.03	$1,300.35	$1,300.35	$1,228.11	$1,228.11	$1,207.19	$1,207.19
64+	$1,223.60	$1,223.60	$1,321.49	$1,321.49	$1,248.07	$1,248.07	$1,226.81	$1,226.81

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010184**		**45127PA0010184**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$337.87	$337.87	$319.10	$319.10	$294.66	$294.66	$318.23	$318.23
15	$367.90	$367.90	$347.46	$347.46	$320.85	$320.85	$346.51	$346.51
16	$379.38	$379.38	$358.31	$358.31	$330.86	$330.86	$357.33	$357.33
17	$390.86	$390.86	$369.15	$369.15	$340.88	$340.88	$368.15	$368.15
18	$403.23	$403.23	$380.83	$380.83	$351.66	$351.66	$379.79	$379.79
19	$415.60	$415.60	$392.51	$392.51	$362.44	$362.44	$391.44	$391.44
20	$428.41	$428.41	$404.61	$404.61	$373.61	$373.61	$403.50	$403.50
21	$441.66	$441.66	$417.12	$417.12	$385.17	$385.17	$415.98	$415.98
22	$441.66	$441.66	$417.12	$417.12	$385.17	$385.17	$415.98	$415.98
23	$441.66	$441.66	$417.12	$417.12	$385.17	$385.17	$415.98	$415.98
24	$441.66	$441.66	$417.12	$417.12	$385.17	$385.17	$415.98	$415.98
25	$443.42	$443.42	$418.79	$418.79	$386.71	$386.71	$417.65	$417.65
26	$452.25	$452.25	$427.13	$427.13	$394.41	$394.41	$425.97	$425.97
27	$462.85	$462.85	$437.14	$437.14	$403.66	$403.66	$435.95	$435.95
28	$480.08	$480.08	$453.41	$453.41	$418.68	$418.68	$452.17	$452.17
29	$494.21	$494.21	$466.76	$466.76	$431.01	$431.01	$465.49	$465.49
30	$501.28	$501.28	$473.43	$473.43	$437.17	$437.17	$472.14	$472.14
31	$511.88	$511.88	$483.44	$483.44	$446.41	$446.41	$482.12	$482.12
32	$522.48	$522.48	$493.45	$493.45	$455.66	$455.66	$492.11	$492.11
33	$529.10	$529.10	$499.71	$499.71	$461.43	$461.43	$498.35	$498.35
34	$536.17	$536.17	$506.38	$506.38	$467.60	$467.60	$505.00	$505.00
35	$539.70	$539.70	$509.72	$509.72	$470.68	$470.68	$508.33	$508.33
36	$543.24	$543.24	$513.06	$513.06	$473.76	$473.76	$511.66	$511.66
37	$546.77	$546.77	$516.39	$516.39	$476.84	$476.84	$514.99	$514.99
38	$550.30	$550.30	$519.73	$519.73	$479.92	$479.92	$518.32	$518.32
39	$557.37	$557.37	$526.40	$526.40	$486.08	$486.08	$524.97	$524.97
40	$564.44	$564.44	$533.08	$533.08	$492.25	$492.25	$531.63	$531.63
41	$575.04	$575.04	$543.09	$543.09	$501.49	$501.49	$541.61	$541.61
42	$585.19	$585.19	$552.68	$552.68	$510.35	$510.35	$551.18	$551.18
43	$599.33	$599.33	$566.03	$566.03	$522.68	$522.68	$564.49	$564.49
44	$616.99	$616.99	$582.71	$582.71	$538.08	$538.08	$581.13	$581.13
45	$637.75	$637.75	$602.32	$602.32	$556.19	$556.19	$600.68	$600.68
46	$662.48	$662.48	$625.68	$625.68	$577.76	$577.76	$623.98	$623.98
47	$690.31	$690.31	$651.96	$651.96	$602.02	$602.02	$650.18	$650.18
48	$722.11	$722.11	$681.99	$681.99	$629.75	$629.75	$680.13	$680.13
49	$753.46	$753.46	$711.60	$711.60	$657.10	$657.10	$709.67	$709.67
50	$788.80	$788.80	$744.97	$744.97	$687.91	$687.91	$742.95	$742.95
51	$823.69	$823.69	$777.93	$777.93	$718.34	$718.34	$775.81	$775.81
52	$862.11	$862.11	$814.22	$814.22	$751.85	$751.85	$812.00	$812.00
53	$900.98	$900.98	$850.92	$850.92	$785.75	$785.75	$848.61	$848.61
54	$942.93	$942.93	$890.55	$890.55	$822.34	$822.34	$888.12	$888.12
55	$984.89	$984.89	$930.17	$930.17	$858.93	$858.93	$927.64	$927.64
56	$1,030.38	$1,030.38	$973.14	$973.14	$898.60	$898.60	$970.49	$970.49
57	$1,076.31	$1,076.31	$1,016.52	$1,016.52	$938.66	$938.66	$1,013.75	$1,013.75
58	$1,125.34	$1,125.34	$1,062.82	$1,062.82	$981.41	$981.41	$1,059.93	$1,059.93
59	$1,149.63	$1,149.63	$1,085.76	$1,085.76	$1,002.60	$1,002.60	$1,082.81	$1,082.81
60	$1,198.65	$1,198.65	$1,132.06	$1,132.06	$1,045.35	$1,045.35	$1,128.98	$1,128.98
61	$1,241.05	$1,241.05	$1,172.10	$1,172.10	$1,082.33	$1,082.33	$1,168.91	$1,168.91
62	$1,268.88	$1,268.88	$1,198.38	$1,198.38	$1,106.59	$1,106.59	$1,195.12	$1,195.12
63	$1,303.77	$1,303.77	$1,231.33	$1,231.33	$1,137.02	$1,137.02	$1,227.98	$1,227.98
64+	$1,324.97	$1,324.97	$1,251.35	$1,251.35	$1,155.50	$1,155.50	$1,247.94	$1,247.94

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$300.55	$300.55	$306.92	$306.92	$331.47	$331.47	$313.06	$313.06
15	$327.26	$327.26	$334.20	$334.20	$360.94	$360.94	$340.88	$340.88
16	$337.48	$337.48	$344.63	$344.63	$372.20	$372.20	$351.52	$351.52
17	$347.69	$347.69	$355.06	$355.06	$383.47	$383.47	$362.16	$362.16
18	$358.69	$358.69	$366.30	$366.30	$395.60	$395.60	$373.62	$373.62
19	$369.69	$369.69	$377.53	$377.53	$407.73	$407.73	$385.08	$385.08
20	$381.09	$381.09	$389.16	$389.16	$420.30	$420.30	$396.95	$396.95
21	$392.87	$392.87	$401.20	$401.20	$433.30	$433.30	$409.22	$409.22
22	$392.87	$392.87	$401.20	$401.20	$433.30	$433.30	$409.22	$409.22
23	$392.87	$392.87	$401.20	$401.20	$433.30	$433.30	$409.22	$409.22
24	$392.87	$392.87	$401.20	$401.20	$433.30	$433.30	$409.22	$409.22
25	$394.44	$394.44	$402.80	$402.80	$435.03	$435.03	$410.86	$410.86
26	$402.30	$402.30	$410.83	$410.83	$443.70	$443.70	$419.05	$419.05
27	$411.73	$411.73	$420.46	$420.46	$454.09	$454.09	$428.87	$428.87
28	$427.05	$427.05	$436.10	$436.10	$470.99	$470.99	$444.83	$444.83
29	$439.63	$439.63	$448.94	$448.94	$484.86	$484.86	$457.92	$457.92
30	$445.91	$445.91	$455.36	$455.36	$491.79	$491.79	$464.47	$464.47
31	$455.34	$455.34	$464.99	$464.99	$502.19	$502.19	$474.29	$474.29
32	$464.77	$464.77	$474.62	$474.62	$512.59	$512.59	$484.11	$484.11
33	$470.66	$470.66	$480.64	$480.64	$519.09	$519.09	$490.25	$490.25
34	$476.95	$476.95	$487.06	$487.06	$526.02	$526.02	$496.80	$496.80
35	$480.09	$480.09	$490.27	$490.27	$529.49	$529.49	$500.07	$500.07
36	$483.23	$483.23	$493.48	$493.48	$532.95	$532.95	$503.35	$503.35
37	$486.38	$486.38	$496.69	$496.69	$536.42	$536.42	$506.62	$506.62
38	$489.52	$489.52	$499.90	$499.90	$539.89	$539.89	$509.89	$509.89
39	$495.81	$495.81	$506.31	$506.31	$546.82	$546.82	$516.44	$516.44
40	$502.09	$502.09	$512.73	$512.73	$553.75	$553.75	$522.99	$522.99
41	$511.52	$511.52	$522.36	$522.36	$564.15	$564.15	$532.81	$532.81
42	$520.56	$520.56	$531.59	$531.59	$574.12	$574.12	$542.22	$542.22
43	$533.13	$533.13	$544.43	$544.43	$587.98	$587.98	$555.32	$555.32
44	$548.84	$548.84	$560.48	$560.48	$605.31	$605.31	$571.69	$571.69
45	$567.31	$567.31	$579.33	$579.33	$625.68	$625.68	$590.92	$590.92
46	$589.31	$589.31	$601.80	$601.80	$649.94	$649.94	$613.84	$613.84
47	$614.06	$614.06	$627.08	$627.08	$677.24	$677.24	$639.62	$639.62
48	$642.35	$642.35	$655.96	$655.96	$708.44	$708.44	$669.08	$669.08
49	$670.24	$670.24	$684.45	$684.45	$739.20	$739.20	$698.14	$698.14
50	$701.67	$701.67	$716.54	$716.54	$773.87	$773.87	$730.87	$730.87
51	$732.71	$732.71	$748.24	$748.24	$808.10	$808.10	$763.20	$763.20
52	$766.89	$766.89	$783.14	$783.14	$845.79	$845.79	$798.81	$798.81
53	$801.46	$801.46	$818.45	$818.45	$883.92	$883.92	$834.82	$834.82
54	$838.78	$838.78	$856.56	$856.56	$925.09	$925.09	$873.69	$873.69
55	$876.11	$876.11	$894.68	$894.68	$966.25	$966.25	$912.57	$912.57
56	$916.57	$916.57	$936.00	$936.00	$1,010.88	$1,010.88	$954.72	$954.72
57	$957.43	$957.43	$977.72	$977.72	$1,055.94	$1,055.94	$997.28	$997.28
58	$1,001.04	$1,001.04	$1,022.26	$1,022.26	$1,104.04	$1,104.04	$1,042.70	$1,042.70
59	$1,022.65	$1,022.65	$1,044.32	$1,044.32	$1,127.87	$1,127.87	$1,065.21	$1,065.21
60	$1,066.26	$1,066.26	$1,088.86	$1,088.86	$1,175.97	$1,175.97	$1,110.63	$1,110.63
61	$1,103.97	$1,103.97	$1,127.37	$1,127.37	$1,217.56	$1,217.56	$1,149.92	$1,149.92
62	$1,128.73	$1,128.73	$1,152.65	$1,152.65	$1,244.86	$1,244.86	$1,175.70	$1,175.70
63	$1,159.76	$1,159.76	$1,184.34	$1,184.34	$1,279.09	$1,279.09	$1,208.03	$1,208.03
64+	$1,178.61	$1,178.61	$1,203.59	$1,203.59	$1,299.89	$1,299.89	$1,227.66	$1,227.66

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010186**		**45127PA0010186**		**45127PA0010124**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$288.95	$288.95	$312.06	$312.06	$294.73	$294.73	$334.71	$334.71
15	$314.63	$314.63	$339.80	$339.80	$320.93	$320.93	$364.46	$364.46
16	$324.45	$324.45	$350.41	$350.41	$330.94	$330.94	$375.84	$375.84
17	$334.27	$334.27	$361.02	$361.02	$340.96	$340.96	$387.21	$387.21
18	$344.85	$344.85	$372.44	$372.44	$351.75	$351.75	$399.46	$399.46
19	$355.43	$355.43	$383.86	$383.86	$362.53	$362.53	$411.72	$411.72
20	$366.38	$366.38	$395.69	$395.69	$373.71	$373.71	$424.40	$424.40
21	$377.71	$377.71	$407.93	$407.93	$385.26	$385.26	$437.53	$437.53
22	$377.71	$377.71	$407.93	$407.93	$385.26	$385.26	$437.53	$437.53
23	$377.71	$377.71	$407.93	$407.93	$385.26	$385.26	$437.53	$437.53
24	$377.71	$377.71	$407.93	$407.93	$385.26	$385.26	$437.53	$437.53
25	$379.22	$379.22	$409.56	$409.56	$386.81	$386.81	$439.28	$439.28
26	$386.78	$386.78	$417.72	$417.72	$394.51	$394.51	$448.03	$448.03
27	$395.84	$395.84	$427.51	$427.51	$403.76	$403.76	$458.53	$458.53
28	$410.57	$410.57	$443.42	$443.42	$418.78	$418.78	$475.60	$475.60
29	$422.66	$422.66	$456.47	$456.47	$431.11	$431.11	$489.60	$489.60
30	$428.70	$428.70	$463.00	$463.00	$437.27	$437.27	$496.60	$496.60
31	$437.77	$437.77	$472.79	$472.79	$446.52	$446.52	$507.10	$507.10
32	$446.83	$446.83	$482.58	$482.58	$455.77	$455.77	$517.60	$517.60
33	$452.50	$452.50	$488.70	$488.70	$461.55	$461.55	$524.16	$524.16
34	$458.54	$458.54	$495.22	$495.22	$467.71	$467.71	$531.16	$531.16
35	$461.56	$461.56	$498.49	$498.49	$470.79	$470.79	$534.66	$534.66
36	$464.58	$464.58	$501.75	$501.75	$473.87	$473.87	$538.16	$538.16
37	$467.60	$467.60	$505.01	$505.01	$476.96	$476.96	$541.66	$541.66
38	$470.63	$470.63	$508.28	$508.28	$480.04	$480.04	$545.16	$545.16
39	$476.67	$476.67	$514.80	$514.80	$486.20	$486.20	$552.16	$552.16
40	$482.71	$482.71	$521.33	$521.33	$492.37	$492.37	$559.16	$559.16
41	$491.78	$491.78	$531.12	$531.12	$501.61	$501.61	$569.66	$569.66
42	$500.47	$500.47	$540.50	$540.50	$510.48	$510.48	$579.73	$579.73
43	$512.55	$512.55	$553.56	$553.56	$522.80	$522.80	$593.73	$593.73
44	$527.66	$527.66	$569.87	$569.87	$538.21	$538.21	$611.23	$611.23
45	$545.41	$545.41	$589.05	$589.05	$556.32	$556.32	$631.79	$631.79
46	$566.57	$566.57	$611.89	$611.89	$577.90	$577.90	$656.30	$656.30
47	$590.36	$590.36	$637.59	$637.59	$602.17	$602.17	$683.86	$683.86
48	$617.56	$617.56	$666.96	$666.96	$629.91	$629.91	$715.36	$715.36
49	$644.37	$644.37	$695.92	$695.92	$657.26	$657.26	$746.43	$746.43
50	$674.59	$674.59	$728.56	$728.56	$688.08	$688.08	$781.43	$781.43
51	$704.43	$704.43	$760.78	$760.78	$718.52	$718.52	$815.99	$815.99
52	$737.29	$737.29	$796.27	$796.27	$752.04	$752.04	$854.06	$854.06
53	$770.53	$770.53	$832.17	$832.17	$785.94	$785.94	$892.56	$892.56
54	$806.41	$806.41	$870.92	$870.92	$822.54	$822.54	$934.13	$934.13
55	$842.29	$842.29	$909.68	$909.68	$859.14	$859.14	$975.69	$975.69
56	$881.20	$881.20	$951.69	$951.69	$898.82	$898.82	$1,020.76	$1,020.76
57	$920.48	$920.48	$994.12	$994.12	$938.89	$938.89	$1,066.26	$1,066.26
58	$962.41	$962.41	$1,039.40	$1,039.40	$981.65	$981.65	$1,114.83	$1,114.83
59	$983.18	$983.18	$1,061.83	$1,061.83	$1,002.84	$1,002.84	$1,138.89	$1,138.89
60	$1,025.10	$1,025.10	$1,107.11	$1,107.11	$1,045.61	$1,045.61	$1,187.46	$1,187.46
61	$1,061.37	$1,061.37	$1,146.27	$1,146.27	$1,082.59	$1,082.59	$1,229.46	$1,229.46
62	$1,085.16	$1,085.16	$1,171.97	$1,171.97	$1,106.86	$1,106.86	$1,257.02	$1,257.02
63	$1,115.00	$1,115.00	$1,204.20	$1,204.20	$1,137.30	$1,137.30	$1,291.59	$1,291.59
64+	$1,133.12	$1,133.12	$1,223.78	$1,223.78	$1,155.78	$1,155.78	$1,312.58	$1,312.58

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010124**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$361.49	$361.49	$341.40	$341.40	$306.42	$306.42	$330.93	$330.93
15	$393.62	$393.62	$371.75	$371.75	$333.66	$333.66	$360.35	$360.35
16	$405.91	$405.91	$383.36	$383.36	$344.07	$344.07	$371.60	$371.60
17	$418.19	$418.19	$394.96	$394.96	$354.49	$354.49	$382.85	$382.85
18	$431.42	$431.42	$407.45	$407.45	$365.70	$365.70	$394.96	$394.96
19	$444.65	$444.65	$419.95	$419.95	$376.92	$376.92	$407.07	$407.07
20	$458.36	$458.36	$432.89	$432.89	$388.53	$388.53	$419.62	$419.62
21	$472.53	$472.53	$446.28	$446.28	$400.55	$400.55	$432.59	$432.59
22	$472.53	$472.53	$446.28	$446.28	$400.55	$400.55	$432.59	$432.59
23	$472.53	$472.53	$446.28	$446.28	$400.55	$400.55	$432.59	$432.59
24	$472.53	$472.53	$446.28	$446.28	$400.55	$400.55	$432.59	$432.59
25	$474.42	$474.42	$448.07	$448.07	$402.15	$402.15	$434.32	$434.32
26	$483.87	$483.87	$456.99	$456.99	$410.16	$410.16	$442.98	$442.98
27	$495.21	$495.21	$467.70	$467.70	$419.78	$419.78	$453.36	$453.36
28	$513.64	$513.64	$485.11	$485.11	$435.40	$435.40	$470.23	$470.23
29	$528.76	$528.76	$499.39	$499.39	$448.22	$448.22	$484.07	$484.07
30	$536.32	$536.32	$506.53	$506.53	$454.62	$454.62	$490.99	$490.99
31	$547.67	$547.67	$517.24	$517.24	$464.24	$464.24	$501.38	$501.38
32	$559.01	$559.01	$527.95	$527.95	$473.85	$473.85	$511.76	$511.76
33	$566.09	$566.09	$534.64	$534.64	$479.86	$479.86	$518.25	$518.25
34	$573.65	$573.65	$541.78	$541.78	$486.27	$486.27	$525.17	$525.17
35	$577.43	$577.43	$545.35	$545.35	$489.47	$489.47	$528.63	$528.63
36	$581.21	$581.21	$548.93	$548.93	$492.68	$492.68	$532.09	$532.09
37	$585.00	$585.00	$552.50	$552.50	$495.88	$495.88	$535.55	$535.55
38	$588.78	$588.78	$556.07	$556.07	$499.09	$499.09	$539.01	$539.01
39	$596.34	$596.34	$563.21	$563.21	$505.49	$505.49	$545.93	$545.93
40	$603.90	$603.90	$570.35	$570.35	$511.90	$511.90	$552.86	$552.86
41	$615.24	$615.24	$581.06	$581.06	$521.52	$521.52	$563.24	$563.24
42	$626.11	$626.11	$591.32	$591.32	$530.73	$530.73	$573.19	$573.19
43	$641.23	$641.23	$605.60	$605.60	$543.55	$543.55	$587.03	$587.03
44	$660.13	$660.13	$623.45	$623.45	$559.57	$559.57	$604.33	$604.33
45	$682.34	$682.34	$644.43	$644.43	$578.39	$578.39	$624.67	$624.67
46	$708.80	$708.80	$669.42	$669.42	$600.83	$600.83	$648.89	$648.89
47	$738.57	$738.57	$697.54	$697.54	$626.06	$626.06	$676.14	$676.14
48	$772.59	$772.59	$729.67	$729.67	$654.90	$654.90	$707.29	$707.29
49	$806.14	$806.14	$761.35	$761.35	$683.34	$683.34	$738.01	$738.01
50	$843.94	$843.94	$797.06	$797.06	$715.38	$715.38	$772.61	$772.61
51	$881.27	$881.27	$832.31	$832.31	$747.03	$747.03	$806.79	$806.79
52	$922.38	$922.38	$871.14	$871.14	$781.87	$781.87	$844.42	$844.42
53	$963.97	$963.97	$910.41	$910.41	$817.12	$817.12	$882.49	$882.49
54	$1,008.86	$1,008.86	$952.81	$952.81	$855.17	$855.17	$923.59	$923.59
55	$1,053.75	$1,053.75	$995.21	$995.21	$893.23	$893.23	$964.68	$964.68
56	$1,102.42	$1,102.42	$1,041.17	$1,041.17	$934.48	$934.48	$1,009.24	$1,009.24
57	$1,151.56	$1,151.56	$1,087.59	$1,087.59	$976.14	$976.14	$1,054.23	$1,054.23
58	$1,204.01	$1,204.01	$1,137.12	$1,137.12	$1,020.60	$1,020.60	$1,102.25	$1,102.25
59	$1,230.00	$1,230.00	$1,161.67	$1,161.67	$1,042.63	$1,042.63	$1,126.04	$1,126.04
60	$1,282.45	$1,282.45	$1,211.21	$1,211.21	$1,087.09	$1,087.09	$1,174.06	$1,174.06
61	$1,327.82	$1,327.82	$1,254.05	$1,254.05	$1,125.55	$1,125.55	$1,215.59	$1,215.59
62	$1,357.59	$1,357.59	$1,282.16	$1,282.16	$1,150.78	$1,150.78	$1,242.84	$1,242.84
63	$1,394.92	$1,394.92	$1,317.42	$1,317.42	$1,182.42	$1,182.42	$1,277.02	$1,277.02
64+	$1,417.59	$1,417.59	$1,338.83	$1,338.83	$1,201.64	$1,201.64	$1,297.77	$1,297.77

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010170**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$3500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$312.55	$312.55	$289.97	$289.97	$313.16	$313.16	$295.76	$295.76
15	$340.33	$340.33	$315.74	$315.74	$341.00	$341.00	$322.06	$322.06
16	$350.95	$350.95	$325.60	$325.60	$351.64	$351.64	$332.11	$332.11
17	$361.58	$361.58	$335.45	$335.45	$362.29	$362.29	$342.16	$342.16
18	$373.02	$373.02	$346.06	$346.06	$373.75	$373.75	$352.98	$352.98
19	$384.46	$384.46	$356.68	$356.68	$385.21	$385.21	$363.81	$363.81
20	$396.30	$396.30	$367.67	$367.67	$397.08	$397.08	$375.02	$375.02
21	$408.56	$408.56	$379.04	$379.04	$409.36	$409.36	$386.62	$386.62
22	$408.56	$408.56	$379.04	$379.04	$409.36	$409.36	$386.62	$386.62
23	$408.56	$408.56	$379.04	$379.04	$409.36	$409.36	$386.62	$386.62
24	$408.56	$408.56	$379.04	$379.04	$409.36	$409.36	$386.62	$386.62
25	$410.20	$410.20	$380.56	$380.56	$411.00	$411.00	$388.17	$388.17
26	$418.37	$418.37	$388.14	$388.14	$419.19	$419.19	$395.90	$395.90
27	$428.17	$428.17	$397.23	$397.23	$429.01	$429.01	$405.18	$405.18
28	$444.11	$444.11	$412.02	$412.02	$444.98	$444.98	$420.26	$420.26
29	$457.18	$457.18	$424.15	$424.15	$458.08	$458.08	$432.63	$432.63
30	$463.72	$463.72	$430.21	$430.21	$464.63	$464.63	$438.81	$438.81
31	$473.52	$473.52	$439.31	$439.31	$474.45	$474.45	$448.09	$448.09
32	$483.33	$483.33	$448.40	$448.40	$484.28	$484.28	$457.37	$457.37
33	$489.46	$489.46	$454.09	$454.09	$490.42	$490.42	$463.17	$463.17
34	$495.99	$495.99	$460.15	$460.15	$496.97	$496.97	$469.36	$469.36
35	$499.26	$499.26	$463.19	$463.19	$500.24	$500.24	$472.45	$472.45
36	$502.53	$502.53	$466.22	$466.22	$503.52	$503.52	$475.54	$475.54
37	$505.80	$505.80	$469.25	$469.25	$506.79	$506.79	$478.64	$478.64
38	$509.07	$509.07	$472.28	$472.28	$510.07	$510.07	$481.73	$481.73
39	$515.60	$515.60	$478.35	$478.35	$516.62	$516.62	$487.92	$487.92
40	$522.14	$522.14	$484.41	$484.41	$523.17	$523.17	$494.10	$494.10
41	$531.95	$531.95	$493.51	$493.51	$532.99	$532.99	$503.38	$503.38
42	$541.34	$541.34	$502.23	$502.23	$542.41	$542.41	$512.27	$512.27
43	$554.42	$554.42	$514.36	$514.36	$555.51	$555.51	$524.64	$524.64
44	$570.76	$570.76	$529.52	$529.52	$571.88	$571.88	$540.11	$540.11
45	$589.96	$589.96	$547.33	$547.33	$591.12	$591.12	$558.28	$558.28
46	$612.84	$612.84	$568.56	$568.56	$614.04	$614.04	$579.93	$579.93
47	$638.58	$638.58	$592.44	$592.44	$639.83	$639.83	$604.29	$604.29
48	$668.00	$668.00	$619.73	$619.73	$669.31	$669.31	$632.13	$632.13
49	$697.01	$697.01	$646.64	$646.64	$698.37	$698.37	$659.58	$659.58
50	$729.69	$729.69	$676.97	$676.97	$731.12	$731.12	$690.50	$690.50
51	$761.97	$761.97	$706.91	$706.91	$763.46	$763.46	$721.05	$721.05
52	$797.51	$797.51	$739.89	$739.89	$799.08	$799.08	$754.68	$754.68
53	$833.46	$833.46	$773.24	$773.24	$835.10	$835.10	$788.71	$788.71
54	$872.28	$872.28	$809.25	$809.25	$873.99	$873.99	$825.44	$825.44
55	$911.09	$911.09	$845.26	$845.26	$912.88	$912.88	$862.16	$862.16
56	$953.17	$953.17	$884.30	$884.30	$955.04	$955.04	$901.99	$901.99
57	$995.66	$995.66	$923.72	$923.72	$997.62	$997.62	$942.19	$942.19
58	$1,041.01	$1,041.01	$965.79	$965.79	$1,043.06	$1,043.06	$985.11	$985.11
59	$1,063.48	$1,063.48	$986.64	$986.64	$1,065.57	$1,065.57	$1,006.37	$1,006.37
60	$1,108.83	$1,108.83	$1,028.71	$1,028.71	$1,111.01	$1,111.01	$1,049.29	$1,049.29
61	$1,148.06	$1,148.06	$1,065.10	$1,065.10	$1,150.31	$1,150.31	$1,086.40	$1,086.40
62	$1,173.80	$1,173.80	$1,088.98	$1,088.98	$1,176.10	$1,176.10	$1,110.76	$1,110.76
63	$1,206.07	$1,206.07	$1,118.93	$1,118.93	$1,208.44	$1,208.44	$1,141.30	$1,141.30
64+	$1,225.67	$1,225.67	$1,137.11	$1,137.11	$1,228.08	$1,228.08	$1,159.85	$1,159.85

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010201**		**45127PA0010201**		**45127PA0010201**		**45127PA0010205**	
Plan Marketing Name =>	**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**er QHDHP PPO Choice 2750/0,**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$303.61	$303.61	$327.89	$327.89	$309.68	$309.68	$321.82	$321.82
15	$330.59	$330.59	$357.04	$357.04	$337.20	$337.20	$350.43	$350.43
16	$340.91	$340.91	$368.18	$368.18	$347.73	$347.73	$361.37	$361.37
17	$351.23	$351.23	$379.33	$379.33	$358.25	$358.25	$372.30	$372.30
18	$362.34	$362.34	$391.33	$391.33	$369.59	$369.59	$384.08	$384.08
19	$373.45	$373.45	$403.33	$403.33	$380.92	$380.92	$395.86	$395.86
20	$384.96	$384.96	$415.76	$415.76	$392.66	$392.66	$408.06	$408.06
21	$396.87	$396.87	$428.62	$428.62	$404.81	$404.81	$420.68	$420.68
22	$396.87	$396.87	$428.62	$428.62	$404.81	$404.81	$420.68	$420.68
23	$396.87	$396.87	$428.62	$428.62	$404.81	$404.81	$420.68	$420.68
24	$396.87	$396.87	$428.62	$428.62	$404.81	$404.81	$420.68	$420.68
25	$398.46	$398.46	$430.33	$430.33	$406.43	$406.43	$422.36	$422.36
26	$406.39	$406.39	$438.91	$438.91	$414.52	$414.52	$430.78	$430.78
27	$415.92	$415.92	$449.19	$449.19	$424.24	$424.24	$440.87	$440.87
28	$431.40	$431.40	$465.91	$465.91	$440.03	$440.03	$457.28	$457.28
29	$444.10	$444.10	$479.63	$479.63	$452.98	$452.98	$470.74	$470.74
30	$450.45	$450.45	$486.48	$486.48	$459.46	$459.46	$477.47	$477.47
31	$459.97	$459.97	$496.77	$496.77	$469.17	$469.17	$487.57	$487.57
32	$469.50	$469.50	$507.06	$507.06	$478.89	$478.89	$497.67	$497.67
33	$475.45	$475.45	$513.49	$513.49	$484.96	$484.96	$503.98	$503.98
34	$481.80	$481.80	$520.34	$520.34	$491.44	$491.44	$510.71	$510.71
35	$484.98	$484.98	$523.77	$523.77	$494.67	$494.67	$514.07	$514.07
36	$488.15	$488.15	$527.20	$527.20	$497.91	$497.91	$517.44	$517.44
37	$491.33	$491.33	$530.63	$530.63	$501.15	$501.15	$520.80	$520.80
38	$494.50	$494.50	$534.06	$534.06	$504.39	$504.39	$524.17	$524.17
39	$500.85	$500.85	$540.92	$540.92	$510.87	$510.87	$530.90	$530.90
40	$507.20	$507.20	$547.78	$547.78	$517.34	$517.34	$537.63	$537.63
41	$516.72	$516.72	$558.06	$558.06	$527.06	$527.06	$547.73	$547.73
42	$525.85	$525.85	$567.92	$567.92	$536.37	$536.37	$557.40	$557.40
43	$538.55	$538.55	$581.64	$581.64	$549.32	$549.32	$570.86	$570.86
44	$554.43	$554.43	$598.78	$598.78	$565.52	$565.52	$587.69	$587.69
45	$573.08	$573.08	$618.93	$618.93	$584.54	$584.54	$607.46	$607.46
46	$595.30	$595.30	$642.93	$642.93	$607.21	$607.21	$631.02	$631.02
47	$620.31	$620.31	$669.93	$669.93	$632.71	$632.71	$657.53	$657.53
48	$648.88	$648.88	$700.79	$700.79	$661.86	$661.86	$687.81	$687.81
49	$677.06	$677.06	$731.23	$731.23	$690.60	$690.60	$717.68	$717.68
50	$708.81	$708.81	$765.51	$765.51	$722.99	$722.99	$751.34	$751.34
51	$740.16	$740.16	$799.38	$799.38	$754.97	$754.97	$784.57	$784.57
52	$774.69	$774.69	$836.67	$836.67	$790.18	$790.18	$821.17	$821.17
53	$809.61	$809.61	$874.38	$874.38	$825.81	$825.81	$858.19	$858.19
54	$847.32	$847.32	$915.10	$915.10	$864.26	$864.26	$898.16	$898.16
55	$885.02	$885.02	$955.82	$955.82	$902.72	$902.72	$938.12	$938.12
56	$925.90	$925.90	$999.97	$999.97	$944.42	$944.42	$981.45	$981.45
57	$967.17	$967.17	$1,044.55	$1,044.55	$986.52	$986.52	$1,025.20	$1,025.20
58	$1,011.22	$1,011.22	$1,092.12	$1,092.12	$1,031.45	$1,031.45	$1,071.90	$1,071.90
59	$1,033.05	$1,033.05	$1,115.70	$1,115.70	$1,053.71	$1,053.71	$1,095.03	$1,095.03
60	$1,077.11	$1,077.11	$1,163.27	$1,163.27	$1,098.65	$1,098.65	$1,141.73	$1,141.73
61	$1,115.20	$1,115.20	$1,204.42	$1,204.42	$1,137.51	$1,137.51	$1,182.12	$1,182.12
62	$1,140.21	$1,140.21	$1,231.42	$1,231.42	$1,163.01	$1,163.01	$1,208.62	$1,208.62
63	$1,171.56	$1,171.56	$1,265.29	$1,265.29	$1,194.99	$1,194.99	$1,241.85	$1,241.85
64+	$1,190.60	$1,190.60	$1,285.85	$1,285.85	$1,214.42	$1,214.42	$1,262.03	$1,262.03

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010206**		**45127PA0010206**		**45127PA0010202**		**45127PA0010202**	
Plan Marketing Name =>	**QHDHP PPO Choice Select 2750**		**QHDHP PPO Choice Select 2750**		**r Performance PPO 4500/0/30**		**r Performance PPO 4500/0/30**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$9300 Med/Rx Combined**		**$9300 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$304.00	$304.00	$287.11	$287.11	$292.11	$292.11	$315.48	$315.48
15	$331.02	$331.02	$312.63	$312.63	$318.07	$318.07	$343.52	$343.52
16	$341.35	$341.35	$322.39	$322.39	$328.00	$328.00	$354.24	$354.24
17	$351.69	$351.69	$332.15	$332.15	$337.93	$337.93	$364.96	$364.96
18	$362.81	$362.81	$342.66	$342.66	$348.62	$348.62	$376.51	$376.51
19	$373.94	$373.94	$353.17	$353.17	$359.31	$359.31	$388.06	$388.06
20	$385.46	$385.46	$364.05	$364.05	$370.38	$370.38	$400.02	$400.02
21	$397.39	$397.39	$375.31	$375.31	$381.84	$381.84	$412.39	$412.39
22	$397.39	$397.39	$375.31	$375.31	$381.84	$381.84	$412.39	$412.39
23	$397.39	$397.39	$375.31	$375.31	$381.84	$381.84	$412.39	$412.39
24	$397.39	$397.39	$375.31	$375.31	$381.84	$381.84	$412.39	$412.39
25	$398.98	$398.98	$376.81	$376.81	$383.37	$383.37	$414.04	$414.04
26	$406.92	$406.92	$384.32	$384.32	$391.00	$391.00	$422.28	$422.28
27	$416.46	$416.46	$393.32	$393.32	$400.17	$400.17	$432.18	$432.18
28	$431.96	$431.96	$407.96	$407.96	$415.06	$415.06	$448.26	$448.26
29	$444.67	$444.67	$419.97	$419.97	$427.28	$427.28	$461.46	$461.46
30	$451.03	$451.03	$425.98	$425.98	$433.39	$433.39	$468.06	$468.06
31	$460.57	$460.57	$434.98	$434.98	$442.55	$442.55	$477.96	$477.96
32	$470.11	$470.11	$443.99	$443.99	$451.72	$451.72	$487.85	$487.85
33	$476.07	$476.07	$449.62	$449.62	$457.44	$457.44	$494.04	$494.04
34	$482.43	$482.43	$455.63	$455.63	$463.55	$463.55	$500.64	$500.64
35	$485.61	$485.61	$458.63	$458.63	$466.61	$466.61	$503.94	$503.94
36	$488.78	$488.78	$461.63	$461.63	$469.66	$469.66	$507.24	$507.24
37	$491.96	$491.96	$464.63	$464.63	$472.72	$472.72	$510.54	$510.54
38	$495.14	$495.14	$467.64	$467.64	$475.77	$475.77	$513.83	$513.83
39	$501.50	$501.50	$473.64	$473.64	$481.88	$481.88	$520.43	$520.43
40	$507.86	$507.86	$479.64	$479.64	$487.99	$487.99	$527.03	$527.03
41	$517.40	$517.40	$488.65	$488.65	$497.16	$497.16	$536.93	$536.93
42	$526.54	$526.54	$497.28	$497.28	$505.94	$505.94	$546.41	$546.41
43	$539.25	$539.25	$509.29	$509.29	$518.16	$518.16	$559.61	$559.61
44	$555.15	$555.15	$524.31	$524.31	$533.43	$533.43	$576.10	$576.10
45	$573.83	$573.83	$541.95	$541.95	$551.38	$551.38	$595.49	$595.49
46	$596.08	$596.08	$562.96	$562.96	$572.76	$572.76	$618.58	$618.58
47	$621.11	$621.11	$586.61	$586.61	$596.82	$596.82	$644.56	$644.56
48	$649.73	$649.73	$613.63	$613.63	$624.31	$624.31	$674.25	$674.25
49	$677.94	$677.94	$640.28	$640.28	$651.42	$651.42	$703.53	$703.53
50	$709.73	$709.73	$670.30	$670.30	$681.97	$681.97	$736.52	$736.52
51	$741.12	$741.12	$699.95	$699.95	$712.13	$712.13	$769.10	$769.10
52	$775.70	$775.70	$732.60	$732.60	$745.35	$745.35	$804.98	$804.98
53	$810.67	$810.67	$765.63	$765.63	$778.95	$778.95	$841.27	$841.27
54	$848.42	$848.42	$801.28	$801.28	$815.23	$815.23	$880.45	$880.45
55	$886.17	$886.17	$836.94	$836.94	$851.50	$851.50	$919.62	$919.62
56	$927.10	$927.10	$875.60	$875.60	$890.83	$890.83	$962.10	$962.10
57	$968.43	$968.43	$914.63	$914.63	$930.54	$930.54	$1,004.99	$1,004.99
58	$1,012.54	$1,012.54	$956.29	$956.29	$972.93	$972.93	$1,050.76	$1,050.76
59	$1,034.40	$1,034.40	$976.93	$976.93	$993.93	$993.93	$1,073.44	$1,073.44
60	$1,078.51	$1,078.51	$1,018.59	$1,018.59	$1,036.31	$1,036.31	$1,119.22	$1,119.22
61	$1,116.65	$1,116.65	$1,054.62	$1,054.62	$1,072.97	$1,072.97	$1,158.81	$1,158.81
62	$1,141.69	$1,141.69	$1,078.26	$1,078.26	$1,097.03	$1,097.03	$1,184.79	$1,184.79
63	$1,173.08	$1,173.08	$1,107.91	$1,107.91	$1,127.19	$1,127.19	$1,217.37	$1,217.37
64+	$1,192.16	$1,192.16	$1,125.92	$1,125.92	$1,145.51	$1,145.51	$1,237.16	$1,237.16

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010202		45127PA0010207		45127PA0010208		45127PA0010208	
Plan Marketing Name =>	er Performance PPO 4500/0/30		ilver PPO Choice 4500/0/30 Rx		r PPO Choice Select 4500/0/30		r PPO Choice Select 4500/0/30	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	9		7		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$4500 /$0 Med/Rx		$4500 /$0 Med/Rx		$4500 /$0 Med/Rx		$4500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER	
OOP Maximum =>	$9300 Med/Rx Combined		$9300 Med/Rx Combined		$9300 Med/Rx Combined		$9300 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$297.95	$297.95	$309.67	$309.67	$292.62	$292.62	$276.37	$276.37
15	$324.43	$324.43	$337.19	$337.19	$318.63	$318.63	$300.93	$300.93
16	$334.56	$334.56	$347.72	$347.72	$328.58	$328.58	$310.33	$310.33
17	$344.69	$344.69	$358.24	$358.24	$338.53	$338.53	$319.72	$319.72
18	$355.59	$355.59	$369.58	$369.58	$349.24	$349.24	$329.83	$329.83
19	$366.50	$366.50	$380.91	$380.91	$359.95	$359.95	$339.95	$339.95
20	$377.79	$377.79	$392.65	$392.65	$371.04	$371.04	$350.43	$350.43
21	$389.48	$389.48	$404.79	$404.79	$382.51	$382.51	$361.26	$361.26
22	$389.48	$389.48	$404.79	$404.79	$382.51	$382.51	$361.26	$361.26
23	$389.48	$389.48	$404.79	$404.79	$382.51	$382.51	$361.26	$361.26
24	$389.48	$389.48	$404.79	$404.79	$382.51	$382.51	$361.26	$361.26
25	$391.03	$391.03	$406.41	$406.41	$384.04	$384.04	$362.71	$362.71
26	$398.82	$398.82	$414.51	$414.51	$391.69	$391.69	$369.93	$369.93
27	$408.17	$408.17	$424.22	$424.22	$400.88	$400.88	$378.60	$378.60
28	$423.36	$423.36	$440.01	$440.01	$415.79	$415.79	$392.69	$392.69
29	$435.82	$435.82	$452.97	$452.97	$428.03	$428.03	$404.25	$404.25
30	$442.06	$442.06	$459.44	$459.44	$434.15	$434.15	$410.03	$410.03
31	$451.40	$451.40	$469.16	$469.16	$443.33	$443.33	$418.70	$418.70
32	$460.75	$460.75	$478.87	$478.87	$452.51	$452.51	$427.37	$427.37
33	$466.59	$466.59	$484.94	$484.94	$458.25	$458.25	$432.79	$432.79
34	$472.82	$472.82	$491.42	$491.42	$464.37	$464.37	$438.57	$438.57
35	$475.94	$475.94	$494.66	$494.66	$467.43	$467.43	$441.46	$441.46
36	$479.06	$479.06	$497.90	$497.90	$470.49	$470.49	$444.35	$444.35
37	$482.17	$482.17	$501.14	$501.14	$473.55	$473.55	$447.24	$447.24
38	$485.29	$485.29	$504.37	$504.37	$476.61	$476.61	$450.13	$450.13
39	$491.52	$491.52	$510.85	$510.85	$482.73	$482.73	$455.91	$455.91
40	$497.75	$497.75	$517.33	$517.33	$488.85	$488.85	$461.69	$461.69
41	$507.10	$507.10	$527.04	$527.04	$498.03	$498.03	$470.37	$470.37
42	$516.06	$516.06	$536.35	$536.35	$506.83	$506.83	$478.67	$478.67
43	$528.52	$528.52	$549.31	$549.31	$519.07	$519.07	$490.23	$490.23
44	$544.10	$544.10	$565.50	$565.50	$534.37	$534.37	$504.69	$504.69
45	$562.40	$562.40	$584.52	$584.52	$552.35	$552.35	$521.66	$521.66
46	$584.22	$584.22	$607.19	$607.19	$573.77	$573.77	$541.90	$541.90
47	$608.75	$608.75	$632.69	$632.69	$597.87	$597.87	$564.66	$564.66
48	$636.79	$636.79	$661.84	$661.84	$625.41	$625.41	$590.67	$590.67
49	$664.45	$664.45	$690.58	$690.58	$652.57	$652.57	$616.32	$616.32
50	$695.61	$695.61	$722.96	$722.96	$683.17	$683.17	$645.22	$645.22
51	$726.37	$726.37	$754.94	$754.94	$713.39	$713.39	$673.76	$673.76
52	$760.26	$760.26	$790.16	$790.16	$746.67	$746.67	$705.19	$705.19
53	$794.53	$794.53	$825.78	$825.78	$780.33	$780.33	$736.98	$736.98
54	$831.53	$831.53	$864.24	$864.24	$816.67	$816.67	$771.30	$771.30
55	$868.53	$868.53	$902.69	$902.69	$853.01	$853.01	$805.62	$805.62
56	$908.65	$908.65	$944.39	$944.39	$892.41	$892.41	$842.83	$842.83
57	$949.15	$949.15	$986.48	$986.48	$932.19	$932.19	$880.40	$880.40
58	$992.39	$992.39	$1,031.42	$1,031.42	$974.65	$974.65	$920.50	$920.50
59	$1,013.81	$1,013.81	$1,053.68	$1,053.68	$995.68	$995.68	$940.37	$940.37
60	$1,057.04	$1,057.04	$1,098.61	$1,098.61	$1,038.14	$1,038.14	$980.47	$980.47
61	$1,094.43	$1,094.43	$1,137.47	$1,137.47	$1,074.87	$1,074.87	$1,015.15	$1,015.15
62	$1,118.97	$1,118.97	$1,162.98	$1,162.98	$1,098.96	$1,098.96	$1,037.91	$1,037.91
63	$1,149.74	$1,149.74	$1,194.95	$1,194.95	$1,129.18	$1,129.18	$1,066.45	$1,066.45
64+	$1,168.43	$1,168.43	$1,214.37	$1,214.37	$1,147.53	$1,147.53	$1,083.78	$1,083.78

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010211**		**45127PA0010211**		**45127PA0010211**		**45127PA0010212**	
Plan Marketing Name =>	**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$8000 /$250 Med/Rx**		**$8000 /$250 Med/Rx**		**$8000 /$250 Med/Rx**		**$8000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$280.52	$280.52	$302.96	$302.96	$286.13	$286.13	$297.53	$297.53
15	$305.45	$305.45	$329.89	$329.89	$311.56	$311.56	$323.98	$323.98
16	$314.99	$314.99	$340.19	$340.19	$321.29	$321.29	$334.09	$334.09
17	$324.52	$324.52	$350.48	$350.48	$331.01	$331.01	$344.20	$344.20
18	$334.79	$334.79	$361.57	$361.57	$341.48	$341.48	$355.09	$355.09
19	$345.06	$345.06	$372.66	$372.66	$351.96	$351.96	$365.98	$365.98
20	$355.69	$355.69	$384.14	$384.14	$362.80	$362.80	$377.26	$377.26
21	$366.69	$366.69	$396.03	$396.03	$374.02	$374.02	$388.93	$388.93
22	$366.69	$366.69	$396.03	$396.03	$374.02	$374.02	$388.93	$388.93
23	$366.69	$366.69	$396.03	$396.03	$374.02	$374.02	$388.93	$388.93
24	$366.69	$366.69	$396.03	$396.03	$374.02	$374.02	$388.93	$388.93
25	$368.16	$368.16	$397.61	$397.61	$375.52	$375.52	$390.49	$390.49
26	$375.49	$375.49	$405.53	$405.53	$383.00	$383.00	$398.26	$398.26
27	$384.29	$384.29	$415.03	$415.03	$391.98	$391.98	$407.60	$407.60
28	$398.59	$398.59	$430.48	$430.48	$406.56	$406.56	$422.77	$422.77
29	$410.33	$410.33	$443.15	$443.15	$418.53	$418.53	$435.21	$435.21
30	$416.19	$416.19	$449.49	$449.49	$424.52	$424.52	$441.44	$441.44
31	$424.99	$424.99	$458.99	$458.99	$433.49	$433.49	$450.77	$450.77
32	$433.79	$433.79	$468.50	$468.50	$442.47	$442.47	$460.10	$460.10
33	$439.29	$439.29	$474.44	$474.44	$448.08	$448.08	$465.94	$465.94
34	$445.16	$445.16	$480.77	$480.77	$454.06	$454.06	$472.16	$472.16
35	$448.10	$448.10	$483.94	$483.94	$457.06	$457.06	$475.27	$475.27
36	$451.03	$451.03	$487.11	$487.11	$460.05	$460.05	$478.38	$478.38
37	$453.96	$453.96	$490.28	$490.28	$463.04	$463.04	$481.50	$481.50
38	$456.90	$456.90	$493.45	$493.45	$466.03	$466.03	$484.61	$484.61
39	$462.76	$462.76	$499.78	$499.78	$472.02	$472.02	$490.83	$490.83
40	$468.63	$468.63	$506.12	$506.12	$478.00	$478.00	$497.05	$497.05
41	$477.43	$477.43	$515.62	$515.62	$486.98	$486.98	$506.39	$506.39
42	$485.86	$485.86	$524.73	$524.73	$495.58	$495.58	$515.33	$515.33
43	$497.60	$497.60	$537.41	$537.41	$507.55	$507.55	$527.78	$527.78
44	$512.27	$512.27	$553.25	$553.25	$522.51	$522.51	$543.34	$543.34
45	$529.50	$529.50	$571.86	$571.86	$540.09	$540.09	$561.61	$561.61
46	$550.04	$550.04	$594.04	$594.04	$561.04	$561.04	$583.40	$583.40
47	$573.14	$573.14	$618.99	$618.99	$584.60	$584.60	$607.90	$607.90
48	$599.54	$599.54	$647.50	$647.50	$611.53	$611.53	$635.90	$635.90
49	$625.57	$625.57	$675.62	$675.62	$638.08	$638.08	$663.51	$663.51
50	$654.91	$654.91	$707.30	$707.30	$668.01	$668.01	$694.63	$694.63
51	$683.88	$683.88	$738.59	$738.59	$697.55	$697.55	$725.35	$725.35
52	$715.78	$715.78	$773.04	$773.04	$730.09	$730.09	$759.19	$759.19
53	$748.05	$748.05	$807.89	$807.89	$763.01	$763.01	$793.42	$793.42
54	$782.88	$782.88	$845.51	$845.51	$798.54	$798.54	$830.37	$830.37
55	$817.72	$817.72	$883.14	$883.14	$834.07	$834.07	$867.31	$867.31
56	$855.49	$855.49	$923.93	$923.93	$872.60	$872.60	$907.37	$907.37
57	$893.62	$893.62	$965.11	$965.11	$911.50	$911.50	$947.82	$947.82
58	$934.33	$934.33	$1,009.07	$1,009.07	$953.01	$953.01	$990.99	$990.99
59	$954.49	$954.49	$1,030.85	$1,030.85	$973.58	$973.58	$1,012.38	$1,012.38
60	$995.20	$995.20	$1,074.81	$1,074.81	$1,015.10	$1,015.10	$1,055.56	$1,055.56
61	$1,030.40	$1,030.40	$1,112.83	$1,112.83	$1,051.01	$1,051.01	$1,092.89	$1,092.89
62	$1,053.50	$1,053.50	$1,137.78	$1,137.78	$1,074.57	$1,074.57	$1,117.40	$1,117.40
63	$1,082.47	$1,082.47	$1,169.07	$1,169.07	$1,104.12	$1,104.12	$1,148.12	$1,148.12
64+	$1,100.06	$1,100.06	$1,188.08	$1,188.08	$1,122.06	$1,122.06	$1,166.78	$1,166.78

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010212**		**45127PA0010212**		**45127PA0010214**		**45127PA0010214**	
Plan Marketing Name =>	**Silver PPO 8000/0/40 Rx 0**		**Silver PPO 8000/0/40 Rx 0**		**Silver QHDHP-E PPO 3750/0/25**		**Silver QHDHP-E PPO 3750/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$8000 /$0 Med/Rx**		**$8000 /$0 Med/Rx**		**$3750 Med/Rx Combined**		**$3750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$321.33	$321.33	$303.48	$303.48	$270.49	$270.49	$292.13	$292.13
15	$349.90	$349.90	$330.46	$330.46	$294.53	$294.53	$318.09	$318.09
16	$360.82	$360.82	$340.77	$340.77	$303.73	$303.73	$328.02	$328.02
17	$371.74	$371.74	$351.09	$351.09	$312.92	$312.92	$337.95	$337.95
18	$383.50	$383.50	$362.19	$362.19	$322.82	$322.82	$348.64	$348.64
19	$395.26	$395.26	$373.30	$373.30	$332.72	$332.72	$359.34	$359.34
20	$407.44	$407.44	$384.81	$384.81	$342.97	$342.97	$370.41	$370.41
21	$420.04	$420.04	$396.71	$396.71	$353.58	$353.58	$381.87	$381.87
22	$420.04	$420.04	$396.71	$396.71	$353.58	$353.58	$381.87	$381.87
23	$420.04	$420.04	$396.71	$396.71	$353.58	$353.58	$381.87	$381.87
24	$420.04	$420.04	$396.71	$396.71	$353.58	$353.58	$381.87	$381.87
25	$421.72	$421.72	$398.30	$398.30	$354.99	$354.99	$383.39	$383.39
26	$430.13	$430.13	$406.23	$406.23	$362.07	$362.07	$391.03	$391.03
27	$440.21	$440.21	$415.75	$415.75	$370.55	$370.55	$400.20	$400.20
28	$456.59	$456.59	$431.22	$431.22	$384.34	$384.34	$415.09	$415.09
29	$470.03	$470.03	$443.92	$443.92	$395.66	$395.66	$427.31	$427.31
30	$476.75	$476.75	$450.26	$450.26	$401.31	$401.31	$433.42	$433.42
31	$486.83	$486.83	$459.79	$459.79	$409.80	$409.80	$442.58	$442.58
32	$496.91	$496.91	$469.31	$469.31	$418.29	$418.29	$451.75	$451.75
33	$503.21	$503.21	$475.26	$475.26	$423.59	$423.59	$457.48	$457.48
34	$509.93	$509.93	$481.60	$481.60	$429.25	$429.25	$463.59	$463.59
35	$513.29	$513.29	$484.78	$484.78	$432.07	$432.07	$466.64	$466.64
36	$516.65	$516.65	$487.95	$487.95	$434.90	$434.90	$469.70	$469.70
37	$520.01	$520.01	$491.13	$491.13	$437.73	$437.73	$472.75	$472.75
38	$523.38	$523.38	$494.30	$494.30	$440.56	$440.56	$475.81	$475.81
39	$530.10	$530.10	$500.65	$500.65	$446.22	$446.22	$481.92	$481.92
40	$536.82	$536.82	$506.99	$506.99	$451.88	$451.88	$488.03	$488.03
41	$546.90	$546.90	$516.51	$516.51	$460.36	$460.36	$497.19	$497.19
42	$556.56	$556.56	$525.64	$525.64	$468.49	$468.49	$505.97	$505.97
43	$570.00	$570.00	$538.33	$538.33	$479.81	$479.81	$518.19	$518.19
44	$586.80	$586.80	$554.20	$554.20	$493.95	$493.95	$533.47	$533.47
45	$606.54	$606.54	$572.85	$572.85	$510.57	$510.57	$551.42	$551.42
46	$630.07	$630.07	$595.06	$595.06	$530.37	$530.37	$572.80	$572.80
47	$656.53	$656.53	$620.06	$620.06	$552.65	$552.65	$596.86	$596.86
48	$686.77	$686.77	$648.62	$648.62	$578.10	$578.10	$624.35	$624.35
49	$716.60	$716.60	$676.78	$676.78	$603.21	$603.21	$651.46	$651.46
50	$750.20	$750.20	$708.52	$708.52	$631.49	$631.49	$682.01	$682.01
51	$783.38	$783.38	$739.86	$739.86	$659.43	$659.43	$712.18	$712.18
52	$819.93	$819.93	$774.38	$774.38	$690.19	$690.19	$745.40	$745.40
53	$856.89	$856.89	$809.29	$809.29	$721.30	$721.30	$779.01	$779.01
54	$896.79	$896.79	$846.97	$846.97	$754.89	$754.89	$815.28	$815.28
55	$936.70	$936.70	$884.66	$884.66	$788.48	$788.48	$851.56	$851.56
56	$979.96	$979.96	$925.52	$925.52	$824.90	$824.90	$890.89	$890.89
57	$1,023.65	$1,023.65	$966.78	$966.78	$861.67	$861.67	$930.61	$930.61
58	$1,070.27	$1,070.27	$1,010.81	$1,010.81	$900.92	$900.92	$973.00	$973.00
59	$1,093.38	$1,093.38	$1,032.63	$1,032.63	$920.37	$920.37	$994.00	$994.00
60	$1,140.00	$1,140.00	$1,076.67	$1,076.67	$959.62	$959.62	$1,036.39	$1,036.39
61	$1,180.32	$1,180.32	$1,114.75	$1,114.75	$993.56	$993.56	$1,073.04	$1,073.04
62	$1,206.79	$1,206.79	$1,139.74	$1,139.74	$1,015.84	$1,015.84	$1,097.10	$1,097.10
63	$1,239.97	$1,239.97	$1,171.08	$1,171.08	$1,043.77	$1,043.77	$1,127.27	$1,127.27
64+	$1,260.12	$1,260.12	$1,190.12	$1,190.12	$1,060.73	$1,060.73	$1,145.60	$1,145.60

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010214**		**45127PA0010210**		**45127PA0010210**		**45127PA0010210**	
Plan Marketing Name =>	**Silver QHDHP-E PPO 3750/0/25**		**Silver QHDHP-E PPO 5300/0/15**		**Silver QHDHP-E PPO 5300/0/15**		**Silver QHDHP-E PPO 5300/0/15**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$3750 Med/Rx Combined**		**$5300 Med/Rx Combined**		**$5300 Med/Rx Combined**		**$5300 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6800 Med/Rx Combined**		**$6800 Med/Rx Combined**		**$6800 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$275.90	$275.90	$263.85	$263.85	$284.96	$284.96	$269.13	$269.13
15	$300.42	$300.42	$287.30	$287.30	$310.29	$310.29	$293.05	$293.05
16	$309.80	$309.80	$296.27	$296.27	$319.97	$319.97	$302.19	$302.19
17	$319.18	$319.18	$305.24	$305.24	$329.66	$329.66	$311.34	$311.34
18	$329.27	$329.27	$314.89	$314.89	$340.09	$340.09	$321.19	$321.19
19	$339.37	$339.37	$324.55	$324.55	$350.51	$350.51	$331.04	$331.04
20	$349.83	$349.83	$334.55	$334.55	$361.32	$361.32	$341.24	$341.24
21	$360.65	$360.65	$344.90	$344.90	$372.49	$372.49	$351.80	$351.80
22	$360.65	$360.65	$344.90	$344.90	$372.49	$372.49	$351.80	$351.80
23	$360.65	$360.65	$344.90	$344.90	$372.49	$372.49	$351.80	$351.80
24	$360.65	$360.65	$344.90	$344.90	$372.49	$372.49	$351.80	$351.80
25	$362.09	$362.09	$346.28	$346.28	$373.98	$373.98	$353.21	$353.21
26	$369.31	$369.31	$353.18	$353.18	$381.43	$381.43	$360.24	$360.24
27	$377.96	$377.96	$361.46	$361.46	$390.37	$390.37	$368.68	$368.68
28	$392.03	$392.03	$374.91	$374.91	$404.90	$404.90	$382.40	$382.40
29	$403.57	$403.57	$385.94	$385.94	$416.82	$416.82	$393.66	$393.66
30	$409.34	$409.34	$391.46	$391.46	$422.78	$422.78	$399.29	$399.29
31	$418.00	$418.00	$399.74	$399.74	$431.72	$431.72	$407.73	$407.73
32	$426.65	$426.65	$408.02	$408.02	$440.66	$440.66	$416.18	$416.18
33	$432.06	$432.06	$413.19	$413.19	$446.25	$446.25	$421.45	$421.45
34	$437.83	$437.83	$418.71	$418.71	$452.21	$452.21	$427.08	$427.08
35	$440.72	$440.72	$421.47	$421.47	$455.19	$455.19	$429.90	$429.90
36	$443.60	$443.60	$424.23	$424.23	$458.17	$458.17	$432.71	$432.71
37	$446.49	$446.49	$426.99	$426.99	$461.15	$461.15	$435.53	$435.53
38	$449.37	$449.37	$429.75	$429.75	$464.13	$464.13	$438.34	$438.34
39	$455.14	$455.14	$435.26	$435.26	$470.08	$470.08	$443.97	$443.97
40	$460.91	$460.91	$440.78	$440.78	$476.04	$476.04	$449.60	$449.60
41	$469.57	$469.57	$449.06	$449.06	$484.98	$484.98	$458.04	$458.04
42	$477.86	$477.86	$456.99	$456.99	$493.55	$493.55	$466.13	$466.13
43	$489.40	$489.40	$468.03	$468.03	$505.47	$505.47	$477.39	$477.39
44	$503.83	$503.83	$481.83	$481.83	$520.37	$520.37	$491.46	$491.46
45	$520.78	$520.78	$498.04	$498.04	$537.88	$537.88	$508.00	$508.00
46	$540.98	$540.98	$517.35	$517.35	$558.74	$558.74	$527.70	$527.70
47	$563.70	$563.70	$539.08	$539.08	$582.20	$582.20	$549.86	$549.86
48	$589.67	$589.67	$563.91	$563.91	$609.02	$609.02	$575.19	$575.19
49	$615.27	$615.27	$588.40	$588.40	$635.47	$635.47	$600.17	$600.17
50	$644.12	$644.12	$615.99	$615.99	$665.27	$665.27	$628.31	$628.31
51	$672.62	$672.62	$643.24	$643.24	$694.70	$694.70	$656.10	$656.10
52	$703.99	$703.99	$673.24	$673.24	$727.10	$727.10	$686.71	$686.71
53	$735.73	$735.73	$703.60	$703.60	$759.88	$759.88	$717.67	$717.67
54	$769.99	$769.99	$736.36	$736.36	$795.27	$795.27	$751.09	$751.09
55	$804.25	$804.25	$769.13	$769.13	$830.66	$830.66	$784.51	$784.51
56	$841.40	$841.40	$804.65	$804.65	$869.02	$869.02	$820.74	$820.74
57	$878.91	$878.91	$840.52	$840.52	$907.76	$907.76	$857.33	$857.33
58	$918.94	$918.94	$878.81	$878.81	$949.11	$949.11	$896.38	$896.38
59	$938.78	$938.78	$897.77	$897.77	$969.60	$969.60	$915.73	$915.73
60	$978.81	$978.81	$936.06	$936.06	$1,010.94	$1,010.94	$954.78	$954.78
61	$1,013.43	$1,013.43	$969.17	$969.17	$1,046.70	$1,046.70	$988.55	$988.55
62	$1,036.15	$1,036.15	$990.90	$990.90	$1,070.17	$1,070.17	$1,010.72	$1,010.72
63	$1,064.64	$1,064.64	$1,018.14	$1,018.14	$1,099.60	$1,099.60	$1,038.51	$1,038.51
64+	$1,081.94	$1,081.94	$1,034.69	$1,034.69	$1,117.47	$1,117.47	$1,055.39	$1,055.39

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010135**		**45127PA0010213**	
Plan Marketing Name =>	**Bronze QHDHP-E PPO 6900/0/0**		**Bronze QHDHP-E PPO 6900/0/0**		**Bronze QHDHP-E PPO 6900/0/0**		**Bronze PPO 9450/0/0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Bronze**		**Bronze**	
Deductible =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$7200 Med/Rx Combined**		**$7200 Med/Rx Combined**		**$7200 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$251.75	$251.75	$271.89	$271.89	$256.78	$256.78	$214.09	$214.09
15	$274.12	$274.12	$296.05	$296.05	$279.61	$279.61	$233.12	$233.12
16	$282.68	$282.68	$305.29	$305.29	$288.33	$288.33	$240.39	$240.39
17	$291.24	$291.24	$314.53	$314.53	$297.06	$297.06	$247.67	$247.67
18	$300.45	$300.45	$324.49	$324.49	$306.46	$306.46	$255.50	$255.50
19	$309.66	$309.66	$334.44	$334.44	$315.86	$315.86	$263.34	$263.34
20	$319.21	$319.21	$344.74	$344.74	$325.59	$325.59	$271.45	$271.45
21	$329.08	$329.08	$355.41	$355.41	$335.66	$335.66	$279.85	$279.85
22	$329.08	$329.08	$355.41	$355.41	$335.66	$335.66	$279.85	$279.85
23	$329.08	$329.08	$355.41	$355.41	$335.66	$335.66	$279.85	$279.85
24	$329.08	$329.08	$355.41	$355.41	$335.66	$335.66	$279.85	$279.85
25	$330.40	$330.40	$356.83	$356.83	$337.00	$337.00	$280.97	$280.97
26	$336.98	$336.98	$363.94	$363.94	$343.72	$343.72	$286.57	$286.57
27	$344.88	$344.88	$372.47	$372.47	$351.77	$351.77	$293.28	$293.28
28	$357.71	$357.71	$386.33	$386.33	$364.86	$364.86	$304.20	$304.20
29	$368.24	$368.24	$397.70	$397.70	$375.61	$375.61	$313.15	$313.15
30	$373.51	$373.51	$403.39	$403.39	$380.98	$380.98	$317.63	$317.63
31	$381.40	$381.40	$411.92	$411.92	$389.03	$389.03	$324.35	$324.35
32	$389.30	$389.30	$420.45	$420.45	$397.09	$397.09	$331.06	$331.06
33	$394.24	$394.24	$425.78	$425.78	$402.12	$402.12	$335.26	$335.26
34	$399.50	$399.50	$431.46	$431.46	$407.49	$407.49	$339.74	$339.74
35	$402.14	$402.14	$434.31	$434.31	$410.18	$410.18	$341.98	$341.98
36	$404.77	$404.77	$437.15	$437.15	$412.86	$412.86	$344.22	$344.22
37	$407.40	$407.40	$439.99	$439.99	$415.55	$415.55	$346.45	$346.45
38	$410.03	$410.03	$442.84	$442.84	$418.23	$418.23	$348.69	$348.69
39	$415.30	$415.30	$448.52	$448.52	$423.60	$423.60	$353.17	$353.17
40	$420.56	$420.56	$454.21	$454.21	$428.98	$428.98	$357.65	$357.65
41	$428.46	$428.46	$462.74	$462.74	$437.03	$437.03	$364.36	$364.36
42	$436.03	$436.03	$470.91	$470.91	$444.75	$444.75	$370.80	$370.80
43	$446.56	$446.56	$482.29	$482.29	$455.49	$455.49	$379.76	$379.76
44	$459.72	$459.72	$496.50	$496.50	$468.92	$468.92	$390.95	$390.95
45	$475.19	$475.19	$513.21	$513.21	$484.70	$484.70	$404.10	$404.10
46	$493.62	$493.62	$533.11	$533.11	$503.49	$503.49	$419.78	$419.78
47	$514.35	$514.35	$555.50	$555.50	$524.64	$524.64	$437.41	$437.41
48	$538.05	$538.05	$581.09	$581.09	$548.81	$548.81	$457.55	$457.55
49	$561.41	$561.41	$606.32	$606.32	$572.64	$572.64	$477.42	$477.42
50	$587.74	$587.74	$634.76	$634.76	$599.49	$599.49	$499.81	$499.81
51	$613.73	$613.73	$662.83	$662.83	$626.01	$626.01	$521.92	$521.92
52	$642.36	$642.36	$693.75	$693.75	$655.21	$655.21	$546.27	$546.27
53	$671.32	$671.32	$725.03	$725.03	$684.75	$684.75	$570.89	$570.89
54	$702.59	$702.59	$758.79	$758.79	$716.64	$716.64	$597.48	$597.48
55	$733.85	$733.85	$792.56	$792.56	$748.53	$748.53	$624.07	$624.07
56	$767.74	$767.74	$829.16	$829.16	$783.10	$783.10	$652.89	$652.89
57	$801.97	$801.97	$866.13	$866.13	$818.01	$818.01	$681.99	$681.99
58	$838.50	$838.50	$905.58	$905.58	$855.27	$855.27	$713.06	$713.06
59	$856.60	$856.60	$925.12	$925.12	$873.73	$873.73	$728.45	$728.45
60	$893.12	$893.12	$964.57	$964.57	$910.99	$910.99	$759.51	$759.51
61	$924.71	$924.71	$998.69	$998.69	$943.21	$943.21	$786.38	$786.38
62	$945.45	$945.45	$1,021.08	$1,021.08	$964.36	$964.36	$804.01	$804.01
63	$971.44	$971.44	$1,049.16	$1,049.16	$990.87	$990.87	$826.12	$826.12
64+	$987.23	$987.23	$1,066.22	$1,066.22	$1,006.97	$1,006.97	$839.54	$839.54

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	July 1, 2024

Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	**45127PA0010213**		**45127PA0010213**	
Plan Marketing Name =>	**Bronze PPO 9450/0/0**		**Bronze PPO 9450/0/0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**	
Network =>	**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**	
Deductible =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**	
Copays =>	**$0/$0/$0 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$231.21	$231.21	$218.37	$218.37
15	$251.76	$251.76	$237.78	$237.78
16	$259.62	$259.62	$245.20	$245.20
17	$267.48	$267.48	$252.62	$252.62
18	$275.94	$275.94	$260.61	$260.61
19	$284.41	$284.41	$268.61	$268.61
20	$293.17	$293.17	$276.88	$276.88
21	$302.24	$302.24	$285.45	$285.45
22	$302.24	$302.24	$285.45	$285.45
23	$302.24	$302.24	$285.45	$285.45
24	$302.24	$302.24	$285.45	$285.45
25	$303.45	$303.45	$286.59	$286.59
26	$309.49	$309.49	$292.30	$292.30
27	$316.75	$316.75	$299.15	$299.15
28	$328.53	$328.53	$310.28	$310.28
29	$338.20	$338.20	$319.42	$319.42
30	$343.04	$343.04	$323.98	$323.98
31	$350.29	$350.29	$330.83	$330.83
32	$357.55	$357.55	$337.68	$337.68
33	$362.08	$362.08	$341.97	$341.97
34	$366.92	$366.92	$346.53	$346.53
35	$369.33	$369.33	$348.82	$348.82
36	$371.75	$371.75	$351.10	$351.10
37	$374.17	$374.17	$353.38	$353.38
38	$376.59	$376.59	$355.67	$355.67
39	$381.42	$381.42	$360.23	$360.23
40	$386.26	$386.26	$364.80	$364.80
41	$393.51	$393.51	$371.65	$371.65
42	$400.47	$400.47	$378.22	$378.22
43	$410.14	$410.14	$387.35	$387.35
44	$422.23	$422.23	$398.77	$398.77
45	$436.43	$436.43	$412.19	$412.19
46	$453.36	$453.36	$428.17	$428.17
47	$472.40	$472.40	$446.15	$446.15
48	$494.16	$494.16	$466.71	$466.71
49	$515.62	$515.62	$486.97	$486.97
50	$539.80	$539.80	$509.81	$509.81
51	$563.67	$563.67	$532.36	$532.36
52	$589.97	$589.97	$557.19	$557.19
53	$616.57	$616.57	$582.31	$582.31
54	$645.28	$645.28	$609.43	$609.43
55	$673.99	$673.99	$636.55	$636.55
56	$705.12	$705.12	$665.95	$665.95
57	$736.55	$736.55	$695.63	$695.63
58	$770.10	$770.10	$727.32	$727.32
59	$786.73	$786.73	$743.02	$743.02
60	$820.27	$820.27	$774.70	$774.70
61	$849.29	$849.29	$802.11	$802.11
62	$868.33	$868.33	$820.09	$820.09
63	$892.21	$892.21	$842.64	$842.64
64+	$906.71	$906.71	$856.34	$856.34

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010055**		**45127PA0010055**		**45127PA0010055**		**45127PA0010054**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 0**		**Platinum PPO 0/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$0 Med/Rx**		**$0 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$498.70	$498.70	$538.59	$538.59	$508.67	$508.67	$473.81	$473.81
15	$543.02	$543.02	$586.47	$586.47	$553.88	$553.88	$515.93	$515.93
16	$559.97	$559.97	$604.77	$604.77	$571.17	$571.17	$532.03	$532.03
17	$576.92	$576.92	$623.08	$623.08	$588.46	$588.46	$548.13	$548.13
18	$595.18	$595.18	$642.79	$642.79	$607.08	$607.08	$565.48	$565.48
19	$613.43	$613.43	$662.50	$662.50	$625.70	$625.70	$582.82	$582.82
20	$632.33	$632.33	$682.92	$682.92	$644.98	$644.98	$600.78	$600.78
21	$651.89	$651.89	$704.04	$704.04	$664.93	$664.93	$619.36	$619.36
22	$651.89	$651.89	$704.04	$704.04	$664.93	$664.93	$619.36	$619.36
23	$651.89	$651.89	$704.04	$704.04	$664.93	$664.93	$619.36	$619.36
24	$651.89	$651.89	$704.04	$704.04	$664.93	$664.93	$619.36	$619.36
25	$654.50	$654.50	$706.86	$706.86	$667.59	$667.59	$621.84	$621.84
26	$667.54	$667.54	$720.94	$720.94	$680.89	$680.89	$634.22	$634.22
27	$683.18	$683.18	$737.84	$737.84	$696.84	$696.84	$649.09	$649.09
28	$708.60	$708.60	$765.29	$765.29	$722.78	$722.78	$673.24	$673.24
29	$729.46	$729.46	$787.82	$787.82	$744.05	$744.05	$693.06	$693.06
30	$739.90	$739.90	$799.09	$799.09	$754.69	$754.69	$702.97	$702.97
31	$755.54	$755.54	$815.98	$815.98	$770.65	$770.65	$717.84	$717.84
32	$771.19	$771.19	$832.88	$832.88	$786.61	$786.61	$732.70	$732.70
33	$780.96	$780.96	$843.44	$843.44	$796.58	$796.58	$741.99	$741.99
34	$791.39	$791.39	$854.71	$854.71	$807.22	$807.22	$751.90	$751.90
35	$796.61	$796.61	$860.34	$860.34	$812.54	$812.54	$756.86	$756.86
36	$801.82	$801.82	$865.97	$865.97	$817.86	$817.86	$761.81	$761.81
37	$807.04	$807.04	$871.60	$871.60	$823.18	$823.18	$766.77	$766.77
38	$812.25	$812.25	$877.24	$877.24	$828.50	$828.50	$771.72	$771.72
39	$822.69	$822.69	$888.50	$888.50	$839.14	$839.14	$781.63	$781.63
40	$833.12	$833.12	$899.76	$899.76	$849.78	$849.78	$791.54	$791.54
41	$848.76	$848.76	$916.66	$916.66	$865.74	$865.74	$806.41	$806.41
42	$863.75	$863.75	$932.85	$932.85	$881.03	$881.03	$820.65	$820.65
43	$884.61	$884.61	$955.38	$955.38	$902.31	$902.31	$840.47	$840.47
44	$910.69	$910.69	$983.55	$983.55	$928.90	$928.90	$865.25	$865.25
45	$941.33	$941.33	$1,016.64	$1,016.64	$960.16	$960.16	$894.36	$894.36
46	$977.84	$977.84	$1,056.06	$1,056.06	$997.39	$997.39	$929.04	$929.04
47	$1,018.90	$1,018.90	$1,100.42	$1,100.42	$1,039.28	$1,039.28	$968.06	$968.06
48	$1,065.84	$1,065.84	$1,151.11	$1,151.11	$1,087.16	$1,087.16	$1,012.65	$1,012.65
49	$1,112.12	$1,112.12	$1,201.09	$1,201.09	$1,134.37	$1,134.37	$1,056.63	$1,056.63
50	$1,164.28	$1,164.28	$1,257.42	$1,257.42	$1,187.56	$1,187.56	$1,106.18	$1,106.18
51	$1,215.77	$1,215.77	$1,313.04	$1,313.04	$1,240.09	$1,240.09	$1,155.11	$1,155.11
52	$1,272.49	$1,272.49	$1,374.29	$1,374.29	$1,297.94	$1,297.94	$1,208.99	$1,208.99
53	$1,329.86	$1,329.86	$1,436.24	$1,436.24	$1,356.45	$1,356.45	$1,263.49	$1,263.49
54	$1,391.79	$1,391.79	$1,503.13	$1,503.13	$1,419.62	$1,419.62	$1,322.33	$1,322.33
55	$1,453.71	$1,453.71	$1,570.01	$1,570.01	$1,482.79	$1,482.79	$1,381.17	$1,381.17
56	$1,520.86	$1,520.86	$1,642.53	$1,642.53	$1,551.28	$1,551.28	$1,444.97	$1,444.97
57	$1,588.66	$1,588.66	$1,715.75	$1,715.75	$1,620.43	$1,620.43	$1,509.38	$1,509.38
58	$1,661.02	$1,661.02	$1,793.90	$1,793.90	$1,694.24	$1,694.24	$1,578.13	$1,578.13
59	$1,696.87	$1,696.87	$1,832.62	$1,832.62	$1,730.81	$1,730.81	$1,612.19	$1,612.19
60	$1,769.23	$1,769.23	$1,910.77	$1,910.77	$1,804.61	$1,804.61	$1,680.94	$1,680.94
61	$1,831.81	$1,831.81	$1,978.36	$1,978.36	$1,868.45	$1,868.45	$1,740.40	$1,740.40
62	$1,872.88	$1,872.88	$2,022.71	$2,022.71	$1,910.34	$1,910.34	$1,779.42	$1,779.42
63	$1,924.38	$1,924.38	$2,078.33	$2,078.33	$1,962.87	$1,962.87	$1,828.35	$1,828.35
64+	$1,955.66	$1,955.66	$2,112.11	$2,112.11	$1,994.78	$1,994.78	$1,858.07	$1,858.07

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010054**		**45127PA0010054**		**45127PA0010058**		**45127PA0010058**	
Plan Marketing Name =>	**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 0/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$0 /$250 Med/Rx**		**$0 /$250 Med/Rx**		**$250 /$0 Med/Rx**		**$250 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$150 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$511.72	$511.72	$483.29	$483.29	$487.57	$487.57	$526.57	$526.57
15	$557.20	$557.20	$526.25	$526.25	$530.90	$530.90	$573.38	$573.38
16	$574.59	$574.59	$542.67	$542.67	$547.48	$547.48	$591.27	$591.27
17	$591.98	$591.98	$559.10	$559.10	$564.05	$564.05	$609.17	$609.17
18	$610.71	$610.71	$576.79	$576.79	$581.89	$581.89	$628.44	$628.44
19	$629.44	$629.44	$594.47	$594.47	$599.74	$599.74	$647.72	$647.72
20	$648.84	$648.84	$612.79	$612.79	$618.22	$618.22	$667.68	$667.68
21	$668.91	$668.91	$631.75	$631.75	$637.34	$637.34	$688.33	$688.33
22	$668.91	$668.91	$631.75	$631.75	$637.34	$637.34	$688.33	$688.33
23	$668.91	$668.91	$631.75	$631.75	$637.34	$637.34	$688.33	$688.33
24	$668.91	$668.91	$631.75	$631.75	$637.34	$637.34	$688.33	$688.33
25	$671.58	$671.58	$634.27	$634.27	$639.89	$639.89	$691.08	$691.08
26	$684.96	$684.96	$646.91	$646.91	$652.64	$652.64	$704.85	$704.85
27	$701.02	$701.02	$662.07	$662.07	$667.93	$667.93	$721.37	$721.37
28	$727.10	$727.10	$686.71	$686.71	$692.79	$692.79	$748.21	$748.21
29	$748.51	$748.51	$706.93	$706.93	$713.18	$713.18	$770.24	$770.24
30	$759.21	$759.21	$717.03	$717.03	$723.38	$723.38	$781.25	$781.25
31	$775.27	$775.27	$732.20	$732.20	$738.68	$738.68	$797.77	$797.77
32	$791.32	$791.32	$747.36	$747.36	$753.97	$753.97	$814.29	$814.29
33	$801.35	$801.35	$756.83	$756.83	$763.53	$763.53	$824.62	$824.62
34	$812.06	$812.06	$766.94	$766.94	$773.73	$773.73	$835.63	$835.63
35	$817.41	$817.41	$772.00	$772.00	$778.83	$778.83	$841.14	$841.14
36	$822.76	$822.76	$777.05	$777.05	$783.93	$783.93	$846.64	$846.64
37	$828.11	$828.11	$782.10	$782.10	$789.03	$789.03	$852.15	$852.15
38	$833.46	$833.46	$787.16	$787.16	$794.13	$794.13	$857.66	$857.66
39	$844.16	$844.16	$797.26	$797.26	$804.32	$804.32	$868.67	$868.67
40	$854.87	$854.87	$807.37	$807.37	$814.52	$814.52	$879.68	$879.68
41	$870.92	$870.92	$822.53	$822.53	$829.82	$829.82	$896.20	$896.20
42	$886.30	$886.30	$837.07	$837.07	$844.48	$844.48	$912.03	$912.03
43	$907.71	$907.71	$857.28	$857.28	$864.87	$864.87	$934.06	$934.06
44	$934.47	$934.47	$882.55	$882.55	$890.36	$890.36	$961.59	$961.59
45	$965.90	$965.90	$912.24	$912.24	$920.32	$920.32	$993.94	$993.94
46	$1,003.36	$1,003.36	$947.62	$947.62	$956.01	$956.01	$1,032.49	$1,032.49
47	$1,045.50	$1,045.50	$987.42	$987.42	$996.16	$996.16	$1,075.86	$1,075.86
48	$1,093.67	$1,093.67	$1,032.91	$1,032.91	$1,042.05	$1,042.05	$1,125.41	$1,125.41
49	$1,141.16	$1,141.16	$1,077.76	$1,077.76	$1,087.30	$1,087.30	$1,174.29	$1,174.29
50	$1,194.67	$1,194.67	$1,128.30	$1,128.30	$1,138.29	$1,138.29	$1,229.35	$1,229.35
51	$1,247.51	$1,247.51	$1,178.21	$1,178.21	$1,188.64	$1,188.64	$1,283.73	$1,283.73
52	$1,305.71	$1,305.71	$1,233.17	$1,233.17	$1,244.09	$1,244.09	$1,343.61	$1,343.61
53	$1,364.57	$1,364.57	$1,288.76	$1,288.76	$1,300.17	$1,300.17	$1,404.19	$1,404.19
54	$1,428.12	$1,428.12	$1,348.78	$1,348.78	$1,360.72	$1,360.72	$1,469.58	$1,469.58
55	$1,491.67	$1,491.67	$1,408.80	$1,408.80	$1,421.27	$1,421.27	$1,534.97	$1,534.97
56	$1,560.56	$1,560.56	$1,473.87	$1,473.87	$1,486.91	$1,486.91	$1,605.87	$1,605.87
57	$1,630.13	$1,630.13	$1,539.57	$1,539.57	$1,553.20	$1,553.20	$1,677.45	$1,677.45
58	$1,704.38	$1,704.38	$1,609.69	$1,609.69	$1,623.94	$1,623.94	$1,753.86	$1,753.86
59	$1,741.17	$1,741.17	$1,644.44	$1,644.44	$1,659.00	$1,659.00	$1,791.72	$1,791.72
60	$1,815.42	$1,815.42	$1,714.56	$1,714.56	$1,729.74	$1,729.74	$1,868.12	$1,868.12
61	$1,879.63	$1,879.63	$1,775.21	$1,775.21	$1,790.93	$1,790.93	$1,934.20	$1,934.20
62	$1,921.77	$1,921.77	$1,815.01	$1,815.01	$1,831.08	$1,831.08	$1,977.56	$1,977.56
63	$1,974.62	$1,974.62	$1,864.92	$1,864.92	$1,881.43	$1,881.43	$2,031.94	$2,031.94
64+	$2,006.72	$2,006.72	$1,895.24	$1,895.24	$1,912.01	$1,912.01	$2,064.98	$2,064.98

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010058**		**45127PA0010057**		**45127PA0010057**		**45127PA0010057**	
Plan Marketing Name =>	**Platinum PPO 250/0/15 Rx 0**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**		**Platinum PPO 250/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Platinum**		**Platinum**		**Platinum**		**Platinum**	
Deductible =>	**$250 /$0 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**		**$250 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**		**$2500 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$497.32	$497.32	$466.90	$466.90	$504.25	$504.25	$476.24	$476.24
15	$541.52	$541.52	$508.40	$508.40	$549.08	$549.08	$518.57	$518.57
16	$558.42	$558.42	$524.27	$524.27	$566.22	$566.22	$534.76	$534.76
17	$575.33	$575.33	$540.14	$540.14	$583.35	$583.35	$550.94	$550.94
18	$593.53	$593.53	$557.23	$557.23	$601.81	$601.81	$568.38	$568.38
19	$611.73	$611.73	$574.32	$574.32	$620.27	$620.27	$585.81	$585.81
20	$630.58	$630.58	$592.02	$592.02	$639.38	$639.38	$603.86	$603.86
21	$650.09	$650.09	$610.33	$610.33	$659.16	$659.16	$622.54	$622.54
22	$650.09	$650.09	$610.33	$610.33	$659.16	$659.16	$622.54	$622.54
23	$650.09	$650.09	$610.33	$610.33	$659.16	$659.16	$622.54	$622.54
24	$650.09	$650.09	$610.33	$610.33	$659.16	$659.16	$622.54	$622.54
25	$652.69	$652.69	$612.77	$612.77	$661.79	$661.79	$625.03	$625.03
26	$665.69	$665.69	$624.98	$624.98	$674.98	$674.98	$637.48	$637.48
27	$681.29	$681.29	$639.63	$639.63	$690.80	$690.80	$652.42	$652.42
28	$706.64	$706.64	$663.43	$663.43	$716.50	$716.50	$676.70	$676.70
29	$727.45	$727.45	$682.96	$682.96	$737.60	$737.60	$696.62	$696.62
30	$737.85	$737.85	$692.72	$692.72	$748.14	$748.14	$706.58	$706.58
31	$753.45	$753.45	$707.37	$707.37	$763.96	$763.96	$721.52	$721.52
32	$769.05	$769.05	$722.02	$722.02	$779.78	$779.78	$736.46	$736.46
33	$778.80	$778.80	$731.18	$731.18	$789.67	$789.67	$745.80	$745.80
34	$789.21	$789.21	$740.94	$740.94	$800.22	$800.22	$755.76	$755.76
35	$794.41	$794.41	$745.82	$745.82	$805.49	$805.49	$760.74	$760.74
36	$799.61	$799.61	$750.71	$750.71	$810.76	$810.76	$765.72	$765.72
37	$804.81	$804.81	$755.59	$755.59	$816.04	$816.04	$770.70	$770.70
38	$810.01	$810.01	$760.47	$760.47	$821.31	$821.31	$775.68	$775.68
39	$820.41	$820.41	$770.24	$770.24	$831.86	$831.86	$785.64	$785.64
40	$830.81	$830.81	$780.00	$780.00	$842.40	$842.40	$795.60	$795.60
41	$846.41	$846.41	$794.65	$794.65	$858.22	$858.22	$810.54	$810.54
42	$861.37	$861.37	$808.69	$808.69	$873.38	$873.38	$824.86	$824.86
43	$882.17	$882.17	$828.22	$828.22	$894.48	$894.48	$844.78	$844.78
44	$908.17	$908.17	$852.63	$852.63	$920.84	$920.84	$869.68	$869.68
45	$938.73	$938.73	$881.32	$881.32	$951.82	$951.82	$898.94	$898.94
46	$975.13	$975.13	$915.50	$915.50	$988.73	$988.73	$933.80	$933.80
47	$1,016.09	$1,016.09	$953.95	$953.95	$1,030.26	$1,030.26	$973.02	$973.02
48	$1,062.89	$1,062.89	$997.89	$997.89	$1,077.72	$1,077.72	$1,017.85	$1,017.85
49	$1,109.05	$1,109.05	$1,041.22	$1,041.22	$1,124.52	$1,124.52	$1,062.05	$1,062.05
50	$1,161.06	$1,161.06	$1,090.05	$1,090.05	$1,177.25	$1,177.25	$1,111.85	$1,111.85
51	$1,212.41	$1,212.41	$1,138.27	$1,138.27	$1,229.33	$1,229.33	$1,161.03	$1,161.03
52	$1,268.97	$1,268.97	$1,191.36	$1,191.36	$1,286.67	$1,286.67	$1,215.19	$1,215.19
53	$1,326.18	$1,326.18	$1,245.07	$1,245.07	$1,344.68	$1,344.68	$1,269.97	$1,269.97
54	$1,387.94	$1,387.94	$1,303.05	$1,303.05	$1,407.30	$1,407.30	$1,329.12	$1,329.12
55	$1,449.69	$1,449.69	$1,361.04	$1,361.04	$1,469.92	$1,469.92	$1,388.26	$1,388.26
56	$1,516.65	$1,516.65	$1,423.90	$1,423.90	$1,537.81	$1,537.81	$1,452.38	$1,452.38
57	$1,584.26	$1,584.26	$1,487.37	$1,487.37	$1,606.36	$1,606.36	$1,517.12	$1,517.12
58	$1,656.42	$1,656.42	$1,555.12	$1,555.12	$1,679.53	$1,679.53	$1,586.22	$1,586.22
59	$1,692.18	$1,692.18	$1,588.69	$1,588.69	$1,715.78	$1,715.78	$1,620.46	$1,620.46
60	$1,764.34	$1,764.34	$1,656.44	$1,656.44	$1,788.95	$1,788.95	$1,689.56	$1,689.56
61	$1,826.74	$1,826.74	$1,715.03	$1,715.03	$1,852.23	$1,852.23	$1,749.33	$1,749.33
62	$1,867.70	$1,867.70	$1,753.48	$1,753.48	$1,893.76	$1,893.76	$1,788.55	$1,788.55
63	$1,919.06	$1,919.06	$1,801.69	$1,801.69	$1,945.83	$1,945.83	$1,837.73	$1,837.73
64+	$1,950.26	$1,950.26	$1,830.98	$1,830.98	$1,977.47	$1,977.47	$1,867.61	$1,867.61

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010117**		**45127PA0010117**		**45127PA0010117**		**45127PA0010116**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 0**		**Gold PPO 500/0/25 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$500 /$0 Med/Rx**		**$500 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$441.78	$441.78	$477.12	$477.12	$450.62	$450.62	$418.02	$418.02
15	$481.05	$481.05	$519.53	$519.53	$490.67	$490.67	$455.18	$455.18
16	$496.06	$496.06	$535.75	$535.75	$505.99	$505.99	$469.38	$469.38
17	$511.08	$511.08	$551.96	$551.96	$521.30	$521.30	$483.59	$483.59
18	$527.25	$527.25	$569.43	$569.43	$537.79	$537.79	$498.89	$498.89
19	$543.42	$543.42	$586.89	$586.89	$554.29	$554.29	$514.19	$514.19
20	$560.17	$560.17	$604.98	$604.98	$571.37	$571.37	$530.04	$530.04
21	$577.49	$577.49	$623.69	$623.69	$589.04	$589.04	$546.43	$546.43
22	$577.49	$577.49	$623.69	$623.69	$589.04	$589.04	$546.43	$546.43
23	$577.49	$577.49	$623.69	$623.69	$589.04	$589.04	$546.43	$546.43
24	$577.49	$577.49	$623.69	$623.69	$589.04	$589.04	$546.43	$546.43
25	$579.80	$579.80	$626.18	$626.18	$591.40	$591.40	$548.62	$548.62
26	$591.35	$591.35	$638.66	$638.66	$603.18	$603.18	$559.54	$559.54
27	$605.21	$605.21	$653.63	$653.63	$617.31	$617.31	$572.66	$572.66
28	$627.73	$627.73	$677.95	$677.95	$640.29	$640.29	$593.97	$593.97
29	$646.21	$646.21	$697.91	$697.91	$659.14	$659.14	$611.46	$611.46
30	$655.45	$655.45	$707.89	$707.89	$668.56	$668.56	$620.20	$620.20
31	$669.31	$669.31	$722.86	$722.86	$682.70	$682.70	$633.31	$633.31
32	$683.17	$683.17	$737.82	$737.82	$696.83	$696.83	$646.43	$646.43
33	$691.83	$691.83	$747.18	$747.18	$705.67	$705.67	$654.62	$654.62
34	$701.07	$701.07	$757.16	$757.16	$715.09	$715.09	$663.37	$663.37
35	$705.69	$705.69	$762.15	$762.15	$719.81	$719.81	$667.74	$667.74
36	$710.31	$710.31	$767.14	$767.14	$724.52	$724.52	$672.11	$672.11
37	$714.93	$714.93	$772.13	$772.13	$729.23	$729.23	$676.48	$676.48
38	$719.55	$719.55	$777.12	$777.12	$733.94	$733.94	$680.85	$680.85
39	$728.79	$728.79	$787.10	$787.10	$743.37	$743.37	$689.59	$689.59
40	$738.03	$738.03	$797.07	$797.07	$752.79	$752.79	$698.34	$698.34
41	$751.89	$751.89	$812.04	$812.04	$766.93	$766.93	$711.45	$711.45
42	$765.17	$765.17	$826.39	$826.39	$780.48	$780.48	$724.02	$724.02
43	$783.65	$783.65	$846.35	$846.35	$799.33	$799.33	$741.51	$741.51
44	$806.75	$806.75	$871.29	$871.29	$822.89	$822.89	$763.36	$763.36
45	$833.90	$833.90	$900.61	$900.61	$850.57	$850.57	$789.04	$789.04
46	$866.24	$866.24	$935.53	$935.53	$883.56	$883.56	$819.64	$819.64
47	$902.62	$902.62	$974.83	$974.83	$920.67	$920.67	$854.07	$854.07
48	$944.20	$944.20	$1,019.73	$1,019.73	$963.08	$963.08	$893.41	$893.41
49	$985.20	$985.20	$1,064.01	$1,064.01	$1,004.90	$1,004.90	$932.21	$932.21
50	$1,031.40	$1,031.40	$1,113.91	$1,113.91	$1,052.03	$1,052.03	$975.92	$975.92
51	$1,077.02	$1,077.02	$1,163.18	$1,163.18	$1,098.56	$1,098.56	$1,019.09	$1,019.09
52	$1,127.26	$1,127.26	$1,217.44	$1,217.44	$1,149.81	$1,149.81	$1,066.63	$1,066.63
53	$1,178.08	$1,178.08	$1,272.33	$1,272.33	$1,201.64	$1,201.64	$1,114.72	$1,114.72
54	$1,232.94	$1,232.94	$1,331.58	$1,331.58	$1,257.60	$1,257.60	$1,166.63	$1,166.63
55	$1,287.80	$1,287.80	$1,390.83	$1,390.83	$1,313.56	$1,313.56	$1,218.54	$1,218.54
56	$1,347.28	$1,347.28	$1,455.07	$1,455.07	$1,374.23	$1,374.23	$1,274.82	$1,274.82
57	$1,407.34	$1,407.34	$1,519.93	$1,519.93	$1,435.49	$1,435.49	$1,331.65	$1,331.65
58	$1,471.44	$1,471.44	$1,589.16	$1,589.16	$1,500.87	$1,500.87	$1,392.30	$1,392.30
59	$1,503.21	$1,503.21	$1,623.46	$1,623.46	$1,533.27	$1,533.27	$1,422.36	$1,422.36
60	$1,567.31	$1,567.31	$1,692.69	$1,692.69	$1,598.65	$1,598.65	$1,483.01	$1,483.01
61	$1,622.75	$1,622.75	$1,752.57	$1,752.57	$1,655.20	$1,655.20	$1,535.47	$1,535.47
62	$1,659.13	$1,659.13	$1,791.86	$1,791.86	$1,692.31	$1,692.31	$1,569.89	$1,569.89
63	$1,704.75	$1,704.75	$1,841.13	$1,841.13	$1,738.85	$1,738.85	$1,613.06	$1,613.06
64+	$1,732.46	$1,732.46	$1,871.06	$1,871.06	$1,767.11	$1,767.11	$1,639.28	$1,639.28

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010116**		**45127PA0010116**		**45127PA0010085**		**45127PA0010085**	
Plan Marketing Name =>	**Gold PPO 500/0/25 Rx 250**		**Gold PPO 500/0/25 Rx 250**		**Gold PPO 1000/0/20 Rx 0**		**Gold PPO 1000/0/20 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$500 /$250 Med/Rx**		**$500 /$250 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$55/$350 PCP/SPC/ER**		**$25/$55/$350 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$451.46	$451.46	$426.38	$426.38	$429.78	$429.78	$464.17	$464.17
15	$491.59	$491.59	$464.28	$464.28	$467.99	$467.99	$505.43	$505.43
16	$506.93	$506.93	$478.77	$478.77	$482.59	$482.59	$521.20	$521.20
17	$522.28	$522.28	$493.26	$493.26	$497.20	$497.20	$536.98	$536.98
18	$538.80	$538.80	$508.87	$508.87	$512.93	$512.93	$553.97	$553.97
19	$555.33	$555.33	$524.47	$524.47	$528.66	$528.66	$570.96	$570.96
20	$572.44	$572.44	$540.64	$540.64	$544.96	$544.96	$588.55	$588.55
21	$590.14	$590.14	$557.36	$557.36	$561.81	$561.81	$606.75	$606.75
22	$590.14	$590.14	$557.36	$557.36	$561.81	$561.81	$606.75	$606.75
23	$590.14	$590.14	$557.36	$557.36	$561.81	$561.81	$606.75	$606.75
24	$590.14	$590.14	$557.36	$557.36	$561.81	$561.81	$606.75	$606.75
25	$592.50	$592.50	$559.59	$559.59	$564.06	$564.06	$609.18	$609.18
26	$604.31	$604.31	$570.74	$570.74	$575.29	$575.29	$621.32	$621.32
27	$618.47	$618.47	$584.11	$584.11	$588.78	$588.78	$635.88	$635.88
28	$641.49	$641.49	$605.85	$605.85	$610.69	$610.69	$659.54	$659.54
29	$660.37	$660.37	$623.68	$623.68	$628.67	$628.67	$678.96	$678.96
30	$669.81	$669.81	$632.60	$632.60	$637.65	$637.65	$688.67	$688.67
31	$683.98	$683.98	$645.98	$645.98	$651.14	$651.14	$703.23	$703.23
32	$698.14	$698.14	$659.36	$659.36	$664.62	$664.62	$717.79	$717.79
33	$706.99	$706.99	$667.72	$667.72	$673.05	$673.05	$726.89	$726.89
34	$716.44	$716.44	$676.63	$676.63	$682.04	$682.04	$736.60	$736.60
35	$721.16	$721.16	$681.09	$681.09	$686.53	$686.53	$741.45	$741.45
36	$725.88	$725.88	$685.55	$685.55	$691.03	$691.03	$746.31	$746.31
37	$730.60	$730.60	$690.01	$690.01	$695.52	$695.52	$751.16	$751.16
38	$735.32	$735.32	$694.47	$694.47	$700.02	$700.02	$756.02	$756.02
39	$744.76	$744.76	$703.39	$703.39	$709.00	$709.00	$765.72	$765.72
40	$754.20	$754.20	$712.30	$712.30	$717.99	$717.99	$775.43	$775.43
41	$768.37	$768.37	$725.68	$725.68	$731.48	$731.48	$789.99	$789.99
42	$781.94	$781.94	$738.50	$738.50	$744.40	$744.40	$803.95	$803.95
43	$800.83	$800.83	$756.34	$756.34	$762.38	$762.38	$823.37	$823.37
44	$824.43	$824.43	$778.63	$778.63	$784.85	$784.85	$847.64	$847.64
45	$852.17	$852.17	$804.83	$804.83	$811.25	$811.25	$876.15	$876.15
46	$885.22	$885.22	$836.04	$836.04	$842.72	$842.72	$910.13	$910.13
47	$922.40	$922.40	$871.15	$871.15	$878.11	$878.11	$948.36	$948.36
48	$964.89	$964.89	$911.28	$911.28	$918.56	$918.56	$992.04	$992.04
49	$1,006.79	$1,006.79	$950.85	$950.85	$958.45	$958.45	$1,035.12	$1,035.12
50	$1,054.00	$1,054.00	$995.44	$995.44	$1,003.39	$1,003.39	$1,083.66	$1,083.66
51	$1,100.62	$1,100.62	$1,039.47	$1,039.47	$1,047.78	$1,047.78	$1,131.60	$1,131.60
52	$1,151.96	$1,151.96	$1,087.96	$1,087.96	$1,096.65	$1,096.65	$1,184.39	$1,184.39
53	$1,203.89	$1,203.89	$1,137.01	$1,137.01	$1,146.09	$1,146.09	$1,237.78	$1,237.78
54	$1,259.96	$1,259.96	$1,189.96	$1,189.96	$1,199.46	$1,199.46	$1,295.42	$1,295.42
55	$1,316.02	$1,316.02	$1,242.91	$1,242.91	$1,252.84	$1,252.84	$1,353.06	$1,353.06
56	$1,376.81	$1,376.81	$1,300.32	$1,300.32	$1,310.70	$1,310.70	$1,415.56	$1,415.56
57	$1,438.18	$1,438.18	$1,358.28	$1,358.28	$1,369.13	$1,369.13	$1,478.66	$1,478.66
58	$1,503.69	$1,503.69	$1,420.15	$1,420.15	$1,431.49	$1,431.49	$1,546.01	$1,546.01
59	$1,536.15	$1,536.15	$1,450.80	$1,450.80	$1,462.39	$1,462.39	$1,579.38	$1,579.38
60	$1,601.65	$1,601.65	$1,512.67	$1,512.67	$1,524.75	$1,524.75	$1,646.73	$1,646.73
61	$1,658.31	$1,658.31	$1,566.18	$1,566.18	$1,578.69	$1,578.69	$1,704.98	$1,704.98
62	$1,695.48	$1,695.48	$1,601.29	$1,601.29	$1,614.08	$1,614.08	$1,743.21	$1,743.21
63	$1,742.11	$1,742.11	$1,645.32	$1,645.32	$1,658.46	$1,658.46	$1,791.14	$1,791.14
64+	$1,770.42	$1,770.42	$1,672.07	$1,672.07	$1,685.42	$1,685.42	$1,820.25	$1,820.25

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010085**		**45127PA0010084**		**45127PA0010084**		**45127PA0010084**	
Plan Marketing Name =>	**Gold PPO 1000/0/20 Rx 0**		**Gold PPO 1000/0/20 Rx 250**		**Gold PPO 1000/0/20 Rx 250**		**Gold PPO 1000/0/20 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**		**$1000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**		**$20/$40/$200 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$438.38	$438.38	$404.00	$404.00	$436.32	$436.32	$412.08	$412.08
15	$477.35	$477.35	$439.92	$439.92	$475.11	$475.11	$448.71	$448.71
16	$492.25	$492.25	$453.65	$453.65	$489.94	$489.94	$462.72	$462.72
17	$507.15	$507.15	$467.38	$467.38	$504.77	$504.77	$476.72	$476.72
18	$523.19	$523.19	$482.16	$482.16	$520.74	$520.74	$491.81	$491.81
19	$539.24	$539.24	$496.95	$496.95	$536.71	$536.71	$506.89	$506.89
20	$555.85	$555.85	$512.27	$512.27	$553.25	$553.25	$522.51	$522.51
21	$573.05	$573.05	$528.11	$528.11	$570.36	$570.36	$538.67	$538.67
22	$573.05	$573.05	$528.11	$528.11	$570.36	$570.36	$538.67	$538.67
23	$573.05	$573.05	$528.11	$528.11	$570.36	$570.36	$538.67	$538.67
24	$573.05	$573.05	$528.11	$528.11	$570.36	$570.36	$538.67	$538.67
25	$575.34	$575.34	$530.22	$530.22	$572.64	$572.64	$540.83	$540.83
26	$586.80	$586.80	$540.78	$540.78	$584.05	$584.05	$551.60	$551.60
27	$600.55	$600.55	$553.46	$553.46	$597.74	$597.74	$564.53	$564.53
28	$622.90	$622.90	$574.06	$574.06	$619.98	$619.98	$585.54	$585.54
29	$641.24	$641.24	$590.96	$590.96	$638.23	$638.23	$602.77	$602.77
30	$650.41	$650.41	$599.40	$599.40	$647.36	$647.36	$611.39	$611.39
31	$664.16	$664.16	$612.08	$612.08	$661.05	$661.05	$624.32	$624.32
32	$677.91	$677.91	$624.75	$624.75	$674.73	$674.73	$637.25	$637.25
33	$686.51	$686.51	$632.68	$632.68	$683.29	$683.29	$645.33	$645.33
34	$695.68	$695.68	$641.13	$641.13	$692.42	$692.42	$653.95	$653.95
35	$700.26	$700.26	$645.35	$645.35	$696.98	$696.98	$658.26	$658.26
36	$704.85	$704.85	$649.58	$649.58	$701.54	$701.54	$662.57	$662.57
37	$709.43	$709.43	$653.80	$653.80	$706.10	$706.10	$666.88	$666.88
38	$714.02	$714.02	$658.03	$658.03	$710.67	$710.67	$671.19	$671.19
39	$723.18	$723.18	$666.47	$666.47	$719.79	$719.79	$679.80	$679.80
40	$732.35	$732.35	$674.92	$674.92	$728.92	$728.92	$688.42	$688.42
41	$746.11	$746.11	$687.60	$687.60	$742.61	$742.61	$701.35	$701.35
42	$759.29	$759.29	$699.75	$699.75	$755.73	$755.73	$713.74	$713.74
43	$777.62	$777.62	$716.65	$716.65	$773.98	$773.98	$730.98	$730.98
44	$800.55	$800.55	$737.77	$737.77	$796.79	$796.79	$752.53	$752.53
45	$827.48	$827.48	$762.59	$762.59	$823.60	$823.60	$777.84	$777.84
46	$859.57	$859.57	$792.16	$792.16	$855.54	$855.54	$808.01	$808.01
47	$895.67	$895.67	$825.44	$825.44	$891.47	$891.47	$841.94	$841.94
48	$936.93	$936.93	$863.46	$863.46	$932.54	$932.54	$880.73	$880.73
49	$977.62	$977.62	$900.96	$900.96	$973.03	$973.03	$918.97	$918.97
50	$1,023.46	$1,023.46	$943.20	$943.20	$1,018.66	$1,018.66	$962.07	$962.07
51	$1,068.73	$1,068.73	$984.93	$984.93	$1,063.72	$1,063.72	$1,004.62	$1,004.62
52	$1,118.59	$1,118.59	$1,030.87	$1,030.87	$1,113.34	$1,113.34	$1,051.49	$1,051.49
53	$1,169.01	$1,169.01	$1,077.34	$1,077.34	$1,163.53	$1,163.53	$1,098.89	$1,098.89
54	$1,223.45	$1,223.45	$1,127.51	$1,127.51	$1,217.72	$1,217.72	$1,150.07	$1,150.07
55	$1,277.89	$1,277.89	$1,177.69	$1,177.69	$1,271.90	$1,271.90	$1,201.24	$1,201.24
56	$1,336.92	$1,336.92	$1,232.08	$1,232.08	$1,330.65	$1,330.65	$1,256.72	$1,256.72
57	$1,396.51	$1,396.51	$1,287.00	$1,287.00	$1,389.96	$1,389.96	$1,312.74	$1,312.74
58	$1,460.12	$1,460.12	$1,345.62	$1,345.62	$1,453.27	$1,453.27	$1,372.54	$1,372.54
59	$1,491.64	$1,491.64	$1,374.67	$1,374.67	$1,484.64	$1,484.64	$1,402.16	$1,402.16
60	$1,555.25	$1,555.25	$1,433.29	$1,433.29	$1,547.95	$1,547.95	$1,461.96	$1,461.96
61	$1,610.26	$1,610.26	$1,483.99	$1,483.99	$1,602.71	$1,602.71	$1,513.67	$1,513.67
62	$1,646.36	$1,646.36	$1,517.26	$1,517.26	$1,638.64	$1,638.64	$1,547.61	$1,547.61
63	$1,691.63	$1,691.63	$1,558.98	$1,558.98	$1,683.70	$1,683.70	$1,590.16	$1,590.16
64+	$1,719.14	$1,719.14	$1,584.32	$1,584.32	$1,711.07	$1,711.07	$1,616.01	$1,616.01

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010090**		**45127PA0010090**		**45127PA0010090**		**45127PA0010089**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 0**		**Gold PPO 2000/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$0 Med/Rx**		**$2000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$400.19	$400.19	$432.20	$432.20	$408.19	$408.19	$376.74	$376.74
15	$435.76	$435.76	$470.62	$470.62	$444.47	$444.47	$410.23	$410.23
16	$449.36	$449.36	$485.31	$485.31	$458.35	$458.35	$423.03	$423.03
17	$462.96	$462.96	$500.00	$500.00	$472.22	$472.22	$435.84	$435.84
18	$477.61	$477.61	$515.82	$515.82	$487.16	$487.16	$449.63	$449.63
19	$492.26	$492.26	$531.64	$531.64	$502.10	$502.10	$463.41	$463.41
20	$507.43	$507.43	$548.02	$548.02	$517.57	$517.57	$477.70	$477.70
21	$523.12	$523.12	$564.97	$564.97	$533.58	$533.58	$492.47	$492.47
22	$523.12	$523.12	$564.97	$564.97	$533.58	$533.58	$492.47	$492.47
23	$523.12	$523.12	$564.97	$564.97	$533.58	$533.58	$492.47	$492.47
24	$523.12	$523.12	$564.97	$564.97	$533.58	$533.58	$492.47	$492.47
25	$525.21	$525.21	$567.23	$567.23	$535.72	$535.72	$494.44	$494.44
26	$535.67	$535.67	$578.53	$578.53	$546.39	$546.39	$504.29	$504.29
27	$548.23	$548.23	$592.09	$592.09	$559.19	$559.19	$516.11	$516.11
28	$568.63	$568.63	$614.12	$614.12	$580.00	$580.00	$535.31	$535.31
29	$585.37	$585.37	$632.20	$632.20	$597.08	$597.08	$551.07	$551.07
30	$593.74	$593.74	$641.24	$641.24	$605.62	$605.62	$558.95	$558.95
31	$606.30	$606.30	$654.80	$654.80	$618.42	$618.42	$570.77	$570.77
32	$618.85	$618.85	$668.36	$668.36	$631.23	$631.23	$582.59	$582.59
33	$626.70	$626.70	$676.83	$676.83	$639.23	$639.23	$589.98	$589.98
34	$635.07	$635.07	$685.87	$685.87	$647.77	$647.77	$597.86	$597.86
35	$639.25	$639.25	$690.39	$690.39	$652.04	$652.04	$601.80	$601.80
36	$643.44	$643.44	$694.91	$694.91	$656.31	$656.31	$605.74	$605.74
37	$647.62	$647.62	$699.43	$699.43	$660.58	$660.58	$609.68	$609.68
38	$651.81	$651.81	$703.95	$703.95	$664.84	$664.84	$613.62	$613.62
39	$660.18	$660.18	$712.99	$712.99	$673.38	$673.38	$621.50	$621.50
40	$668.55	$668.55	$722.03	$722.03	$681.92	$681.92	$629.38	$629.38
41	$681.10	$681.10	$735.59	$735.59	$694.72	$694.72	$641.20	$641.20
42	$693.13	$693.13	$748.58	$748.58	$707.00	$707.00	$652.52	$652.52
43	$709.87	$709.87	$766.66	$766.66	$724.07	$724.07	$668.28	$668.28
44	$730.80	$730.80	$789.26	$789.26	$745.41	$745.41	$687.98	$687.98
45	$755.39	$755.39	$815.82	$815.82	$770.49	$770.49	$711.13	$711.13
46	$784.68	$784.68	$847.45	$847.45	$800.37	$800.37	$738.70	$738.70
47	$817.64	$817.64	$883.05	$883.05	$833.99	$833.99	$769.73	$769.73
48	$855.30	$855.30	$923.73	$923.73	$872.41	$872.41	$805.19	$805.19
49	$892.44	$892.44	$963.84	$963.84	$910.29	$910.29	$840.15	$840.15
50	$934.29	$934.29	$1,009.04	$1,009.04	$952.98	$952.98	$879.55	$879.55
51	$975.62	$975.62	$1,053.67	$1,053.67	$995.13	$995.13	$918.46	$918.46
52	$1,021.13	$1,021.13	$1,102.82	$1,102.82	$1,041.55	$1,041.55	$961.30	$961.30
53	$1,067.16	$1,067.16	$1,152.54	$1,152.54	$1,088.51	$1,088.51	$1,004.64	$1,004.64
54	$1,116.86	$1,116.86	$1,206.21	$1,206.21	$1,139.20	$1,139.20	$1,051.42	$1,051.42
55	$1,166.56	$1,166.56	$1,259.88	$1,259.88	$1,189.89	$1,189.89	$1,098.21	$1,098.21
56	$1,220.44	$1,220.44	$1,318.07	$1,318.07	$1,244.85	$1,244.85	$1,148.93	$1,148.93
57	$1,274.84	$1,274.84	$1,376.83	$1,376.83	$1,300.34	$1,300.34	$1,200.15	$1,200.15
58	$1,332.91	$1,332.91	$1,439.54	$1,439.54	$1,359.57	$1,359.57	$1,254.81	$1,254.81
59	$1,361.68	$1,361.68	$1,470.62	$1,470.62	$1,388.91	$1,388.91	$1,281.90	$1,281.90
60	$1,419.75	$1,419.75	$1,533.33	$1,533.33	$1,448.14	$1,448.14	$1,336.56	$1,336.56
61	$1,469.97	$1,469.97	$1,587.56	$1,587.56	$1,499.37	$1,499.37	$1,383.84	$1,383.84
62	$1,502.92	$1,502.92	$1,623.16	$1,623.16	$1,532.98	$1,532.98	$1,414.87	$1,414.87
63	$1,544.25	$1,544.25	$1,667.79	$1,667.79	$1,575.14	$1,575.14	$1,453.77	$1,453.77
64+	$1,569.35	$1,569.35	$1,694.90	$1,694.90	$1,600.74	$1,600.74	$1,477.40	$1,477.40

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010089**		**45127PA0010089**		**45127PA0010195**		**45127PA0010195**	
Plan Marketing Name =>	**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 2000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$2000 /$250 Med/Rx**		**$2000 /$250 Med/Rx**		**$3000 /$0 Med/Rx**		**$3000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$200 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$406.88	$406.88	$384.27	$384.27	$381.10	$381.10	$411.59	$411.59
15	$443.05	$443.05	$418.43	$418.43	$414.98	$414.98	$448.17	$448.17
16	$456.87	$456.87	$431.49	$431.49	$427.93	$427.93	$462.16	$462.16
17	$470.70	$470.70	$444.55	$444.55	$440.88	$440.88	$476.15	$476.15
18	$485.60	$485.60	$458.62	$458.62	$454.83	$454.83	$491.22	$491.22
19	$500.49	$500.49	$472.68	$472.68	$468.78	$468.78	$506.28	$506.28
20	$515.91	$515.91	$487.25	$487.25	$483.22	$483.22	$521.88	$521.88
21	$531.87	$531.87	$502.32	$502.32	$498.17	$498.17	$538.02	$538.02
22	$531.87	$531.87	$502.32	$502.32	$498.17	$498.17	$538.02	$538.02
23	$531.87	$531.87	$502.32	$502.32	$498.17	$498.17	$538.02	$538.02
24	$531.87	$531.87	$502.32	$502.32	$498.17	$498.17	$538.02	$538.02
25	$534.00	$534.00	$504.33	$504.33	$500.16	$500.16	$540.18	$540.18
26	$544.63	$544.63	$514.38	$514.38	$510.13	$510.13	$550.94	$550.94
27	$557.40	$557.40	$526.43	$526.43	$522.08	$522.08	$563.85	$563.85
28	$578.14	$578.14	$546.02	$546.02	$541.51	$541.51	$584.83	$584.83
29	$595.16	$595.16	$562.10	$562.10	$557.45	$557.45	$602.05	$602.05
30	$603.67	$603.67	$570.13	$570.13	$565.42	$565.42	$610.66	$610.66
31	$616.43	$616.43	$582.19	$582.19	$577.38	$577.38	$623.57	$623.57
32	$629.20	$629.20	$594.24	$594.24	$589.34	$589.34	$636.48	$636.48
33	$637.18	$637.18	$601.78	$601.78	$596.81	$596.81	$644.55	$644.55
34	$645.69	$645.69	$609.82	$609.82	$604.78	$604.78	$653.16	$653.16
35	$649.94	$649.94	$613.83	$613.83	$608.76	$608.76	$657.46	$657.46
36	$654.20	$654.20	$617.85	$617.85	$612.75	$612.75	$661.77	$661.77
37	$658.45	$658.45	$621.87	$621.87	$616.73	$616.73	$666.07	$666.07
38	$662.71	$662.71	$625.89	$625.89	$620.72	$620.72	$670.38	$670.38
39	$671.22	$671.22	$633.93	$633.93	$628.69	$628.69	$678.99	$678.99
40	$679.73	$679.73	$641.96	$641.96	$636.66	$636.66	$687.59	$687.59
41	$692.49	$692.49	$654.02	$654.02	$648.62	$648.62	$700.51	$700.51
42	$704.72	$704.72	$665.57	$665.57	$660.08	$660.08	$712.88	$712.88
43	$721.74	$721.74	$681.65	$681.65	$676.02	$676.02	$730.10	$730.10
44	$743.02	$743.02	$701.74	$701.74	$695.94	$695.94	$751.62	$751.62
45	$768.02	$768.02	$725.35	$725.35	$719.36	$719.36	$776.91	$776.91
46	$797.80	$797.80	$753.48	$753.48	$747.26	$747.26	$807.04	$807.04
47	$831.31	$831.31	$785.13	$785.13	$778.64	$778.64	$840.93	$840.93
48	$869.60	$869.60	$821.29	$821.29	$814.51	$814.51	$879.67	$879.67
49	$907.37	$907.37	$856.96	$856.96	$849.88	$849.88	$917.87	$917.87
50	$949.92	$949.92	$897.14	$897.14	$889.73	$889.73	$960.91	$960.91
51	$991.93	$991.93	$936.83	$936.83	$929.09	$929.09	$1,003.41	$1,003.41
52	$1,038.21	$1,038.21	$980.53	$980.53	$972.43	$972.43	$1,050.22	$1,050.22
53	$1,085.01	$1,085.01	$1,024.73	$1,024.73	$1,016.27	$1,016.27	$1,097.57	$1,097.57
54	$1,135.54	$1,135.54	$1,072.45	$1,072.45	$1,063.59	$1,063.59	$1,148.68	$1,148.68
55	$1,186.06	$1,186.06	$1,120.17	$1,120.17	$1,110.92	$1,110.92	$1,199.79	$1,199.79
56	$1,240.85	$1,240.85	$1,171.91	$1,171.91	$1,162.23	$1,162.23	$1,255.21	$1,255.21
57	$1,296.16	$1,296.16	$1,224.15	$1,224.15	$1,214.04	$1,214.04	$1,311.16	$1,311.16
58	$1,355.20	$1,355.20	$1,279.91	$1,279.91	$1,269.34	$1,269.34	$1,370.88	$1,370.88
59	$1,384.45	$1,384.45	$1,307.54	$1,307.54	$1,296.74	$1,296.74	$1,400.48	$1,400.48
60	$1,443.49	$1,443.49	$1,363.29	$1,363.29	$1,352.03	$1,352.03	$1,460.20	$1,460.20
61	$1,494.55	$1,494.55	$1,411.52	$1,411.52	$1,399.86	$1,399.86	$1,511.85	$1,511.85
62	$1,528.06	$1,528.06	$1,443.16	$1,443.16	$1,431.24	$1,431.24	$1,545.74	$1,545.74
63	$1,570.07	$1,570.07	$1,482.85	$1,482.85	$1,470.60	$1,470.60	$1,588.25	$1,588.25
64+	$1,595.60	$1,595.60	$1,506.95	$1,506.95	$1,494.50	$1,494.50	$1,614.06	$1,614.06

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010195**		**45127PA0010194**		**45127PA0010194**		**45127PA0010194**	
Plan Marketing Name =>	**Gold PPO 3000/0/15 Rx 0**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**		**Gold PPO 3000/0/15 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$3000 /$0 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**		**$3000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**		**$15/$30/$125 PCP/SPC/ER**	
OOP Maximum =>	**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**		**$6250 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$388.72	$388.72	$360.05	$360.05	$388.85	$388.85	$367.25	$367.25
15	$423.28	$423.28	$392.05	$392.05	$423.42	$423.42	$399.89	$399.89
16	$436.49	$436.49	$404.29	$404.29	$436.63	$436.63	$412.37	$412.37
17	$449.70	$449.70	$416.53	$416.53	$449.85	$449.85	$424.86	$424.86
18	$463.93	$463.93	$429.70	$429.70	$464.08	$464.08	$438.30	$438.30
19	$478.15	$478.15	$442.88	$442.88	$478.31	$478.31	$451.74	$451.74
20	$492.89	$492.89	$456.53	$456.53	$493.05	$493.05	$465.66	$465.66
21	$508.13	$508.13	$470.65	$470.65	$508.30	$508.30	$480.06	$480.06
22	$508.13	$508.13	$470.65	$470.65	$508.30	$508.30	$480.06	$480.06
23	$508.13	$508.13	$470.65	$470.65	$508.30	$508.30	$480.06	$480.06
24	$508.13	$508.13	$470.65	$470.65	$508.30	$508.30	$480.06	$480.06
25	$510.17	$510.17	$472.53	$472.53	$510.34	$510.34	$481.98	$481.98
26	$520.33	$520.33	$481.95	$481.95	$520.50	$520.50	$491.58	$491.58
27	$532.52	$532.52	$493.24	$493.24	$532.70	$532.70	$503.11	$503.11
28	$552.34	$552.34	$511.60	$511.60	$552.52	$552.52	$521.83	$521.83
29	$568.60	$568.60	$526.66	$526.66	$568.79	$568.79	$537.19	$537.19
30	$576.73	$576.73	$534.19	$534.19	$576.92	$576.92	$544.87	$544.87
31	$588.93	$588.93	$545.48	$545.48	$589.12	$589.12	$556.39	$556.39
32	$601.12	$601.12	$556.78	$556.78	$601.32	$601.32	$567.91	$567.91
33	$608.74	$608.74	$563.84	$563.84	$608.95	$608.95	$575.12	$575.12
34	$616.87	$616.87	$571.37	$571.37	$617.08	$617.08	$582.80	$582.80
35	$620.94	$620.94	$575.13	$575.13	$621.15	$621.15	$586.64	$586.64
36	$625.00	$625.00	$578.90	$578.90	$625.21	$625.21	$590.48	$590.48
37	$629.07	$629.07	$582.66	$582.66	$629.28	$629.28	$594.32	$594.32
38	$633.13	$633.13	$586.43	$586.43	$633.34	$633.34	$598.16	$598.16
39	$641.26	$641.26	$593.96	$593.96	$641.48	$641.48	$605.84	$605.84
40	$649.39	$649.39	$601.49	$601.49	$649.61	$649.61	$613.52	$613.52
41	$661.59	$661.59	$612.79	$612.79	$661.81	$661.81	$625.04	$625.04
42	$673.28	$673.28	$623.61	$623.61	$673.50	$673.50	$636.08	$636.08
43	$689.54	$689.54	$638.67	$638.67	$689.77	$689.77	$651.45	$651.45
44	$709.86	$709.86	$657.50	$657.50	$710.10	$710.10	$670.65	$670.65
45	$733.74	$733.74	$679.62	$679.62	$733.99	$733.99	$693.21	$693.21
46	$762.20	$762.20	$705.98	$705.98	$762.45	$762.45	$720.09	$720.09
47	$794.21	$794.21	$735.63	$735.63	$794.48	$794.48	$750.34	$750.34
48	$830.80	$830.80	$769.51	$769.51	$831.07	$831.07	$784.90	$784.90
49	$866.88	$866.88	$802.93	$802.93	$867.16	$867.16	$818.99	$818.99
50	$907.53	$907.53	$840.58	$840.58	$907.83	$907.83	$857.39	$857.39
51	$947.67	$947.67	$877.76	$877.76	$947.98	$947.98	$895.32	$895.32
52	$991.88	$991.88	$918.71	$918.71	$992.21	$992.21	$937.08	$937.08
53	$1,036.59	$1,036.59	$960.13	$960.13	$1,036.94	$1,036.94	$979.33	$979.33
54	$1,084.86	$1,084.86	$1,004.84	$1,004.84	$1,085.22	$1,085.22	$1,024.93	$1,024.93
55	$1,133.14	$1,133.14	$1,049.55	$1,049.55	$1,133.51	$1,133.51	$1,070.54	$1,070.54
56	$1,185.48	$1,185.48	$1,098.03	$1,098.03	$1,185.87	$1,185.87	$1,119.99	$1,119.99
57	$1,238.32	$1,238.32	$1,146.97	$1,146.97	$1,238.73	$1,238.73	$1,169.91	$1,169.91
58	$1,294.72	$1,294.72	$1,199.22	$1,199.22	$1,295.15	$1,295.15	$1,223.20	$1,223.20
59	$1,322.67	$1,322.67	$1,225.10	$1,225.10	$1,323.11	$1,323.11	$1,249.60	$1,249.60
60	$1,379.07	$1,379.07	$1,277.34	$1,277.34	$1,379.53	$1,379.53	$1,302.89	$1,302.89
61	$1,427.85	$1,427.85	$1,322.53	$1,322.53	$1,428.33	$1,428.33	$1,348.98	$1,348.98
62	$1,459.87	$1,459.87	$1,352.18	$1,352.18	$1,460.35	$1,460.35	$1,379.22	$1,379.22
63	$1,500.01	$1,500.01	$1,389.36	$1,389.36	$1,500.51	$1,500.51	$1,417.15	$1,417.15
64+	$1,524.39	$1,524.39	$1,411.94	$1,411.94	$1,524.90	$1,524.90	$1,440.18	$1,440.18

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010161**		**45127PA0010161**		**45127PA0010161**		**45127PA0010200**	
Plan Marketing Name =>	**Gold QHDHP PPO 1600/0/10**		**Gold QHDHP PPO 1600/0/10**		**Gold QHDHP PPO 1600/0/10**		**d Performance PPO 1000/0/20**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1600 Med/Rx Combined**		**$1600 Med/Rx Combined**		**$1600 Med/Rx Combined**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$10/$20/$175 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**		**$10/$20/$175 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$398.39	$398.39	$430.26	$430.26	$406.36	$406.36	$384.67	$384.67
15	$433.80	$433.80	$468.51	$468.51	$442.48	$442.48	$418.87	$418.87
16	$447.34	$447.34	$483.13	$483.13	$456.29	$456.29	$431.94	$431.94
17	$460.88	$460.88	$497.75	$497.75	$470.10	$470.10	$445.01	$445.01
18	$475.46	$475.46	$513.50	$513.50	$484.97	$484.97	$459.09	$459.09
19	$490.04	$490.04	$529.25	$529.25	$499.85	$499.85	$473.17	$473.17
20	$505.15	$505.15	$545.56	$545.56	$515.25	$515.25	$487.75	$487.75
21	$520.77	$520.77	$562.43	$562.43	$531.19	$531.19	$502.84	$502.84
22	$520.77	$520.77	$562.43	$562.43	$531.19	$531.19	$502.84	$502.84
23	$520.77	$520.77	$562.43	$562.43	$531.19	$531.19	$502.84	$502.84
24	$520.77	$520.77	$562.43	$562.43	$531.19	$531.19	$502.84	$502.84
25	$522.85	$522.85	$564.68	$564.68	$533.31	$533.31	$504.85	$504.85
26	$533.27	$533.27	$575.93	$575.93	$543.93	$543.93	$514.91	$514.91
27	$545.77	$545.77	$589.43	$589.43	$556.68	$556.68	$526.98	$526.98
28	$566.08	$566.08	$611.36	$611.36	$577.40	$577.40	$546.59	$546.59
29	$582.74	$582.74	$629.36	$629.36	$594.40	$594.40	$562.68	$562.68
30	$591.07	$591.07	$638.36	$638.36	$602.90	$602.90	$570.72	$570.72
31	$603.57	$603.57	$651.86	$651.86	$615.64	$615.64	$582.79	$582.79
32	$616.07	$616.07	$665.36	$665.36	$628.39	$628.39	$594.86	$594.86
33	$623.88	$623.88	$673.79	$673.79	$636.36	$636.36	$602.40	$602.40
34	$632.21	$632.21	$682.79	$682.79	$644.86	$644.86	$610.45	$610.45
35	$636.38	$636.38	$687.29	$687.29	$649.11	$649.11	$614.47	$614.47
36	$640.55	$640.55	$691.79	$691.79	$653.36	$653.36	$618.49	$618.49
37	$644.71	$644.71	$696.29	$696.29	$657.61	$657.61	$622.52	$622.52
38	$648.88	$648.88	$700.79	$700.79	$661.86	$661.86	$626.54	$626.54
39	$657.21	$657.21	$709.79	$709.79	$670.36	$670.36	$634.58	$634.58
40	$665.54	$665.54	$718.79	$718.79	$678.85	$678.85	$642.63	$642.63
41	$678.04	$678.04	$732.29	$732.29	$691.60	$691.60	$654.70	$654.70
42	$690.02	$690.02	$745.22	$745.22	$703.82	$703.82	$666.26	$666.26
43	$706.68	$706.68	$763.22	$763.22	$720.82	$720.82	$682.35	$682.35
44	$727.52	$727.52	$785.72	$785.72	$742.07	$742.07	$702.47	$702.47
45	$751.99	$751.99	$812.15	$812.15	$767.03	$767.03	$726.10	$726.10
46	$781.16	$781.16	$843.65	$843.65	$796.78	$796.78	$754.26	$754.26
47	$813.96	$813.96	$879.08	$879.08	$830.24	$830.24	$785.94	$785.94
48	$851.46	$851.46	$919.58	$919.58	$868.49	$868.49	$822.14	$822.14
49	$888.43	$888.43	$959.51	$959.51	$906.20	$906.20	$857.85	$857.85
50	$930.10	$930.10	$1,004.50	$1,004.50	$948.70	$948.70	$898.07	$898.07
51	$971.24	$971.24	$1,048.93	$1,048.93	$990.66	$990.66	$937.80	$937.80
52	$1,016.54	$1,016.54	$1,097.87	$1,097.87	$1,036.87	$1,036.87	$981.54	$981.54
53	$1,062.37	$1,062.37	$1,147.36	$1,147.36	$1,083.62	$1,083.62	$1,025.79	$1,025.79
54	$1,111.84	$1,111.84	$1,200.79	$1,200.79	$1,134.08	$1,134.08	$1,073.56	$1,073.56
55	$1,161.32	$1,161.32	$1,254.22	$1,254.22	$1,184.54	$1,184.54	$1,121.33	$1,121.33
56	$1,214.96	$1,214.96	$1,312.15	$1,312.15	$1,239.26	$1,239.26	$1,173.13	$1,173.13
57	$1,269.12	$1,269.12	$1,370.65	$1,370.65	$1,294.50	$1,294.50	$1,225.42	$1,225.42
58	$1,326.92	$1,326.92	$1,433.08	$1,433.08	$1,353.46	$1,353.46	$1,281.24	$1,281.24
59	$1,355.56	$1,355.56	$1,464.01	$1,464.01	$1,382.68	$1,382.68	$1,308.89	$1,308.89
60	$1,413.37	$1,413.37	$1,526.44	$1,526.44	$1,441.64	$1,441.64	$1,364.71	$1,364.71
61	$1,463.36	$1,463.36	$1,580.43	$1,580.43	$1,492.63	$1,492.63	$1,412.98	$1,412.98
62	$1,496.17	$1,496.17	$1,615.87	$1,615.87	$1,526.10	$1,526.10	$1,444.66	$1,444.66
63	$1,537.31	$1,537.31	$1,660.30	$1,660.30	$1,568.06	$1,568.06	$1,484.38	$1,484.38
64+	$1,562.30	$1,562.30	$1,687.28	$1,687.28	$1,593.56	$1,593.56	$1,508.51	$1,508.51

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010200**		**45127PA0010200**		**45127PA0010203**		**45127PA0010204**	
Plan Marketing Name =>	**d Performance PPO 1000/0/20**		**d Performance PPO 1000/0/20**		**Gold PPO Choice 1000/0/20 Rx**		**d PPO Choice Select 1000/0/20**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**7**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**	
Deductible =>	**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**		**$1000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**		**$20/$40/$250 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$415.45	$415.45	$392.37	$392.37	$407.54	$407.54	$384.32	$384.32
15	$452.37	$452.37	$427.24	$427.24	$443.77	$443.77	$418.48	$418.48
16	$466.49	$466.49	$440.58	$440.58	$457.62	$457.62	$431.54	$431.54
17	$480.61	$480.61	$453.91	$453.91	$471.47	$471.47	$444.60	$444.60
18	$495.82	$495.82	$468.27	$468.27	$486.38	$486.38	$458.67	$458.67
19	$511.03	$511.03	$482.64	$482.64	$501.30	$501.30	$472.73	$472.73
20	$526.78	$526.78	$497.51	$497.51	$516.75	$516.75	$487.30	$487.30
21	$543.07	$543.07	$512.90	$512.90	$532.73	$532.73	$502.37	$502.37
22	$543.07	$543.07	$512.90	$512.90	$532.73	$532.73	$502.37	$502.37
23	$543.07	$543.07	$512.90	$512.90	$532.73	$532.73	$502.37	$502.37
24	$543.07	$543.07	$512.90	$512.90	$532.73	$532.73	$502.37	$502.37
25	$545.24	$545.24	$514.95	$514.95	$534.86	$534.86	$504.38	$504.38
26	$556.10	$556.10	$525.21	$525.21	$545.52	$545.52	$514.43	$514.43
27	$569.13	$569.13	$537.52	$537.52	$558.30	$558.30	$526.49	$526.49
28	$590.31	$590.31	$557.52	$557.52	$579.08	$579.08	$546.08	$546.08
29	$607.69	$607.69	$573.93	$573.93	$596.13	$596.13	$562.16	$562.16
30	$616.38	$616.38	$582.14	$582.14	$604.65	$604.65	$570.19	$570.19
31	$629.41	$629.41	$594.45	$594.45	$617.44	$617.44	$582.25	$582.25
32	$642.45	$642.45	$606.76	$606.76	$630.22	$630.22	$594.31	$594.31
33	$650.59	$650.59	$614.45	$614.45	$638.21	$638.21	$601.84	$601.84
34	$659.28	$659.28	$622.66	$622.66	$646.74	$646.74	$609.88	$609.88
35	$663.63	$663.63	$626.76	$626.76	$651.00	$651.00	$613.90	$613.90
36	$667.97	$667.97	$630.86	$630.86	$655.26	$655.26	$617.92	$617.92
37	$672.32	$672.32	$634.97	$634.97	$659.52	$659.52	$621.94	$621.94
38	$676.66	$676.66	$639.07	$639.07	$663.78	$663.78	$625.96	$625.96
39	$685.35	$685.35	$647.28	$647.28	$672.31	$672.31	$633.99	$633.99
40	$694.04	$694.04	$655.48	$655.48	$680.83	$680.83	$642.03	$642.03
41	$707.07	$707.07	$667.79	$667.79	$693.62	$693.62	$654.09	$654.09
42	$719.56	$719.56	$679.59	$679.59	$705.87	$705.87	$665.64	$665.64
43	$736.94	$736.94	$696.00	$696.00	$722.92	$722.92	$681.72	$681.72
44	$758.66	$758.66	$716.52	$716.52	$744.23	$744.23	$701.81	$701.81
45	$784.19	$784.19	$740.62	$740.62	$769.26	$769.26	$725.43	$725.43
46	$814.60	$814.60	$769.35	$769.35	$799.10	$799.10	$753.56	$753.56
47	$848.81	$848.81	$801.66	$801.66	$832.66	$832.66	$785.21	$785.21
48	$887.91	$887.91	$838.59	$838.59	$871.02	$871.02	$821.38	$821.38
49	$926.47	$926.47	$875.00	$875.00	$908.84	$908.84	$857.05	$857.05
50	$969.92	$969.92	$916.03	$916.03	$951.46	$951.46	$897.24	$897.24
51	$1,012.82	$1,012.82	$956.55	$956.55	$993.54	$993.54	$936.93	$936.93
52	$1,060.07	$1,060.07	$1,001.17	$1,001.17	$1,039.89	$1,039.89	$980.63	$980.63
53	$1,107.86	$1,107.86	$1,046.31	$1,046.31	$1,086.77	$1,086.77	$1,024.84	$1,024.84
54	$1,159.45	$1,159.45	$1,095.03	$1,095.03	$1,137.38	$1,137.38	$1,072.57	$1,072.57
55	$1,211.04	$1,211.04	$1,143.76	$1,143.76	$1,187.99	$1,187.99	$1,120.29	$1,120.29
56	$1,266.98	$1,266.98	$1,196.59	$1,196.59	$1,242.86	$1,242.86	$1,172.04	$1,172.04
57	$1,323.45	$1,323.45	$1,249.93	$1,249.93	$1,298.27	$1,298.27	$1,224.28	$1,224.28
58	$1,383.74	$1,383.74	$1,306.86	$1,306.86	$1,357.40	$1,357.40	$1,280.05	$1,280.05
59	$1,413.60	$1,413.60	$1,335.07	$1,335.07	$1,386.70	$1,386.70	$1,307.68	$1,307.68
60	$1,473.88	$1,473.88	$1,392.00	$1,392.00	$1,445.83	$1,445.83	$1,363.44	$1,363.44
61	$1,526.02	$1,526.02	$1,441.24	$1,441.24	$1,496.98	$1,496.98	$1,411.67	$1,411.67
62	$1,560.23	$1,560.23	$1,473.55	$1,473.55	$1,530.54	$1,530.54	$1,443.32	$1,443.32
63	$1,603.13	$1,603.13	$1,514.07	$1,514.07	$1,572.62	$1,572.62	$1,483.00	$1,483.00
64+	$1,629.20	$1,629.20	$1,538.69	$1,538.69	$1,598.18	$1,598.18	$1,507.11	$1,507.11

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010204**		**45127PA0010132**		**45127PA0010132**		**45127PA0010132**	
Plan Marketing Name =>	**PPO Choice Select 1000/0/20**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**		**Silver PPO 4000/0/40 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Gold**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$1000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**		**$4000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$20/$40/$250 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$362.96	$362.96	$336.12	$336.12	$363.01	$363.01	$342.84	$342.84
15	$395.23	$395.23	$366.00	$366.00	$395.27	$395.27	$373.32	$373.32
16	$407.56	$407.56	$377.42	$377.42	$407.61	$407.61	$384.97	$384.97
17	$419.90	$419.90	$388.84	$388.84	$419.95	$419.95	$396.62	$396.62
18	$433.18	$433.18	$401.14	$401.14	$433.24	$433.24	$409.17	$409.17
19	$446.47	$446.47	$413.45	$413.45	$446.52	$446.52	$421.72	$421.72
20	$460.23	$460.23	$426.19	$426.19	$460.28	$460.28	$434.71	$434.71
21	$474.46	$474.46	$439.37	$439.37	$474.52	$474.52	$448.16	$448.16
22	$474.46	$474.46	$439.37	$439.37	$474.52	$474.52	$448.16	$448.16
23	$474.46	$474.46	$439.37	$439.37	$474.52	$474.52	$448.16	$448.16
24	$474.46	$474.46	$439.37	$439.37	$474.52	$474.52	$448.16	$448.16
25	$476.36	$476.36	$441.13	$441.13	$476.42	$476.42	$449.95	$449.95
26	$485.85	$485.85	$449.91	$449.91	$485.91	$485.91	$458.91	$458.91
27	$497.24	$497.24	$460.46	$460.46	$497.30	$497.30	$469.67	$469.67
28	$515.74	$515.74	$477.60	$477.60	$515.80	$515.80	$487.15	$487.15
29	$530.92	$530.92	$491.66	$491.66	$530.99	$530.99	$501.49	$501.49
30	$538.52	$538.52	$498.68	$498.68	$538.58	$538.58	$508.66	$508.66
31	$549.90	$549.90	$509.23	$509.23	$549.97	$549.97	$519.41	$519.41
32	$561.29	$561.29	$519.77	$519.77	$561.36	$561.36	$530.17	$530.17
33	$568.41	$568.41	$526.37	$526.37	$568.47	$568.47	$536.89	$536.89
34	$576.00	$576.00	$533.40	$533.40	$576.07	$576.07	$544.06	$544.06
35	$579.79	$579.79	$536.91	$536.91	$579.86	$579.86	$547.65	$547.65
36	$583.59	$583.59	$540.43	$540.43	$583.66	$583.66	$551.23	$551.23
37	$587.39	$587.39	$543.94	$543.94	$587.46	$587.46	$554.82	$554.82
38	$591.18	$591.18	$547.46	$547.46	$591.25	$591.25	$558.40	$558.40
39	$598.77	$598.77	$554.48	$554.48	$598.84	$598.84	$565.57	$565.57
40	$606.36	$606.36	$561.51	$561.51	$606.44	$606.44	$572.75	$572.75
41	$617.75	$617.75	$572.06	$572.06	$617.82	$617.82	$583.50	$583.50
42	$628.66	$628.66	$582.17	$582.17	$628.74	$628.74	$593.81	$593.81
43	$643.85	$643.85	$596.23	$596.23	$643.92	$643.92	$608.15	$608.15
44	$662.83	$662.83	$613.80	$613.80	$662.90	$662.90	$626.08	$626.08
45	$685.12	$685.12	$634.45	$634.45	$685.21	$685.21	$647.14	$647.14
46	$711.69	$711.69	$659.06	$659.06	$711.78	$711.78	$672.24	$672.24
47	$741.59	$741.59	$686.74	$686.74	$741.67	$741.67	$700.47	$700.47
48	$775.75	$775.75	$718.37	$718.37	$775.84	$775.84	$732.74	$732.74
49	$809.43	$809.43	$749.57	$749.57	$809.53	$809.53	$764.56	$764.56
50	$847.39	$847.39	$784.71	$784.71	$847.49	$847.49	$800.41	$800.41
51	$884.87	$884.87	$819.43	$819.43	$884.98	$884.98	$835.81	$835.81
52	$926.15	$926.15	$857.65	$857.65	$926.26	$926.26	$874.80	$874.80
53	$967.90	$967.90	$896.31	$896.31	$968.02	$968.02	$914.24	$914.24
54	$1,012.98	$1,012.98	$938.05	$938.05	$1,013.10	$1,013.10	$956.82	$956.82
55	$1,058.05	$1,058.05	$979.80	$979.80	$1,058.18	$1,058.18	$999.39	$999.39
56	$1,106.92	$1,106.92	$1,025.05	$1,025.05	$1,107.05	$1,107.05	$1,045.55	$1,045.55
57	$1,156.27	$1,156.27	$1,070.74	$1,070.74	$1,156.40	$1,156.40	$1,092.16	$1,092.16
58	$1,208.93	$1,208.93	$1,119.51	$1,119.51	$1,209.08	$1,209.08	$1,141.91	$1,141.91
59	$1,235.03	$1,235.03	$1,143.68	$1,143.68	$1,235.17	$1,235.17	$1,166.55	$1,166.55
60	$1,287.69	$1,287.69	$1,192.45	$1,192.45	$1,287.85	$1,287.85	$1,216.30	$1,216.30
61	$1,333.24	$1,333.24	$1,234.63	$1,234.63	$1,333.40	$1,333.40	$1,259.32	$1,259.32
62	$1,363.13	$1,363.13	$1,262.31	$1,262.31	$1,363.29	$1,363.29	$1,287.56	$1,287.56
63	$1,400.62	$1,400.62	$1,297.02	$1,297.02	$1,400.78	$1,400.78	$1,322.96	$1,322.96
64+	$1,423.38	$1,423.38	$1,318.10	$1,318.10	$1,423.55	$1,423.55	$1,344.47	$1,344.47

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010131**		**45127PA0010131**		**45127PA0010131**		**45127PA0010185**	
Plan Marketing Name =>	**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 4000/0/40 Rx 250**		**Silver PPO 5000/0/35 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$4000 /$250 Med/Rx**		**$5000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$40/$75/$400 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$316.80	$316.80	$342.15	$342.15	$323.14	$323.14	$317.63	$317.63
15	$344.96	$344.96	$372.56	$372.56	$351.86	$351.86	$345.86	$345.86
16	$355.73	$355.73	$384.19	$384.19	$362.84	$362.84	$356.66	$356.66
17	$366.50	$366.50	$395.82	$395.82	$373.83	$373.83	$367.45	$367.45
18	$378.09	$378.09	$408.34	$408.34	$385.65	$385.65	$379.08	$379.08
19	$389.69	$389.69	$420.86	$420.86	$397.48	$397.48	$390.70	$390.70
20	$401.70	$401.70	$433.83	$433.83	$409.73	$409.73	$402.74	$402.74
21	$414.12	$414.12	$447.25	$447.25	$422.40	$422.40	$415.20	$415.20
22	$414.12	$414.12	$447.25	$447.25	$422.40	$422.40	$415.20	$415.20
23	$414.12	$414.12	$447.25	$447.25	$422.40	$422.40	$415.20	$415.20
24	$414.12	$414.12	$447.25	$447.25	$422.40	$422.40	$415.20	$415.20
25	$415.78	$415.78	$449.04	$449.04	$424.09	$424.09	$416.86	$416.86
26	$424.06	$424.06	$457.98	$457.98	$432.54	$432.54	$425.16	$425.16
27	$434.00	$434.00	$468.72	$468.72	$442.68	$442.68	$435.13	$435.13
28	$450.15	$450.15	$486.16	$486.16	$459.15	$459.15	$451.32	$451.32
29	$463.40	$463.40	$500.47	$500.47	$472.67	$472.67	$464.61	$464.61
30	$470.03	$470.03	$507.63	$507.63	$479.43	$479.43	$471.25	$471.25
31	$479.97	$479.97	$518.36	$518.36	$489.56	$489.56	$481.22	$481.22
32	$489.90	$489.90	$529.10	$529.10	$499.70	$499.70	$491.18	$491.18
33	$496.12	$496.12	$535.81	$535.81	$506.04	$506.04	$497.41	$497.41
34	$502.74	$502.74	$542.96	$542.96	$512.80	$512.80	$504.05	$504.05
35	$506.05	$506.05	$546.54	$546.54	$516.18	$516.18	$507.37	$507.37
36	$509.37	$509.37	$550.12	$550.12	$519.55	$519.55	$510.70	$510.70
37	$512.68	$512.68	$553.70	$553.70	$522.93	$522.93	$514.02	$514.02
38	$515.99	$515.99	$557.27	$557.27	$526.31	$526.31	$517.34	$517.34
39	$522.62	$522.62	$564.43	$564.43	$533.07	$533.07	$523.98	$523.98
40	$529.25	$529.25	$571.58	$571.58	$539.83	$539.83	$530.63	$530.63
41	$539.18	$539.18	$582.32	$582.32	$549.97	$549.97	$540.59	$540.59
42	$548.71	$548.71	$592.61	$592.61	$559.68	$559.68	$550.14	$550.14
43	$561.96	$561.96	$606.92	$606.92	$573.20	$573.20	$563.43	$563.43
44	$578.53	$578.53	$624.81	$624.81	$590.10	$590.10	$580.03	$580.03
45	$597.99	$597.99	$645.83	$645.83	$609.95	$609.95	$599.55	$599.55
46	$621.18	$621.18	$670.87	$670.87	$633.60	$633.60	$622.80	$622.80
47	$647.27	$647.27	$699.05	$699.05	$660.21	$660.21	$648.96	$648.96
48	$677.09	$677.09	$731.25	$731.25	$690.63	$690.63	$678.85	$678.85
49	$706.49	$706.49	$763.01	$763.01	$720.62	$720.62	$708.33	$708.33
50	$739.62	$739.62	$798.79	$798.79	$754.41	$754.41	$741.55	$741.55
51	$772.33	$772.33	$834.12	$834.12	$787.78	$787.78	$774.35	$774.35
52	$808.36	$808.36	$873.03	$873.03	$824.53	$824.53	$810.47	$810.47
53	$844.80	$844.80	$912.39	$912.39	$861.70	$861.70	$847.01	$847.01
54	$884.15	$884.15	$954.88	$954.88	$901.83	$901.83	$886.45	$886.45
55	$923.49	$923.49	$997.37	$997.37	$941.96	$941.96	$925.90	$925.90
56	$966.14	$966.14	$1,043.43	$1,043.43	$985.46	$985.46	$968.66	$968.66
57	$1,009.21	$1,009.21	$1,089.95	$1,089.95	$1,029.39	$1,029.39	$1,011.84	$1,011.84
58	$1,055.18	$1,055.18	$1,139.59	$1,139.59	$1,076.28	$1,076.28	$1,057.93	$1,057.93
59	$1,077.95	$1,077.95	$1,164.19	$1,164.19	$1,099.51	$1,099.51	$1,080.77	$1,080.77
60	$1,123.92	$1,123.92	$1,213.84	$1,213.84	$1,146.40	$1,146.40	$1,126.85	$1,126.85
61	$1,163.68	$1,163.68	$1,256.77	$1,256.77	$1,186.95	$1,186.95	$1,166.71	$1,166.71
62	$1,189.77	$1,189.77	$1,284.95	$1,284.95	$1,213.56	$1,213.56	$1,192.87	$1,192.87
63	$1,222.48	$1,222.48	$1,320.28	$1,320.28	$1,246.93	$1,246.93	$1,225.67	$1,225.67
64+	$1,242.35	$1,242.35	$1,341.74	$1,341.74	$1,267.20	$1,267.20	$1,245.59	$1,245.59

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010185**		**45127PA0010185**		**45127PA0010184**		**45127PA0010184**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 0**		**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 5000/0/35 Rx 250**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$0 Med/Rx**		**$5000 /$0 Med/Rx**		**$5000 /$250 Med/Rx**		**$5000 /$250 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**		**$8700 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$343.04	$343.04	$323.98	$323.98	$299.17	$299.17	$323.10	$323.10
15	$373.53	$373.53	$352.78	$352.78	$325.76	$325.76	$351.82	$351.82
16	$385.19	$385.19	$363.79	$363.79	$335.93	$335.93	$362.80	$362.80
17	$396.85	$396.85	$374.80	$374.80	$346.10	$346.10	$373.78	$373.78
18	$409.40	$409.40	$386.66	$386.66	$357.05	$357.05	$385.61	$385.61
19	$421.96	$421.96	$398.52	$398.52	$368.00	$368.00	$397.44	$397.44
20	$434.96	$434.96	$410.80	$410.80	$379.34	$379.34	$409.68	$409.68
21	$448.42	$448.42	$423.50	$423.50	$391.07	$391.07	$422.36	$422.36
22	$448.42	$448.42	$423.50	$423.50	$391.07	$391.07	$422.36	$422.36
23	$448.42	$448.42	$423.50	$423.50	$391.07	$391.07	$422.36	$422.36
24	$448.42	$448.42	$423.50	$423.50	$391.07	$391.07	$422.36	$422.36
25	$450.21	$450.21	$425.20	$425.20	$392.63	$392.63	$424.05	$424.05
26	$459.18	$459.18	$433.67	$433.67	$400.46	$400.46	$432.49	$432.49
27	$469.94	$469.94	$443.83	$443.83	$409.84	$409.84	$442.63	$442.63
28	$487.43	$487.43	$460.35	$460.35	$425.09	$425.09	$459.10	$459.10
29	$501.78	$501.78	$473.90	$473.90	$437.61	$437.61	$472.62	$472.62
30	$508.95	$508.95	$480.68	$480.68	$443.86	$443.86	$479.37	$479.37
31	$519.71	$519.71	$490.84	$490.84	$453.25	$453.25	$489.51	$489.51
32	$530.48	$530.48	$501.01	$501.01	$462.64	$462.64	$499.65	$499.65
33	$537.20	$537.20	$507.36	$507.36	$468.50	$468.50	$505.98	$505.98
34	$544.38	$544.38	$514.13	$514.13	$474.76	$474.76	$512.74	$512.74
35	$547.96	$547.96	$517.52	$517.52	$477.89	$477.89	$516.12	$516.12
36	$551.55	$551.55	$520.91	$520.91	$481.02	$481.02	$519.50	$519.50
37	$555.14	$555.14	$524.30	$524.30	$484.14	$484.14	$522.88	$522.88
38	$558.73	$558.73	$527.69	$527.69	$487.27	$487.27	$526.26	$526.26
39	$565.90	$565.90	$534.46	$534.46	$493.53	$493.53	$533.01	$533.01
40	$573.08	$573.08	$541.24	$541.24	$499.79	$499.79	$539.77	$539.77
41	$583.84	$583.84	$551.40	$551.40	$509.17	$509.17	$549.91	$549.91
42	$594.15	$594.15	$561.14	$561.14	$518.17	$518.17	$559.62	$559.62
43	$608.50	$608.50	$574.69	$574.69	$530.68	$530.68	$573.14	$573.14
44	$626.44	$626.44	$591.64	$591.64	$546.32	$546.32	$590.03	$590.03
45	$647.51	$647.51	$611.54	$611.54	$564.71	$564.71	$609.88	$609.88
46	$672.62	$672.62	$635.26	$635.26	$586.60	$586.60	$633.53	$633.53
47	$700.87	$700.87	$661.94	$661.94	$611.24	$611.24	$660.14	$660.14
48	$733.16	$733.16	$692.43	$692.43	$639.40	$639.40	$690.55	$690.55
49	$765.00	$765.00	$722.50	$722.50	$667.17	$667.17	$720.54	$720.54
50	$800.87	$800.87	$756.38	$756.38	$698.45	$698.45	$754.33	$754.33
51	$836.30	$836.30	$789.83	$789.83	$729.35	$729.35	$787.69	$787.69
52	$875.31	$875.31	$826.68	$826.68	$763.37	$763.37	$824.44	$824.44
53	$914.77	$914.77	$863.95	$863.95	$797.78	$797.78	$861.61	$861.61
54	$957.37	$957.37	$904.18	$904.18	$834.93	$834.93	$901.73	$901.73
55	$999.97	$999.97	$944.41	$944.41	$872.09	$872.09	$941.85	$941.85
56	$1,046.15	$1,046.15	$988.03	$988.03	$912.37	$912.37	$985.36	$985.36
57	$1,092.79	$1,092.79	$1,032.08	$1,032.08	$953.04	$953.04	$1,029.28	$1,029.28
58	$1,142.56	$1,142.56	$1,079.09	$1,079.09	$996.45	$996.45	$1,076.16	$1,076.16
59	$1,167.23	$1,167.23	$1,102.38	$1,102.38	$1,017.96	$1,017.96	$1,099.39	$1,099.39
60	$1,217.00	$1,217.00	$1,149.39	$1,149.39	$1,061.36	$1,061.36	$1,146.27	$1,146.27
61	$1,260.05	$1,260.05	$1,190.05	$1,190.05	$1,098.91	$1,098.91	$1,186.82	$1,186.82
62	$1,288.30	$1,288.30	$1,216.73	$1,216.73	$1,123.54	$1,123.54	$1,213.43	$1,213.43
63	$1,323.72	$1,323.72	$1,250.18	$1,250.18	$1,154.44	$1,154.44	$1,246.79	$1,246.79
64+	$1,345.25	$1,345.25	$1,270.50	$1,270.50	$1,173.20	$1,173.20	$1,267.07	$1,267.07

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010184**		**45127PA0010187**		**45127PA0010187**		**45127PA0010187**	
Plan Marketing Name =>	**Silver PPO 5000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**		**Silver PPO 6000/0/35 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$5000 /$250 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**		**$6000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8700 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$305.15	$305.15	$311.62	$311.62	$336.55	$336.55	$317.86	$317.86
15	$332.28	$332.28	$339.32	$339.32	$366.47	$366.47	$346.11	$346.11
16	$342.65	$342.65	$349.91	$349.91	$377.91	$377.91	$356.91	$356.91
17	$353.02	$353.02	$360.50	$360.50	$389.35	$389.35	$367.71	$367.71
18	$364.19	$364.19	$371.91	$371.91	$401.66	$401.66	$379.35	$379.35
19	$375.36	$375.36	$383.32	$383.32	$413.98	$413.98	$390.98	$390.98
20	$386.92	$386.92	$395.13	$395.13	$426.74	$426.74	$403.03	$403.03
21	$398.89	$398.89	$407.35	$407.35	$439.94	$439.94	$415.50	$415.50
22	$398.89	$398.89	$407.35	$407.35	$439.94	$439.94	$415.50	$415.50
23	$398.89	$398.89	$407.35	$407.35	$439.94	$439.94	$415.50	$415.50
24	$398.89	$398.89	$407.35	$407.35	$439.94	$439.94	$415.50	$415.50
25	$400.49	$400.49	$408.98	$408.98	$441.70	$441.70	$417.16	$417.16
26	$408.46	$408.46	$417.13	$417.13	$450.50	$450.50	$425.47	$425.47
27	$418.04	$418.04	$426.90	$426.90	$461.06	$461.06	$435.44	$435.44
28	$433.59	$433.59	$442.79	$442.79	$478.21	$478.21	$451.65	$451.65
29	$446.36	$446.36	$455.82	$455.82	$492.29	$492.29	$464.94	$464.94
30	$452.74	$452.74	$462.34	$462.34	$499.33	$499.33	$471.59	$471.59
31	$462.32	$462.32	$472.12	$472.12	$509.89	$509.89	$481.56	$481.56
32	$471.89	$471.89	$481.90	$481.90	$520.45	$520.45	$491.53	$491.53
33	$477.87	$477.87	$488.01	$488.01	$527.05	$527.05	$497.77	$497.77
34	$484.25	$484.25	$494.52	$494.52	$534.08	$534.08	$504.41	$504.41
35	$487.45	$487.45	$497.78	$497.78	$537.60	$537.60	$507.74	$507.74
36	$490.64	$490.64	$501.04	$501.04	$541.12	$541.12	$511.06	$511.06
37	$493.83	$493.83	$504.30	$504.30	$544.64	$544.64	$514.39	$514.39
38	$497.02	$497.02	$507.56	$507.56	$548.16	$548.16	$517.71	$517.71
39	$503.40	$503.40	$514.08	$514.08	$555.20	$555.20	$524.36	$524.36
40	$509.78	$509.78	$520.59	$520.59	$562.24	$562.24	$531.01	$531.01
41	$519.36	$519.36	$530.37	$530.37	$572.80	$572.80	$540.98	$540.98
42	$528.53	$528.53	$539.74	$539.74	$582.92	$582.92	$550.53	$550.53
43	$541.30	$541.30	$552.77	$552.77	$597.00	$597.00	$563.83	$563.83
44	$557.25	$557.25	$569.07	$569.07	$614.59	$614.59	$580.45	$580.45
45	$576.00	$576.00	$588.21	$588.21	$635.27	$635.27	$599.98	$599.98
46	$598.34	$598.34	$611.02	$611.02	$659.91	$659.91	$623.25	$623.25
47	$623.47	$623.47	$636.69	$636.69	$687.62	$687.62	$649.42	$649.42
48	$652.19	$652.19	$666.02	$666.02	$719.30	$719.30	$679.34	$679.34
49	$680.51	$680.51	$694.94	$694.94	$750.53	$750.53	$708.84	$708.84
50	$712.42	$712.42	$727.53	$727.53	$785.73	$785.73	$742.08	$742.08
51	$743.93	$743.93	$759.71	$759.71	$820.48	$820.48	$774.90	$774.90
52	$778.64	$778.64	$795.15	$795.15	$858.76	$858.76	$811.05	$811.05
53	$813.74	$813.74	$830.99	$830.99	$897.47	$897.47	$847.61	$847.61
54	$851.63	$851.63	$869.69	$869.69	$939.27	$939.27	$887.09	$887.09
55	$889.53	$889.53	$908.39	$908.39	$981.06	$981.06	$926.56	$926.56
56	$930.61	$930.61	$950.35	$950.35	$1,026.38	$1,026.38	$969.35	$969.35
57	$972.10	$972.10	$992.71	$992.71	$1,072.13	$1,072.13	$1,012.57	$1,012.57
58	$1,016.38	$1,016.38	$1,037.93	$1,037.93	$1,120.96	$1,120.96	$1,058.69	$1,058.69
59	$1,038.31	$1,038.31	$1,060.33	$1,060.33	$1,145.16	$1,145.16	$1,081.54	$1,081.54
60	$1,082.59	$1,082.59	$1,105.55	$1,105.55	$1,193.99	$1,193.99	$1,127.66	$1,127.66
61	$1,120.88	$1,120.88	$1,144.65	$1,144.65	$1,236.23	$1,236.23	$1,167.55	$1,167.55
62	$1,146.01	$1,146.01	$1,170.32	$1,170.32	$1,263.94	$1,263.94	$1,193.72	$1,193.72
63	$1,177.53	$1,177.53	$1,202.50	$1,202.50	$1,298.70	$1,298.70	$1,226.55	$1,226.55
64+	$1,196.66	$1,196.66	$1,222.04	$1,222.04	$1,319.81	$1,319.81	$1,246.49	$1,246.49

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010186**		**45127PA0010186**		**45127PA0010186**		**45127PA0010124**	
Plan Marketing Name =>	**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver PPO 6000/0/35 Rx 250**		**Silver QHDHP PPO 2750/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Silver**	
Deductible =>	**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$6000 /$250 Med/Rx**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$35/$65/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$8550 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$293.38	$293.38	$316.85	$316.85	$299.25	$299.25	$339.84	$339.84
15	$319.46	$319.46	$345.01	$345.01	$325.84	$325.84	$370.04	$370.04
16	$329.43	$329.43	$355.78	$355.78	$336.02	$336.02	$381.59	$381.59
17	$339.40	$339.40	$366.55	$366.55	$346.19	$346.19	$393.14	$393.14
18	$350.14	$350.14	$378.15	$378.15	$357.14	$357.14	$405.58	$405.58
19	$360.87	$360.87	$389.74	$389.74	$368.09	$368.09	$418.02	$418.02
20	$372.00	$372.00	$401.75	$401.75	$379.43	$379.43	$430.90	$430.90
21	$383.50	$383.50	$414.18	$414.18	$391.17	$391.17	$444.23	$444.23
22	$383.50	$383.50	$414.18	$414.18	$391.17	$391.17	$444.23	$444.23
23	$383.50	$383.50	$414.18	$414.18	$391.17	$391.17	$444.23	$444.23
24	$383.50	$383.50	$414.18	$414.18	$391.17	$391.17	$444.23	$444.23
25	$385.03	$385.03	$415.84	$415.84	$392.73	$392.73	$446.01	$446.01
26	$392.70	$392.70	$424.12	$424.12	$400.56	$400.56	$454.89	$454.89
27	$401.91	$401.91	$434.06	$434.06	$409.95	$409.95	$465.55	$465.55
28	$416.86	$416.86	$450.21	$450.21	$425.20	$425.20	$482.88	$482.88
29	$429.14	$429.14	$463.47	$463.47	$437.72	$437.72	$497.09	$497.09
30	$435.27	$435.27	$470.09	$470.09	$443.98	$443.98	$504.20	$504.20
31	$444.48	$444.48	$480.03	$480.03	$453.37	$453.37	$514.86	$514.86
32	$453.68	$453.68	$489.97	$489.97	$462.75	$462.75	$525.52	$525.52
33	$459.43	$459.43	$496.19	$496.19	$468.62	$468.62	$532.19	$532.19
34	$465.57	$465.57	$502.81	$502.81	$474.88	$474.88	$539.30	$539.30
35	$468.64	$468.64	$506.13	$506.13	$478.01	$478.01	$542.85	$542.85
36	$471.70	$471.70	$509.44	$509.44	$481.14	$481.14	$546.40	$546.40
37	$474.77	$474.77	$512.75	$512.75	$484.27	$484.27	$549.96	$549.96
38	$477.84	$477.84	$516.07	$516.07	$487.40	$487.40	$553.51	$553.51
39	$483.98	$483.98	$522.70	$522.70	$493.66	$493.66	$560.62	$560.62
40	$490.11	$490.11	$529.32	$529.32	$499.92	$499.92	$567.73	$567.73
41	$499.32	$499.32	$539.26	$539.26	$509.30	$509.30	$578.39	$578.39
42	$508.14	$508.14	$548.79	$548.79	$518.30	$518.30	$588.60	$588.60
43	$520.41	$520.41	$562.04	$562.04	$530.82	$530.82	$602.82	$602.82
44	$535.75	$535.75	$578.61	$578.61	$546.46	$546.46	$620.59	$620.59
45	$553.77	$553.77	$598.08	$598.08	$564.85	$564.85	$641.47	$641.47
46	$575.25	$575.25	$621.27	$621.27	$586.76	$586.76	$666.34	$666.34
47	$599.41	$599.41	$647.36	$647.36	$611.40	$611.40	$694.33	$694.33
48	$627.02	$627.02	$677.18	$677.18	$639.56	$639.56	$726.32	$726.32
49	$654.25	$654.25	$706.59	$706.59	$667.34	$667.34	$757.86	$757.86
50	$684.93	$684.93	$739.73	$739.73	$698.63	$698.63	$793.39	$793.39
51	$715.23	$715.23	$772.45	$772.45	$729.53	$729.53	$828.49	$828.49
52	$748.59	$748.59	$808.48	$808.48	$763.56	$763.56	$867.14	$867.14
53	$782.34	$782.34	$844.93	$844.93	$797.99	$797.99	$906.23	$906.23
54	$818.77	$818.77	$884.27	$884.27	$835.15	$835.15	$948.43	$948.43
55	$855.20	$855.20	$923.62	$923.62	$872.31	$872.31	$990.63	$990.63
56	$894.71	$894.71	$966.28	$966.28	$912.60	$912.60	$1,036.39	$1,036.39
57	$934.59	$934.59	$1,009.36	$1,009.36	$953.28	$953.28	$1,082.59	$1,082.59
58	$977.16	$977.16	$1,055.33	$1,055.33	$996.70	$996.70	$1,131.90	$1,131.90
59	$998.25	$998.25	$1,078.11	$1,078.11	$1,018.22	$1,018.22	$1,156.33	$1,156.33
60	$1,040.82	$1,040.82	$1,124.08	$1,124.08	$1,061.64	$1,061.64	$1,205.64	$1,205.64
61	$1,077.64	$1,077.64	$1,163.85	$1,163.85	$1,099.19	$1,099.19	$1,248.29	$1,248.29
62	$1,101.80	$1,101.80	$1,189.94	$1,189.94	$1,123.83	$1,123.83	$1,276.27	$1,276.27
63	$1,132.09	$1,132.09	$1,222.66	$1,222.66	$1,154.73	$1,154.73	$1,311.37	$1,311.37
64+	$1,150.49	$1,150.49	$1,242.53	$1,242.53	$1,173.50	$1,173.50	$1,332.68	$1,332.68

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010124**		**45127PA0010124**		**45127PA0010170**		**45127PA0010170**	
Plan Marketing Name =>	**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 2750/0/25**		**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP PPO 3500/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$3500 Med/Rx Combined**		**$3500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$367.02	$367.02	$346.63	$346.63	$311.11	$311.11	$336.00	$336.00
15	$399.65	$399.65	$377.44	$377.44	$338.76	$338.76	$365.87	$365.87
16	$412.12	$412.12	$389.23	$389.23	$349.34	$349.34	$377.29	$377.29
17	$424.60	$424.60	$401.01	$401.01	$359.91	$359.91	$388.70	$388.70
18	$438.03	$438.03	$413.69	$413.69	$371.30	$371.30	$401.00	$401.00
19	$451.46	$451.46	$426.38	$426.38	$382.69	$382.69	$413.30	$413.30
20	$465.38	$465.38	$439.52	$439.52	$394.48	$394.48	$426.04	$426.04
21	$479.77	$479.77	$453.11	$453.11	$406.68	$406.68	$439.21	$439.21
22	$479.77	$479.77	$453.11	$453.11	$406.68	$406.68	$439.21	$439.21
23	$479.77	$479.77	$453.11	$453.11	$406.68	$406.68	$439.21	$439.21
24	$479.77	$479.77	$453.11	$453.11	$406.68	$406.68	$439.21	$439.21
25	$481.69	$481.69	$454.93	$454.93	$408.31	$408.31	$440.97	$440.97
26	$491.28	$491.28	$463.99	$463.99	$416.44	$416.44	$449.76	$449.76
27	$502.80	$502.80	$474.86	$474.86	$426.20	$426.20	$460.30	$460.30
28	$521.51	$521.51	$492.54	$492.54	$442.06	$442.06	$477.43	$477.43
29	$536.86	$536.86	$507.04	$507.04	$455.07	$455.07	$491.48	$491.48
30	$544.54	$544.54	$514.29	$514.29	$461.58	$461.58	$498.51	$498.51
31	$556.05	$556.05	$525.16	$525.16	$471.34	$471.34	$509.05	$509.05
32	$567.57	$567.57	$536.03	$536.03	$481.10	$481.10	$519.59	$519.59
33	$574.76	$574.76	$542.83	$542.83	$487.20	$487.20	$526.18	$526.18
34	$582.44	$582.44	$550.08	$550.08	$493.71	$493.71	$533.21	$533.21
35	$586.28	$586.28	$553.71	$553.71	$496.96	$496.96	$536.72	$536.72
36	$590.12	$590.12	$557.33	$557.33	$500.22	$500.22	$540.23	$540.23
37	$593.95	$593.95	$560.96	$560.96	$503.47	$503.47	$543.75	$543.75
38	$597.79	$597.79	$564.58	$564.58	$506.72	$506.72	$547.26	$547.26
39	$605.47	$605.47	$571.83	$571.83	$513.23	$513.23	$554.29	$554.29
40	$613.14	$613.14	$579.08	$579.08	$519.74	$519.74	$561.32	$561.32
41	$624.66	$624.66	$589.96	$589.96	$529.50	$529.50	$571.86	$571.86
42	$635.69	$635.69	$600.38	$600.38	$538.85	$538.85	$581.96	$581.96
43	$651.05	$651.05	$614.88	$614.88	$551.86	$551.86	$596.01	$596.01
44	$670.24	$670.24	$633.00	$633.00	$568.13	$568.13	$613.58	$613.58
45	$692.79	$692.79	$654.30	$654.30	$587.25	$587.25	$634.23	$634.23
46	$719.65	$719.65	$679.67	$679.67	$610.02	$610.02	$658.82	$658.82
47	$749.88	$749.88	$708.22	$708.22	$635.64	$635.64	$686.49	$686.49
48	$784.42	$784.42	$740.84	$740.84	$664.92	$664.92	$718.12	$718.12
49	$818.48	$818.48	$773.01	$773.01	$693.80	$693.80	$749.30	$749.30
50	$856.87	$856.87	$809.26	$809.26	$726.33	$726.33	$784.44	$784.44
51	$894.77	$894.77	$845.06	$845.06	$758.46	$758.46	$819.13	$819.13
52	$936.51	$936.51	$884.48	$884.48	$793.84	$793.84	$857.35	$857.35
53	$978.73	$978.73	$924.35	$924.35	$829.63	$829.63	$896.00	$896.00
54	$1,024.31	$1,024.31	$967.40	$967.40	$868.26	$868.26	$937.72	$937.72
55	$1,069.88	$1,069.88	$1,010.45	$1,010.45	$906.90	$906.90	$979.45	$979.45
56	$1,119.30	$1,119.30	$1,057.12	$1,057.12	$948.78	$948.78	$1,024.69	$1,024.69
57	$1,169.20	$1,169.20	$1,104.24	$1,104.24	$991.08	$991.08	$1,070.37	$1,070.37
58	$1,222.45	$1,222.45	$1,154.54	$1,154.54	$1,036.22	$1,036.22	$1,119.12	$1,119.12
59	$1,248.84	$1,248.84	$1,179.46	$1,179.46	$1,058.59	$1,058.59	$1,143.28	$1,143.28
60	$1,302.09	$1,302.09	$1,229.75	$1,229.75	$1,103.73	$1,103.73	$1,192.03	$1,192.03
61	$1,348.15	$1,348.15	$1,273.25	$1,273.25	$1,142.77	$1,142.77	$1,234.19	$1,234.19
62	$1,378.37	$1,378.37	$1,301.80	$1,301.80	$1,168.39	$1,168.39	$1,261.86	$1,261.86
63	$1,416.28	$1,416.28	$1,337.59	$1,337.59	$1,200.52	$1,200.52	$1,296.56	$1,296.56
64+	$1,439.30	$1,439.30	$1,359.33	$1,359.33	$1,220.03	$1,220.03	$1,317.63	$1,317.63

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010170**		**45127PA0010199**		**45127PA0010199**		**45127PA0010199**	
Plan Marketing Name =>	**Silver QHDHP PPO 3500/0/25**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**		**Silver QHDHP-E PPO 4500/0/10**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$3500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**		**$4500 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**		**$10/$20/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$317.33	$317.33	$294.40	$294.40	$317.95	$317.95	$300.29	$300.29
15	$345.54	$345.54	$320.57	$320.57	$346.22	$346.22	$326.98	$326.98
16	$356.32	$356.32	$330.58	$330.58	$357.02	$357.02	$337.19	$337.19
17	$367.11	$367.11	$340.58	$340.58	$367.83	$367.83	$347.40	$347.40
18	$378.72	$378.72	$351.36	$351.36	$379.47	$379.47	$358.39	$358.39
19	$390.34	$390.34	$362.13	$362.13	$391.11	$391.11	$369.38	$369.38
20	$402.37	$402.37	$373.29	$373.29	$403.16	$403.16	$380.76	$380.76
21	$414.81	$414.81	$384.84	$384.84	$415.63	$415.63	$392.54	$392.54
22	$414.81	$414.81	$384.84	$384.84	$415.63	$415.63	$392.54	$392.54
23	$414.81	$414.81	$384.84	$384.84	$415.63	$415.63	$392.54	$392.54
24	$414.81	$414.81	$384.84	$384.84	$415.63	$415.63	$392.54	$392.54
25	$416.47	$416.47	$386.38	$386.38	$417.29	$417.29	$394.11	$394.11
26	$424.77	$424.77	$394.08	$394.08	$425.60	$425.60	$401.96	$401.96
27	$434.72	$434.72	$403.31	$403.31	$435.58	$435.58	$411.38	$411.38
28	$450.90	$450.90	$418.32	$418.32	$451.79	$451.79	$426.69	$426.69
29	$464.18	$464.18	$430.64	$430.64	$465.09	$465.09	$439.25	$439.25
30	$470.81	$470.81	$436.79	$436.79	$471.74	$471.74	$445.53	$445.53
31	$480.77	$480.77	$446.03	$446.03	$481.71	$481.71	$454.95	$454.95
32	$490.72	$490.72	$455.27	$455.27	$491.69	$491.69	$464.37	$464.37
33	$496.95	$496.95	$461.04	$461.04	$497.92	$497.92	$470.26	$470.26
34	$503.58	$503.58	$467.20	$467.20	$504.57	$504.57	$476.54	$476.54
35	$506.90	$506.90	$470.27	$470.27	$507.90	$507.90	$479.68	$479.68
36	$510.22	$510.22	$473.35	$473.35	$511.22	$511.22	$482.82	$482.82
37	$513.54	$513.54	$476.43	$476.43	$514.55	$514.55	$485.96	$485.96
38	$516.86	$516.86	$479.51	$479.51	$517.87	$517.87	$489.10	$489.10
39	$523.49	$523.49	$485.67	$485.67	$524.52	$524.52	$495.38	$495.38
40	$530.13	$530.13	$491.83	$491.83	$531.17	$531.17	$501.66	$501.66
41	$540.09	$540.09	$501.06	$501.06	$541.15	$541.15	$511.08	$511.08
42	$549.63	$549.63	$509.91	$509.91	$550.71	$550.71	$520.11	$520.11
43	$562.90	$562.90	$522.23	$522.23	$564.01	$564.01	$532.67	$532.67
44	$579.49	$579.49	$537.62	$537.62	$580.63	$580.63	$548.37	$548.37
45	$598.99	$598.99	$555.71	$555.71	$600.17	$600.17	$566.82	$566.82
46	$622.22	$622.22	$577.26	$577.26	$623.44	$623.44	$588.81	$588.81
47	$648.35	$648.35	$601.50	$601.50	$649.63	$649.63	$613.54	$613.54
48	$678.22	$678.22	$629.21	$629.21	$679.55	$679.55	$641.80	$641.80
49	$707.67	$707.67	$656.54	$656.54	$709.06	$709.06	$669.67	$669.67
50	$740.86	$740.86	$687.32	$687.32	$742.31	$742.31	$701.07	$701.07
51	$773.63	$773.63	$717.73	$717.73	$775.14	$775.14	$732.08	$732.08
52	$809.72	$809.72	$751.21	$751.21	$811.30	$811.30	$766.23	$766.23
53	$846.22	$846.22	$785.07	$785.07	$847.88	$847.88	$800.78	$800.78
54	$885.63	$885.63	$821.63	$821.63	$887.36	$887.36	$838.07	$838.07
55	$925.03	$925.03	$858.19	$858.19	$926.85	$926.85	$875.36	$875.36
56	$967.76	$967.76	$897.83	$897.83	$969.66	$969.66	$915.79	$915.79
57	$1,010.90	$1,010.90	$937.86	$937.86	$1,012.88	$1,012.88	$956.61	$956.61
58	$1,056.95	$1,056.95	$980.57	$980.57	$1,059.02	$1,059.02	$1,000.18	$1,000.18
59	$1,079.76	$1,079.76	$1,001.74	$1,001.74	$1,081.88	$1,081.88	$1,021.77	$1,021.77
60	$1,125.80	$1,125.80	$1,044.46	$1,044.46	$1,128.01	$1,128.01	$1,065.34	$1,065.34
61	$1,165.63	$1,165.63	$1,081.40	$1,081.40	$1,167.91	$1,167.91	$1,103.03	$1,103.03
62	$1,191.76	$1,191.76	$1,105.65	$1,105.65	$1,194.10	$1,194.10	$1,127.76	$1,127.76
63	$1,224.53	$1,224.53	$1,136.05	$1,136.05	$1,226.93	$1,226.93	$1,158.77	$1,158.77
64+	$1,244.43	$1,244.43	$1,154.51	$1,154.51	$1,246.88	$1,246.88	$1,177.61	$1,177.61

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010201**		**45127PA0010201**		**45127PA0010201**		**45127PA0010205**	
Plan Marketing Name =>	**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**QHDHP Performance PPO 2750**		**er QHDHP PPO Choice 2750/0,**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**		**$2750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**		**$7000 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$308.25	$308.25	$332.91	$332.91	$314.41	$314.41	$326.75	$326.75
15	$335.65	$335.65	$362.50	$362.50	$342.36	$342.36	$355.80	$355.80
16	$346.13	$346.13	$373.82	$373.82	$353.05	$353.05	$366.90	$366.90
17	$356.60	$356.60	$385.13	$385.13	$363.73	$363.73	$378.01	$378.01
18	$367.88	$367.88	$397.31	$397.31	$375.24	$375.24	$389.97	$389.97
19	$379.17	$379.17	$409.50	$409.50	$386.75	$386.75	$401.93	$401.93
20	$390.85	$390.85	$422.12	$422.12	$398.67	$398.67	$414.32	$414.32
21	$402.94	$402.94	$435.18	$435.18	$411.00	$411.00	$427.13	$427.13
22	$402.94	$402.94	$435.18	$435.18	$411.00	$411.00	$427.13	$427.13
23	$402.94	$402.94	$435.18	$435.18	$411.00	$411.00	$427.13	$427.13
24	$402.94	$402.94	$435.18	$435.18	$411.00	$411.00	$427.13	$427.13
25	$404.55	$404.55	$436.92	$436.92	$412.64	$412.64	$428.84	$428.84
26	$412.61	$412.61	$445.62	$445.62	$420.86	$420.86	$437.38	$437.38
27	$422.28	$422.28	$456.06	$456.06	$430.73	$430.73	$447.63	$447.63
28	$438.00	$438.00	$473.04	$473.04	$446.76	$446.76	$464.29	$464.29
29	$450.89	$450.89	$486.96	$486.96	$459.91	$459.91	$477.96	$477.96
30	$457.34	$457.34	$493.92	$493.92	$466.48	$466.48	$484.79	$484.79
31	$467.01	$467.01	$504.37	$504.37	$476.35	$476.35	$495.04	$495.04
32	$476.68	$476.68	$514.81	$514.81	$486.21	$486.21	$505.29	$505.29
33	$482.72	$482.72	$521.34	$521.34	$492.38	$492.38	$511.70	$511.70
34	$489.17	$489.17	$528.30	$528.30	$498.95	$498.95	$518.53	$518.53
35	$492.39	$492.39	$531.78	$531.78	$502.24	$502.24	$521.95	$521.95
36	$495.62	$495.62	$535.27	$535.27	$505.53	$505.53	$525.37	$525.37
37	$498.84	$498.84	$538.75	$538.75	$508.82	$508.82	$528.79	$528.79
38	$502.06	$502.06	$542.23	$542.23	$512.10	$512.10	$532.20	$532.20
39	$508.51	$508.51	$549.19	$549.19	$518.68	$518.68	$539.04	$539.04
40	$514.96	$514.96	$556.15	$556.15	$525.26	$525.26	$545.87	$545.87
41	$524.63	$524.63	$566.60	$566.60	$535.12	$535.12	$556.12	$556.12
42	$533.90	$533.90	$576.61	$576.61	$544.57	$544.57	$565.95	$565.95
43	$546.79	$546.79	$590.53	$590.53	$557.73	$557.73	$579.61	$579.61
44	$562.91	$562.91	$607.94	$607.94	$574.17	$574.17	$596.70	$596.70
45	$581.85	$581.85	$628.39	$628.39	$593.48	$593.48	$616.77	$616.77
46	$604.41	$604.41	$652.76	$652.76	$616.50	$616.50	$640.69	$640.69
47	$629.80	$629.80	$680.18	$680.18	$642.39	$642.39	$667.60	$667.60
48	$658.81	$658.81	$711.51	$711.51	$671.98	$671.98	$698.36	$698.36
49	$687.42	$687.42	$742.41	$742.41	$701.16	$701.16	$728.68	$728.68
50	$719.65	$719.65	$777.22	$777.22	$734.04	$734.04	$762.85	$762.85
51	$751.48	$751.48	$811.60	$811.60	$766.51	$766.51	$796.60	$796.60
52	$786.54	$786.54	$849.46	$849.46	$802.27	$802.27	$833.76	$833.76
53	$822.00	$822.00	$887.76	$887.76	$838.44	$838.44	$871.34	$871.34
54	$860.28	$860.28	$929.10	$929.10	$877.48	$877.48	$911.92	$911.92
55	$898.56	$898.56	$970.44	$970.44	$916.53	$916.53	$952.50	$952.50
56	$940.06	$940.06	$1,015.26	$1,015.26	$958.86	$958.86	$996.49	$996.49
57	$981.96	$981.96	$1,060.52	$1,060.52	$1,001.60	$1,001.60	$1,040.91	$1,040.91
58	$1,026.69	$1,026.69	$1,108.83	$1,108.83	$1,047.22	$1,047.22	$1,088.33	$1,088.33
59	$1,048.85	$1,048.85	$1,132.76	$1,132.76	$1,069.83	$1,069.83	$1,111.82	$1,111.82
60	$1,093.58	$1,093.58	$1,181.07	$1,181.07	$1,115.45	$1,115.45	$1,159.23	$1,159.23
61	$1,132.26	$1,132.26	$1,222.84	$1,222.84	$1,154.91	$1,154.91	$1,200.23	$1,200.23
62	$1,157.65	$1,157.65	$1,250.26	$1,250.26	$1,180.80	$1,180.80	$1,227.14	$1,227.14
63	$1,189.48	$1,189.48	$1,284.64	$1,284.64	$1,213.27	$1,213.27	$1,260.89	$1,260.89
64+	$1,208.81	$1,208.81	$1,305.53	$1,305.53	$1,232.99	$1,232.99	$1,281.38	$1,281.38

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	45127PA0010206		45127PA0010206		45127PA0010202		45127PA0010202	
Plan Marketing Name =>	QHDHP PPO Choice Select 2750		QHDHP PPO Choice Select 2750		r Performance PPO 4500/0/30		r Performance PPO 4500/0/30	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	$2750 Med/Rx Combined		$2750 Med/Rx Combined		$4500 /$0 Med/Rx		$4500 /$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%	
Copays =>	$15/$30/$350 PCP/SPC/ER		$15/$30/$350 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER		$30/$60/$400 PCP/SPC/ER	
OOP Maximum =>	$7000 Med/Rx Combined		$7000 Med/Rx Combined		$9300 Med/Rx Combined		$9300 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$308.66	$308.66	$291.51	$291.51	$296.58	$296.58	$320.31	$320.31
15	$336.10	$336.10	$317.42	$317.42	$322.95	$322.95	$348.78	$348.78
16	$346.59	$346.59	$327.33	$327.33	$333.03	$333.03	$359.67	$359.67
17	$357.08	$357.08	$337.24	$337.24	$343.11	$343.11	$370.55	$370.55
18	$368.37	$368.37	$347.91	$347.91	$353.96	$353.96	$382.28	$382.28
19	$379.67	$379.67	$358.58	$358.58	$364.82	$364.82	$394.00	$394.00
20	$391.37	$391.37	$369.63	$369.63	$376.06	$376.06	$406.14	$406.14
21	$403.48	$403.48	$381.06	$381.06	$387.69	$387.69	$418.71	$418.71
22	$403.48	$403.48	$381.06	$381.06	$387.69	$387.69	$418.71	$418.71
23	$403.48	$403.48	$381.06	$381.06	$387.69	$387.69	$418.71	$418.71
24	$403.48	$403.48	$381.06	$381.06	$387.69	$387.69	$418.71	$418.71
25	$405.09	$405.09	$382.59	$382.59	$389.24	$389.24	$420.38	$420.38
26	$413.16	$413.16	$390.21	$390.21	$396.99	$396.99	$428.75	$428.75
27	$422.84	$422.84	$399.35	$399.35	$406.30	$406.30	$438.80	$438.80
28	$438.58	$438.58	$414.21	$414.21	$421.42	$421.42	$455.13	$455.13
29	$451.49	$451.49	$426.41	$426.41	$433.83	$433.83	$468.53	$468.53
30	$457.95	$457.95	$432.51	$432.51	$440.03	$440.03	$475.23	$475.23
31	$467.63	$467.63	$441.65	$441.65	$449.33	$449.33	$485.28	$485.28
32	$477.31	$477.31	$450.80	$450.80	$458.64	$458.64	$495.33	$495.33
33	$483.37	$483.37	$456.51	$456.51	$464.45	$464.45	$501.61	$501.61
34	$489.82	$489.82	$462.61	$462.61	$470.66	$470.66	$508.31	$508.31
35	$493.05	$493.05	$465.66	$465.66	$473.76	$473.76	$511.66	$511.66
36	$496.28	$496.28	$468.71	$468.71	$476.86	$476.86	$515.01	$515.01
37	$499.50	$499.50	$471.75	$471.75	$479.96	$479.96	$518.36	$518.36
38	$502.73	$502.73	$474.80	$474.80	$483.06	$483.06	$521.71	$521.71
39	$509.19	$509.19	$480.90	$480.90	$489.26	$489.26	$528.41	$528.41
40	$515.64	$515.64	$487.00	$487.00	$495.47	$495.47	$535.11	$535.11
41	$525.33	$525.33	$496.14	$496.14	$504.77	$504.77	$545.15	$545.15
42	$534.61	$534.61	$504.91	$504.91	$513.69	$513.69	$554.78	$554.78
43	$547.52	$547.52	$517.10	$517.10	$526.10	$526.10	$568.18	$568.18
44	$563.66	$563.66	$532.34	$532.34	$541.60	$541.60	$584.93	$584.93
45	$582.62	$582.62	$550.25	$550.25	$559.82	$559.82	$604.61	$604.61
46	$605.22	$605.22	$571.59	$571.59	$581.54	$581.54	$628.06	$628.06
47	$630.63	$630.63	$595.60	$595.60	$605.96	$605.96	$654.44	$654.44
48	$659.69	$659.69	$623.04	$623.04	$633.87	$633.87	$684.58	$684.58
49	$688.33	$688.33	$650.09	$650.09	$661.40	$661.40	$714.31	$714.31
50	$720.61	$720.61	$680.58	$680.58	$692.41	$692.41	$747.81	$747.81
51	$752.48	$752.48	$710.68	$710.68	$723.04	$723.04	$780.89	$780.89
52	$787.59	$787.59	$743.83	$743.83	$756.77	$756.77	$817.31	$817.31
53	$823.09	$823.09	$777.37	$777.37	$790.89	$790.89	$854.16	$854.16
54	$861.42	$861.42	$813.57	$813.57	$827.72	$827.72	$893.94	$893.94
55	$899.75	$899.75	$849.77	$849.77	$864.55	$864.55	$933.71	$933.71
56	$941.31	$941.31	$889.02	$889.02	$904.48	$904.48	$976.84	$976.84
57	$983.27	$983.27	$928.65	$928.65	$944.80	$944.80	$1,020.38	$1,020.38
58	$1,028.06	$1,028.06	$970.95	$970.95	$987.83	$987.83	$1,066.86	$1,066.86
59	$1,050.25	$1,050.25	$991.90	$991.90	$1,009.16	$1,009.16	$1,089.89	$1,089.89
60	$1,095.04	$1,095.04	$1,034.20	$1,034.20	$1,052.19	$1,052.19	$1,136.37	$1,136.37
61	$1,133.77	$1,133.77	$1,070.78	$1,070.78	$1,089.41	$1,089.41	$1,176.56	$1,176.56
62	$1,159.19	$1,159.19	$1,094.79	$1,094.79	$1,113.83	$1,113.83	$1,202.94	$1,202.94
63	$1,191.06	$1,191.06	$1,124.89	$1,124.89	$1,144.46	$1,144.46	$1,236.02	$1,236.02
64+	$1,210.43	$1,210.43	$1,143.18	$1,143.18	$1,163.06	$1,163.06	$1,256.12	$1,256.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010202**		**45127PA0010207**		**45127PA0010208**		**45127PA0010208**	
Plan Marketing Name =>	**er Performance PPO 4500/0/30**		**ilver PPO Choice 4500/0/30 Rx**		**r PPO Choice Select 4500/0/30**		**r PPO Choice Select 4500/0/30**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**7**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Silver**		**Silver**		**Silver**		**Silver**	
Deductible =>	**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**		**$4500 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**		**$30/$60/$400 PCP/SPC/ER**	
OOP Maximum =>	**$9300 Med/Rx Combined**		**$9300 Med/Rx Combined**		**$9300 Med/Rx Combined**		**$9300 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$302.51	$302.51	$314.42	$314.42	$297.11	$297.11	$280.60	$280.60
15	$329.40	$329.40	$342.37	$342.37	$323.52	$323.52	$305.55	$305.55
16	$339.69	$339.69	$353.05	$353.05	$333.62	$333.62	$315.08	$315.08
17	$349.97	$349.97	$363.74	$363.74	$343.72	$343.72	$324.62	$324.62
18	$361.04	$361.04	$375.25	$375.25	$354.59	$354.59	$334.89	$334.89
19	$372.11	$372.11	$386.76	$386.76	$365.46	$365.46	$345.16	$345.16
20	$383.58	$383.58	$398.67	$398.67	$376.73	$376.73	$355.80	$355.80
21	$395.44	$395.44	$411.00	$411.00	$388.38	$388.38	$366.80	$366.80
22	$395.44	$395.44	$411.00	$411.00	$388.38	$388.38	$366.80	$366.80
23	$395.44	$395.44	$411.00	$411.00	$388.38	$388.38	$366.80	$366.80
24	$395.44	$395.44	$411.00	$411.00	$388.38	$388.38	$366.80	$366.80
25	$397.03	$397.03	$412.65	$412.65	$389.93	$389.93	$368.27	$368.27
26	$404.93	$404.93	$420.87	$420.87	$397.70	$397.70	$375.61	$375.61
27	$414.43	$414.43	$430.73	$430.73	$407.02	$407.02	$384.41	$384.41
28	$429.85	$429.85	$446.76	$446.76	$422.17	$422.17	$398.71	$398.71
29	$442.50	$442.50	$459.91	$459.91	$434.60	$434.60	$410.45	$410.45
30	$448.83	$448.83	$466.49	$466.49	$440.81	$440.81	$416.32	$416.32
31	$458.32	$458.32	$476.35	$476.35	$450.13	$450.13	$425.12	$425.12
32	$467.81	$467.81	$486.22	$486.22	$459.45	$459.45	$433.93	$433.93
33	$473.74	$473.74	$492.38	$492.38	$465.28	$465.28	$439.43	$439.43
34	$480.07	$480.07	$498.96	$498.96	$471.49	$471.49	$445.30	$445.30
35	$483.23	$483.23	$502.25	$502.25	$474.60	$474.60	$448.23	$448.23
36	$486.40	$486.40	$505.54	$505.54	$477.71	$477.71	$451.17	$451.17
37	$489.56	$489.56	$508.82	$508.82	$480.81	$480.81	$454.10	$454.10
38	$492.72	$492.72	$512.11	$512.11	$483.92	$483.92	$457.04	$457.04
39	$499.05	$499.05	$518.69	$518.69	$490.13	$490.13	$462.90	$462.90
40	$505.38	$505.38	$525.26	$525.26	$496.35	$496.35	$468.77	$468.77
41	$514.87	$514.87	$535.13	$535.13	$505.67	$505.67	$477.58	$477.58
42	$523.96	$523.96	$544.58	$544.58	$514.60	$514.60	$486.01	$486.01
43	$536.62	$536.62	$557.73	$557.73	$527.03	$527.03	$497.75	$497.75
44	$552.43	$552.43	$574.17	$574.17	$542.57	$542.57	$512.42	$512.42
45	$571.02	$571.02	$593.49	$593.49	$560.82	$560.82	$529.66	$529.66
46	$593.17	$593.17	$616.51	$616.51	$582.57	$582.57	$550.20	$550.20
47	$618.08	$618.08	$642.40	$642.40	$607.04	$607.04	$573.31	$573.31
48	$646.55	$646.55	$671.99	$671.99	$635.00	$635.00	$599.72	$599.72
49	$674.63	$674.63	$701.17	$701.17	$662.57	$662.57	$625.76	$625.76
50	$706.26	$706.26	$734.05	$734.05	$693.64	$693.64	$655.11	$655.11
51	$737.50	$737.50	$766.52	$766.52	$724.33	$724.33	$684.09	$684.09
52	$771.91	$771.91	$802.28	$802.28	$758.12	$758.12	$716.00	$716.00
53	$806.71	$806.71	$838.45	$838.45	$792.29	$792.29	$748.28	$748.28
54	$844.27	$844.27	$877.50	$877.50	$829.19	$829.19	$783.12	$783.12
55	$881.84	$881.84	$916.54	$916.54	$866.08	$866.08	$817.97	$817.97
56	$922.57	$922.57	$958.87	$958.87	$906.09	$906.09	$855.75	$855.75
57	$963.70	$963.70	$1,001.62	$1,001.62	$946.48	$946.48	$893.90	$893.90
58	$1,007.59	$1,007.59	$1,047.24	$1,047.24	$989.59	$989.59	$934.61	$934.61
59	$1,029.34	$1,029.34	$1,069.85	$1,069.85	$1,010.95	$1,010.95	$954.79	$954.79
60	$1,073.23	$1,073.23	$1,115.47	$1,115.47	$1,054.06	$1,054.06	$995.50	$995.50
61	$1,111.20	$1,111.20	$1,154.92	$1,154.92	$1,091.34	$1,091.34	$1,030.71	$1,030.71
62	$1,136.11	$1,136.11	$1,180.82	$1,180.82	$1,115.81	$1,115.81	$1,053.82	$1,053.82
63	$1,167.35	$1,167.35	$1,213.29	$1,213.29	$1,146.49	$1,146.49	$1,082.80	$1,082.80
64+	$1,186.32	$1,186.32	$1,233.00	$1,233.00	$1,165.13	$1,165.13	$1,100.40	$1,100.40

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010211**		**45127PA0010211**		**45127PA0010211**		**45127PA0010212**	
Plan Marketing Name =>	**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 250**		**Silver PPO 8000/0/40 Rx 0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$8000 /$250 Med/Rx**		**$8000 /$250 Med/Rx**		**$8000 /$250 Med/Rx**		**$8000 /$0 Med/Rx**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$284.81	$284.81	$307.59	$307.59	$290.51	$290.51	$302.09	$302.09
15	$310.13	$310.13	$334.94	$334.94	$316.33	$316.33	$328.94	$328.94
16	$319.81	$319.81	$345.39	$345.39	$326.20	$326.20	$339.21	$339.21
17	$329.49	$329.49	$355.84	$355.84	$336.08	$336.08	$349.48	$349.48
18	$339.91	$339.91	$367.10	$367.10	$346.71	$346.71	$360.53	$360.53
19	$350.33	$350.33	$378.36	$378.36	$357.34	$357.34	$371.59	$371.59
20	$361.13	$361.13	$390.02	$390.02	$368.35	$368.35	$383.04	$383.04
21	$372.30	$372.30	$402.08	$402.08	$379.75	$379.75	$394.89	$394.89
22	$372.30	$372.30	$402.08	$402.08	$379.75	$379.75	$394.89	$394.89
23	$372.30	$372.30	$402.08	$402.08	$379.75	$379.75	$394.89	$394.89
24	$372.30	$372.30	$402.08	$402.08	$379.75	$379.75	$394.89	$394.89
25	$373.79	$373.79	$403.69	$403.69	$381.26	$381.26	$396.47	$396.47
26	$381.24	$381.24	$411.73	$411.73	$388.86	$388.86	$404.37	$404.37
27	$390.17	$390.17	$421.38	$421.38	$397.97	$397.97	$413.84	$413.84
28	$404.69	$404.69	$437.07	$437.07	$412.78	$412.78	$429.25	$429.25
29	$416.60	$416.60	$449.93	$449.93	$424.94	$424.94	$441.88	$441.88
30	$422.56	$422.56	$456.37	$456.37	$431.01	$431.01	$448.20	$448.20
31	$431.50	$431.50	$466.02	$466.02	$440.13	$440.13	$457.68	$457.68
32	$440.43	$440.43	$475.67	$475.67	$449.24	$449.24	$467.15	$467.15
33	$446.02	$446.02	$481.70	$481.70	$454.94	$454.94	$473.08	$473.08
34	$451.97	$451.97	$488.13	$488.13	$461.01	$461.01	$479.40	$479.40
35	$454.95	$454.95	$491.35	$491.35	$464.05	$464.05	$482.56	$482.56
36	$457.93	$457.93	$494.56	$494.56	$467.09	$467.09	$485.71	$485.71
37	$460.91	$460.91	$497.78	$497.78	$470.13	$470.13	$488.87	$488.87
38	$463.89	$463.89	$501.00	$501.00	$473.16	$473.16	$492.03	$492.03
39	$469.84	$469.84	$507.43	$507.43	$479.24	$479.24	$498.35	$498.35
40	$475.80	$475.80	$513.86	$513.86	$485.32	$485.32	$504.67	$504.67
41	$484.73	$484.73	$523.51	$523.51	$494.43	$494.43	$514.15	$514.15
42	$493.30	$493.30	$532.76	$532.76	$503.16	$503.16	$523.23	$523.23
43	$505.21	$505.21	$545.63	$545.63	$515.32	$515.32	$535.87	$535.87
44	$520.10	$520.10	$561.71	$561.71	$530.51	$530.51	$551.66	$551.66
45	$537.60	$537.60	$580.61	$580.61	$548.35	$548.35	$570.22	$570.22
46	$558.45	$558.45	$603.13	$603.13	$569.62	$569.62	$592.34	$592.34
47	$581.90	$581.90	$628.46	$628.46	$593.54	$593.54	$617.21	$617.21
48	$608.71	$608.71	$657.41	$657.41	$620.88	$620.88	$645.65	$645.65
49	$635.14	$635.14	$685.96	$685.96	$647.85	$647.85	$673.68	$673.68
50	$664.93	$664.93	$718.12	$718.12	$678.23	$678.23	$705.27	$705.27
51	$694.34	$694.34	$749.89	$749.89	$708.23	$708.23	$736.47	$736.47
52	$726.73	$726.73	$784.87	$784.87	$741.26	$741.26	$770.83	$770.83
53	$759.49	$759.49	$820.25	$820.25	$774.68	$774.68	$805.58	$805.58
54	$794.86	$794.86	$858.45	$858.45	$810.76	$810.76	$843.09	$843.09
55	$830.23	$830.23	$896.65	$896.65	$846.83	$846.83	$880.60	$880.60
56	$868.58	$868.58	$938.06	$938.06	$885.95	$885.95	$921.28	$921.28
57	$907.30	$907.30	$979.88	$979.88	$925.44	$925.44	$962.35	$962.35
58	$948.62	$948.62	$1,024.51	$1,024.51	$967.59	$967.59	$1,006.18	$1,006.18
59	$969.10	$969.10	$1,046.62	$1,046.62	$988.48	$988.48	$1,027.90	$1,027.90
60	$1,010.42	$1,010.42	$1,091.26	$1,091.26	$1,030.63	$1,030.63	$1,071.73	$1,071.73
61	$1,046.16	$1,046.16	$1,129.86	$1,129.86	$1,067.09	$1,067.09	$1,109.64	$1,109.64
62	$1,069.62	$1,069.62	$1,155.19	$1,155.19	$1,091.01	$1,091.01	$1,134.52	$1,134.52
63	$1,099.03	$1,099.03	$1,186.95	$1,186.95	$1,121.01	$1,121.01	$1,165.72	$1,165.72
64+	$1,116.89	$1,116.89	$1,206.24	$1,206.24	$1,139.24	$1,139.24	$1,184.66	$1,184.66

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010212**		**45127PA0010212**		**45127PA0010214**		**45127PA0010214**	
Plan Marketing Name =>	**Silver PPO 8000/0/40 Rx 0**		**Silver PPO 8000/0/40 Rx 0**		**Silver QHDHP-E PPO 3750/0/25**		**Silver QHDHP-E PPO 3750/0/25**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**7**		**9**		**6**		**7**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$8000 /$0 Med/Rx**		**$8000 /$0 Med/Rx**		**$3750 Med/Rx Combined**		**$3750 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$40/$70/$350 PCP/SPC/ER**		**$40/$70/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**		**$25/$50/$350 PCP/SPC/ER**	
OOP Maximum =>	**$9450 Med/Rx Combined**		**$9450 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$326.26	$326.26	$308.13	$308.13	$274.63	$274.63	$296.60	$296.60
15	$355.26	$355.26	$335.52	$335.52	$299.04	$299.04	$322.96	$322.96
16	$366.35	$366.35	$345.99	$345.99	$308.37	$308.37	$333.04	$333.04
17	$377.44	$377.44	$356.47	$356.47	$317.71	$317.71	$343.12	$343.12
18	$389.38	$389.38	$367.75	$367.75	$327.76	$327.76	$353.98	$353.98
19	$401.32	$401.32	$379.02	$379.02	$337.81	$337.81	$364.83	$364.83
20	$413.69	$413.69	$390.70	$390.70	$348.22	$348.22	$376.08	$376.08
21	$426.48	$426.48	$402.79	$402.79	$358.99	$358.99	$387.71	$387.71
22	$426.48	$426.48	$402.79	$402.79	$358.99	$358.99	$387.71	$387.71
23	$426.48	$426.48	$402.79	$402.79	$358.99	$358.99	$387.71	$387.71
24	$426.48	$426.48	$402.79	$402.79	$358.99	$358.99	$387.71	$387.71
25	$428.19	$428.19	$404.40	$404.40	$360.43	$360.43	$389.26	$389.26
26	$436.72	$436.72	$412.45	$412.45	$367.61	$367.61	$397.01	$397.01
27	$446.95	$446.95	$422.12	$422.12	$376.22	$376.22	$406.32	$406.32
28	$463.59	$463.59	$437.83	$437.83	$390.22	$390.22	$421.44	$421.44
29	$477.23	$477.23	$450.72	$450.72	$401.71	$401.71	$433.85	$433.85
30	$484.06	$484.06	$457.16	$457.16	$407.45	$407.45	$440.05	$440.05
31	$494.29	$494.29	$466.83	$466.83	$416.07	$416.07	$449.35	$449.35
32	$504.53	$504.53	$476.50	$476.50	$424.69	$424.69	$458.66	$458.66
33	$510.92	$510.92	$482.54	$482.54	$430.07	$430.07	$464.48	$464.48
34	$517.75	$517.75	$488.98	$488.98	$435.81	$435.81	$470.68	$470.68
35	$521.16	$521.16	$492.21	$492.21	$438.69	$438.69	$473.78	$473.78
36	$524.57	$524.57	$495.43	$495.43	$441.56	$441.56	$476.88	$476.88
37	$527.98	$527.98	$498.65	$498.65	$444.43	$444.43	$479.98	$479.98
38	$531.40	$531.40	$501.87	$501.87	$447.30	$447.30	$483.09	$483.09
39	$538.22	$538.22	$508.32	$508.32	$453.05	$453.05	$489.29	$489.29
40	$545.04	$545.04	$514.76	$514.76	$458.79	$458.79	$495.49	$495.49
41	$555.28	$555.28	$524.43	$524.43	$467.40	$467.40	$504.80	$504.80
42	$565.09	$565.09	$533.69	$533.69	$475.66	$475.66	$513.71	$513.71
43	$578.73	$578.73	$546.58	$546.58	$487.15	$487.15	$526.12	$526.12
44	$595.79	$595.79	$562.69	$562.69	$501.51	$501.51	$541.63	$541.63
45	$615.84	$615.84	$581.63	$581.63	$518.38	$518.38	$559.85	$559.85
46	$639.72	$639.72	$604.18	$604.18	$538.48	$538.48	$581.56	$581.56
47	$666.59	$666.59	$629.56	$629.56	$561.10	$561.10	$605.99	$605.99
48	$697.30	$697.30	$658.56	$658.56	$586.95	$586.95	$633.90	$633.90
49	$727.58	$727.58	$687.16	$687.16	$612.44	$612.44	$661.43	$661.43
50	$761.70	$761.70	$719.38	$719.38	$641.16	$641.16	$692.45	$692.45
51	$795.39	$795.39	$751.20	$751.20	$669.52	$669.52	$723.08	$723.08
52	$832.49	$832.49	$786.24	$786.24	$700.75	$700.75	$756.81	$756.81
53	$870.02	$870.02	$821.69	$821.69	$732.34	$732.34	$790.93	$790.93
54	$910.54	$910.54	$859.95	$859.95	$766.44	$766.44	$827.76	$827.76
55	$951.05	$951.05	$898.22	$898.22	$800.55	$800.55	$864.59	$864.59
56	$994.98	$994.98	$939.70	$939.70	$837.52	$837.52	$904.53	$904.53
57	$1,039.33	$1,039.33	$981.59	$981.59	$874.86	$874.86	$944.85	$944.85
58	$1,086.67	$1,086.67	$1,026.30	$1,026.30	$914.71	$914.71	$987.88	$987.88
59	$1,110.13	$1,110.13	$1,048.46	$1,048.46	$934.45	$934.45	$1,009.21	$1,009.21
60	$1,157.47	$1,157.47	$1,093.17	$1,093.17	$974.30	$974.30	$1,052.24	$1,052.24
61	$1,198.41	$1,198.41	$1,131.83	$1,131.83	$1,008.76	$1,008.76	$1,089.46	$1,089.46
62	$1,225.28	$1,225.28	$1,157.21	$1,157.21	$1,031.38	$1,031.38	$1,113.89	$1,113.89
63	$1,258.97	$1,258.97	$1,189.03	$1,189.03	$1,059.74	$1,059.74	$1,144.52	$1,144.52
64+	$1,279.43	$1,279.43	$1,208.36	$1,208.36	$1,076.96	$1,076.96	$1,163.12	$1,163.12

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010214**		**45127PA0010210**		**45127PA0010210**		**45127PA0010210**	
Plan Marketing Name =>	**Silver QHDHP-E PPO 3750/0/25**		**Silver QHDHP-E PPO 5300/0/15**		**Silver QHDHP-E PPO 5300/0/15**		**Silver QHDHP-E PPO 5300/0/15**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**9**		**6**		**7**		**9**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**		**Off-Exchange and Small Group**	
Deductible =>	**$3750 Med/Rx Combined**		**$5300 Med/Rx Combined**		**$5300 Med/Rx Combined**		**$5300 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$25/$50/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**		**$15/$30/$350 PCP/SPC/ER**	
OOP Maximum =>	**$6900 Med/Rx Combined**		**$6800 Med/Rx Combined**		**$6800 Med/Rx Combined**		**$6800 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$280.12	$280.12	$267.90	$267.90	$289.33	$289.33	$273.25	$273.25
15	$305.02	$305.02	$291.71	$291.71	$315.04	$315.04	$297.54	$297.54
16	$314.54	$314.54	$300.81	$300.81	$324.88	$324.88	$306.83	$306.83
17	$324.06	$324.06	$309.92	$309.92	$334.71	$334.71	$316.12	$316.12
18	$334.31	$334.31	$319.72	$319.72	$345.30	$345.30	$326.12	$326.12
19	$344.57	$344.57	$329.53	$329.53	$355.89	$355.89	$336.12	$336.12
20	$355.18	$355.18	$339.68	$339.68	$366.86	$366.86	$346.48	$346.48
21	$366.17	$366.17	$350.19	$350.19	$378.21	$378.21	$357.19	$357.19
22	$366.17	$366.17	$350.19	$350.19	$378.21	$378.21	$357.19	$357.19
23	$366.17	$366.17	$350.19	$350.19	$378.21	$378.21	$357.19	$357.19
24	$366.17	$366.17	$350.19	$350.19	$378.21	$378.21	$357.19	$357.19
25	$367.63	$367.63	$351.59	$351.59	$379.72	$379.72	$358.62	$358.62
26	$374.96	$374.96	$358.59	$358.59	$387.28	$387.28	$365.77	$365.77
27	$383.75	$383.75	$367.00	$367.00	$396.36	$396.36	$374.34	$374.34
28	$398.03	$398.03	$380.66	$380.66	$411.11	$411.11	$388.27	$388.27
29	$409.74	$409.74	$391.86	$391.86	$423.21	$423.21	$399.70	$399.70
30	$415.60	$415.60	$397.47	$397.47	$429.26	$429.26	$405.41	$405.41
31	$424.39	$424.39	$405.87	$405.87	$438.34	$438.34	$413.99	$413.99
32	$433.18	$433.18	$414.27	$414.27	$447.42	$447.42	$422.56	$422.56
33	$438.67	$438.67	$419.53	$419.53	$453.09	$453.09	$427.92	$427.92
34	$444.53	$444.53	$425.13	$425.13	$459.14	$459.14	$433.63	$433.63
35	$447.46	$447.46	$427.93	$427.93	$462.17	$462.17	$436.49	$436.49
36	$450.39	$450.39	$430.73	$430.73	$465.19	$465.19	$439.35	$439.35
37	$453.32	$453.32	$433.54	$433.54	$468.22	$468.22	$442.21	$442.21
38	$456.25	$456.25	$436.34	$436.34	$471.24	$471.24	$445.06	$445.06
39	$462.11	$462.11	$441.94	$441.94	$477.29	$477.29	$450.78	$450.78
40	$467.97	$467.97	$447.54	$447.54	$483.35	$483.35	$456.49	$456.49
41	$476.75	$476.75	$455.95	$455.95	$492.42	$492.42	$465.07	$465.07
42	$485.17	$485.17	$464.00	$464.00	$501.12	$501.12	$473.28	$473.28
43	$496.89	$496.89	$475.21	$475.21	$513.22	$513.22	$484.71	$484.71
44	$511.54	$511.54	$489.22	$489.22	$528.35	$528.35	$499.00	$499.00
45	$528.75	$528.75	$505.67	$505.67	$546.13	$546.13	$515.79	$515.79
46	$549.25	$549.25	$525.28	$525.28	$567.31	$567.31	$535.79	$535.79
47	$572.32	$572.32	$547.35	$547.35	$591.13	$591.13	$558.29	$558.29
48	$598.69	$598.69	$572.56	$572.56	$618.37	$618.37	$584.01	$584.01
49	$624.69	$624.69	$597.42	$597.42	$645.22	$645.22	$609.37	$609.37
50	$653.98	$653.98	$625.44	$625.44	$675.47	$675.47	$637.95	$637.95
51	$682.91	$682.91	$653.10	$653.10	$705.35	$705.35	$666.17	$666.17
52	$714.76	$714.76	$683.57	$683.57	$738.26	$738.26	$697.24	$697.24
53	$746.99	$746.99	$714.39	$714.39	$771.54	$771.54	$728.68	$728.68
54	$781.77	$781.77	$747.66	$747.66	$807.47	$807.47	$762.61	$762.61
55	$816.56	$816.56	$780.92	$780.92	$843.40	$843.40	$796.54	$796.54
56	$854.27	$854.27	$816.99	$816.99	$882.35	$882.35	$833.33	$833.33
57	$892.36	$892.36	$853.41	$853.41	$921.69	$921.69	$870.48	$870.48
58	$933.00	$933.00	$892.28	$892.28	$963.67	$963.67	$910.13	$910.13
59	$953.14	$953.14	$911.54	$911.54	$984.47	$984.47	$929.78	$929.78
60	$993.78	$993.78	$950.42	$950.42	$1,026.45	$1,026.45	$969.42	$969.42
61	$1,028.94	$1,028.94	$984.03	$984.03	$1,062.76	$1,062.76	$1,003.71	$1,003.71
62	$1,052.01	$1,052.01	$1,006.10	$1,006.10	$1,086.58	$1,086.58	$1,026.22	$1,026.22
63	$1,080.93	$1,080.93	$1,033.76	$1,033.76	$1,116.46	$1,116.46	$1,054.44	$1,054.44
64+	$1,098.50	$1,098.50	$1,050.56	$1,050.56	$1,134.62	$1,134.62	$1,071.57	$1,071.57

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	**45127PA0010135**		**45127PA0010135**		**45127PA0010135**		**45127PA0010213**	
Plan Marketing Name =>	**Bronze QHDHP-E PPO 6900/0/0**		**Bronze QHDHP-E PPO 6900/0/0**		**Bronze QHDHP-E PPO 6900/0/0**		**Bronze PPO 9450/0/0**	
Form # =>	**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**		**C24-CAAC-SGP**	
Rating Area =>	**6**		**7**		**9**		**6**	
Network =>	**PPO**		**PPO**		**PPO**		**PPO**	
Metal =>	**Bronze**		**Bronze**		**Bronze**		**Bronze**	
Deductible =>	**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$6900 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Coinsurance =>	**0%**		**0%**		**0%**		**0%**	
Copays =>	**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$300 PCP/SPC/ER**		**$0/$0/$0 PCP/SPC/ER**	
OOP Maximum =>	**$7200 Med/Rx Combined**		**$7200 Med/Rx Combined**		**$7200 Med/Rx Combined**		**$9450 Med/Rx Combined**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**
0 - 14	$255.60	$255.60	$276.05	$276.05	$260.71	$260.71	$217.37	$217.37
15	$278.32	$278.32	$300.59	$300.59	$283.89	$283.89	$236.69	$236.69
16	$287.01	$287.01	$309.97	$309.97	$292.75	$292.75	$244.08	$244.08
17	$295.70	$295.70	$319.35	$319.35	$301.61	$301.61	$251.46	$251.46
18	$305.05	$305.05	$329.46	$329.46	$311.15	$311.15	$259.42	$259.42
19	$314.41	$314.41	$339.56	$339.56	$320.70	$320.70	$267.38	$267.38
20	$324.10	$324.10	$350.02	$350.02	$330.58	$330.58	$275.62	$275.62
21	$334.12	$334.12	$360.85	$360.85	$340.80	$340.80	$284.14	$284.14
22	$334.12	$334.12	$360.85	$360.85	$340.80	$340.80	$284.14	$284.14
23	$334.12	$334.12	$360.85	$360.85	$340.80	$340.80	$284.14	$284.14
24	$334.12	$334.12	$360.85	$360.85	$340.80	$340.80	$284.14	$284.14
25	$335.46	$335.46	$362.29	$362.29	$342.17	$342.17	$285.28	$285.28
26	$342.14	$342.14	$369.51	$369.51	$348.98	$348.98	$290.96	$290.96
27	$350.16	$350.16	$378.17	$378.17	$357.16	$357.16	$297.78	$297.78
28	$363.19	$363.19	$392.24	$392.24	$370.45	$370.45	$308.86	$308.86
29	$373.88	$373.88	$403.79	$403.79	$381.36	$381.36	$317.95	$317.95
30	$379.23	$379.23	$409.56	$409.56	$386.81	$386.81	$322.50	$322.50
31	$387.25	$387.25	$418.22	$418.22	$394.99	$394.99	$329.32	$329.32
32	$395.26	$395.26	$426.89	$426.89	$403.17	$403.17	$336.14	$336.14
33	$400.28	$400.28	$432.30	$432.30	$408.28	$408.28	$340.40	$340.40
34	$405.62	$405.62	$438.07	$438.07	$413.73	$413.73	$344.95	$344.95
35	$408.29	$408.29	$440.96	$440.96	$416.46	$416.46	$347.22	$347.22
36	$410.97	$410.97	$443.85	$443.85	$419.19	$419.19	$349.49	$349.49
37	$413.64	$413.64	$446.73	$446.73	$421.91	$421.91	$351.77	$351.77
38	$416.31	$416.31	$449.62	$449.62	$424.64	$424.64	$354.04	$354.04
39	$421.66	$421.66	$455.39	$455.39	$430.09	$430.09	$358.58	$358.58
40	$427.01	$427.01	$461.17	$461.17	$435.55	$435.55	$363.13	$363.13
41	$435.02	$435.02	$469.83	$469.83	$443.72	$443.72	$369.95	$369.95
42	$442.71	$442.71	$478.13	$478.13	$451.56	$451.56	$376.49	$376.49
43	$453.40	$453.40	$489.67	$489.67	$462.47	$462.47	$385.58	$385.58
44	$466.77	$466.77	$504.11	$504.11	$476.10	$476.10	$396.94	$396.94
45	$482.47	$482.47	$521.07	$521.07	$492.12	$492.12	$410.30	$410.30
46	$501.18	$501.18	$541.27	$541.27	$511.20	$511.20	$426.21	$426.21
47	$522.23	$522.23	$564.01	$564.01	$532.67	$532.67	$444.11	$444.11
48	$546.29	$546.29	$589.99	$589.99	$557.21	$557.21	$464.57	$464.57
49	$570.01	$570.01	$615.61	$615.61	$581.41	$581.41	$484.74	$484.74
50	$596.74	$596.74	$644.48	$644.48	$608.67	$608.67	$507.47	$507.47
51	$623.13	$623.13	$672.98	$672.98	$635.60	$635.60	$529.92	$529.92
52	$652.20	$652.20	$704.38	$704.38	$665.25	$665.25	$554.64	$554.64
53	$681.60	$681.60	$736.13	$736.13	$695.24	$695.24	$579.65	$579.65
54	$713.35	$713.35	$770.41	$770.41	$727.61	$727.61	$606.64	$606.64
55	$745.09	$745.09	$804.69	$804.69	$759.99	$759.99	$633.63	$633.63
56	$779.50	$779.50	$841.86	$841.86	$795.09	$795.09	$662.90	$662.90
57	$814.25	$814.25	$879.39	$879.39	$830.54	$830.54	$692.45	$692.45
58	$851.34	$851.34	$919.44	$919.44	$868.36	$868.36	$723.99	$723.99
59	$869.71	$869.71	$939.29	$939.29	$887.11	$887.11	$739.62	$739.62
60	$906.80	$906.80	$979.35	$979.35	$924.94	$924.94	$771.16	$771.16
61	$938.88	$938.88	$1,013.99	$1,013.99	$957.65	$957.65	$798.43	$798.43
62	$959.93	$959.93	$1,036.72	$1,036.72	$979.13	$979.13	$816.33	$816.33
63	$986.32	$986.32	$1,065.23	$1,065.23	$1,006.05	$1,006.05	$838.78	$838.78
64+	$1,002.35	$1,002.35	$1,082.54	$1,082.54	$1,022.40	$1,022.40	$852.41	$852.41

Company Name:	Capital Advantage Assurance Company (CAAC)
Market:	Small Group
Product:	PPO and EPO
Effective Date of Rates:	October 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	45127PA0010213		45127PA0010213	
Plan Marketing Name =>	Bronze PPO 9450/0/0		Bronze PPO 9450/0/0	
Form # =>	C24-CAAC-SGP		C24-CAAC-SGP	
Rating Area =>	7		9	
Network =>	PPO		PPO	
Metal =>	Bronze		Bronze	
Deductible =>	$9450 Med/Rx Combined		$9450 Med/Rx Combined	
Coinsurance =>	0%		0%	
Copays =>	$0/$0/$0 PCP/SPC/ER		$0/$0/$0 PCP/SPC/ER	
OOP Maximum =>	$9450 Med/Rx Combined		$9450 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$234.76	$234.76	$221.71	$221.71
15	$255.62	$255.62	$241.42	$241.42
16	$263.60	$263.60	$248.96	$248.96
17	$271.58	$271.58	$256.49	$256.49
18	$280.17	$280.17	$264.61	$264.61
19	$288.77	$288.77	$272.72	$272.72
20	$297.67	$297.67	$281.13	$281.13
21	$306.87	$306.87	$289.82	$289.82
22	$306.87	$306.87	$289.82	$289.82
23	$306.87	$306.87	$289.82	$289.82
24	$306.87	$306.87	$289.82	$289.82
25	$308.10	$308.10	$290.98	$290.98
26	$314.24	$314.24	$296.78	$296.78
27	$321.60	$321.60	$303.73	$303.73
28	$333.57	$333.57	$315.04	$315.04
29	$343.39	$343.39	$324.31	$324.31
30	$348.30	$348.30	$328.95	$328.95
31	$355.66	$355.66	$335.90	$335.90
32	$363.03	$363.03	$342.86	$342.86
33	$367.63	$367.63	$347.21	$347.21
34	$372.54	$372.54	$351.84	$351.84
35	$375.00	$375.00	$354.16	$354.16
36	$377.45	$377.45	$356.48	$356.48
37	$379.91	$379.91	$358.80	$358.80
38	$382.36	$382.36	$361.12	$361.12
39	$387.27	$387.27	$365.76	$365.76
40	$392.18	$392.18	$370.39	$370.39
41	$399.55	$399.55	$377.35	$377.35
42	$406.60	$406.60	$384.02	$384.02
43	$416.42	$416.42	$393.29	$393.29
44	$428.70	$428.70	$404.88	$404.88
45	$443.12	$443.12	$418.50	$418.50
46	$460.31	$460.31	$434.73	$434.73
47	$479.64	$479.64	$452.99	$452.99
48	$501.73	$501.73	$473.86	$473.86
49	$523.52	$523.52	$494.44	$494.44
50	$548.07	$548.07	$517.62	$517.62
51	$572.31	$572.31	$540.52	$540.52
52	$599.01	$599.01	$565.73	$565.73
53	$626.02	$626.02	$591.24	$591.24
54	$655.17	$655.17	$618.77	$618.77
55	$684.32	$684.32	$646.30	$646.30
56	$715.93	$715.93	$676.16	$676.16
57	$747.85	$747.85	$706.30	$706.30
58	$781.91	$781.91	$738.47	$738.47
59	$798.79	$798.79	$754.41	$754.41
60	$832.85	$832.85	$786.58	$786.58
61	$862.31	$862.31	$814.40	$814.40
62	$881.64	$881.64	$832.66	$832.66
63	$905.88	$905.88	$855.56	$855.56
64+	$920.60	$920.60	$869.46	$869.46

Capital Advantage Assurance Company (CAAC)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0010055	Platinum PPO 0/0/15 Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010054	Platinum PPO 0/0/15 Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010058	Platinum PPO 250/0/15 Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010057	Platinum PPO 250/0/15 Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010117	Gold PPO 500/0/25 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010116	Gold PPO 500/0/25 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010085	Gold PPO 1000/0/20 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010084	Gold PPO 1000/0/20 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010090	Gold PPO 2000/0/15 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010089	Gold PPO 2000/0/15 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010195	Gold PPO 3000/0/15 Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010194	Gold PPO 3000/0/15 Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010161	Gold QHDHP PPO 1600/0/10	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	PPO	Gold	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010203	Gold PPO Choice 1000/0/20 Rx 0	PPO	Gold	Off	PPO Choice	7	Adams, Berks, and Lancaster
45127PA0010204	Gold PPO Choice Select 1000/0/20 Rx 0	PPO	Gold	Off	PPO Choice Select	7,9	Cumberland, Dauphin, Perry, and York
45127PA0010132	Silver PPO 4000/0/40 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010131	Silver PPO 4000/0/40 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010185	Silver PPO 5000/0/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010184	Silver PPO 5000/0/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010187	Silver PPO 6000/0/35 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010186	Silver PPO 6000/0/35 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	PPO	Silver	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	PPO	Silver	Off	PPO Choice	7	Adams, Berks, and Lancaster
45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	PPO	Silver	Off	PPO Choice Select	7,9	Cumberland, Dauphin, Perry, and York
45127PA0010202	Silver Performance PPO 4500/0/30 Rx 0	PPO	Silver	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, Lehigh, Northampton, and York
45127PA0010207	Silver PPO Choice 4500/0/30 Rx 0	PPO	Silver	Off	PPO Choice	7	Adams, Berks, and Lancaster
45127PA0010208	Silver PPO Choice Select 4500/0/30 Rx 0	PPO	Silver	Off	PPO Choice Select	7,9	Cumberland, Dauphin, Perry, and York
45127PA0010211	Silver PPO 8000/0/40 Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010212	Silver PPO 8000/0/40 Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010214	Silver QHDHP-E PPO 3750/0/20	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010210	Silver QHDHP-E PPO 5300/0/15	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	PPO	Bronze	Off	PPO	6,7,9	All
45127PA0010213	Bronze PPO 9450/0/0	PPO	Bronze	Off	PPO	6,7,9	All

Company Name Capital Advantage Assurance Company (CAAC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 6										RATING AREA 7				RATING AREA 9						
	02-01-2023 Number of Covered Lives by Rating County				963	268	5,593	150	147	5,356	663	2,086	226	367	775	2,810	5,118	2,429	2,853	2,965	1,104	244	94	1,299	151
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
45127PA0010055	Platinum PPO 0/0/15 Rx 0	PPO	Platinum	Off	$622.83	$622.83	$622.83	$622.83	$622.83	$622.83	$622.83	$622.83	$622.83	$622.83	$672.66	$672.66	$672.66	$672.66	$635.29	$635.29	$635.29	$635.29	$635.29	$635.29	635.29
45127PA0010054	Platinum PPO 0/0/15 Rx 250	PPO	Platinum	Off	$591.75	$591.75	$591.75	$591.75	$591.75	$591.75	$591.75	$591.75	$591.75	$591.75	$639.09	$639.09	$639.09	$639.09	$603.58	$603.58	$603.58	$603.58	$603.58	$603.58	603.58
45127PA0010058	Platinum PPO 250/0/15 Rx 0	PPO	Platinum	Off	$608.92	$608.92	$608.92	$608.92	$608.92	$608.92	$608.92	$608.92	$608.92	$608.92	$657.63	$657.63	$657.63	$657.63	$621.10	$621.10	$621.10	$621.10	$621.10	$621.10	621.1
45127PA0010057	Platinum PPO 250/0/15 Rx 250	PPO	Platinum	Off	$583.12	$583.12	$583.12	$583.12	$583.12	$583.12	$583.12	$583.12	$583.12	$583.12	$629.77	$629.77	$629.77	$629.77	$594.78	$594.78	$594.78	$594.78	$594.78	$594.78	594.78
45127PA0010117	Gold PPO 500/0/25 Rx 0	PPO	Gold	Off	$551.75	$551.75	$551.75	$551.75	$551.75	$551.75	$551.75	$551.75	$551.75	$551.75	$595.89	$595.89	$595.89	$595.89	$562.78	$562.78	$562.78	$562.78	$562.78	$562.78	562.78
45127PA0010116	Gold PPO 500/0/25 Rx 250	PPO	Gold	Off	$522.07	$522.07	$522.07	$522.07	$522.07	$522.07	$522.07	$522.07	$522.07	$522.07	$563.84	$563.84	$563.84	$563.84	$532.51	$532.51	$532.51	$532.51	$532.51	$532.51	532.51
45127PA0010085	Gold PPO 1000/0/20 Rx 0	PPO	Gold	Off	$536.76	$536.76	$536.76	$536.76	$536.76	$536.76	$536.76	$536.76	$536.76	$536.76	$579.70	$579.70	$579.70	$579.70	$547.50	$547.50	$547.50	$547.50	$547.50	$547.50	547.5
45127PA0010084	Gold PPO 1000/0/20 Rx 250	PPO	Gold	Off	$504.56	$504.56	$504.56	$504.56	$504.56	$504.56	$504.56	$504.56	$504.56	$504.56	$544.92	$544.92	$544.92	$544.92	$514.65	$514.65	$514.65	$514.65	$514.65	$514.65	514.65
45127PA0010090	Gold PPO 2000/0/15 Rx 0	PPO	Gold	Off	$499.80	$499.80	$499.80	$499.80	$499.80	$499.80	$499.80	$499.80	$499.80	$499.80	$539.78	$539.78	$539.78	$539.78	$509.80	$509.80	$509.80	$509.80	$509.80	$509.80	509.8
45127PA0010089	Gold PPO 2000/0/15 Rx 250	PPO	Gold	Off	$470.52	$470.52	$470.52	$470.52	$470.52	$470.52	$470.52	$470.52	$470.52	$470.52	$508.16	$508.16	$508.16	$508.16	$479.93	$479.93	$479.93	$479.93	$479.93	$479.93	479.93
45127PA0010195	Gold PPO 3000/0/15 Rx 0	PPO	Gold	Off	$475.96	$475.96	$475.96	$475.96	$475.96	$475.96	$475.96	$475.96	$475.96	$475.96	$514.04	$514.04	$514.04	$514.04	$485.48	$485.48	$485.48	$485.48	$485.48	$485.48	485.48
45127PA0010194	Gold PPO 3000/0/15 Rx 250	PPO	Gold	Off	$449.67	$449.67	$449.67	$449.67	$449.67	$449.67	$449.67	$449.67	$449.67	$449.67	$485.64	$485.64	$485.64	$485.64	$458.66	$458.66	$458.66	$458.66	$458.66	$458.66	458.66
45127PA0010161	Gold QHDHP PPO 1600/0/10	PPO	Gold	Off	$497.55	$497.55	$497.55	$497.55	$497.55	$497.55	$497.55	$497.55	$497.55	$497.55	$537.35	$537.35	$537.35	$537.35	$507.50	$507.50	$507.50	$507.50	$507.50	$507.50	507.5
45127PA0010200	Gold Performance PPO 1000/0/20 Rx 0	PPO	Gold	Off			$480.43			$480.43					$518.86			$518.86			$490.04			$490.04	
45127PA0010203	Gold PPO Choice 1000/0/20 Rx 0	PPO	Gold	Off											$508.98	$508.98	$508.98								
45127PA0010204	Gold PPO Choice Select 1000/0/20 Rx 0	PPO	Gold	Off														$479.97	$453.31	$453.31					453.31
45127PA0010132	Silver PPO 4000/0/40 Rx 0	PPO	Silver	Off	$419.79	$419.79	$419.79	$419.79	$419.79	$419.79	$419.79	$419.79	$419.79	$419.79	$453.37	$453.37	$453.37	$453.37	$428.19	$428.19	$428.19	$428.19	$428.19	$428.19	428.19
45127PA0010131	Silver PPO 4000/0/40 Rx 250	PPO	Silver	Off	$395.66	$395.66	$395.66	$395.66	$395.66	$395.66	$395.66	$395.66	$395.66	$395.66	$427.31	$427.31	$427.31	$427.31	$403.57	$403.57	$403.57	$403.57	$403.57	$403.57	403.57
45127PA0010185	Silver PPO 5000/0/35 Rx 0	PPO	Silver	Off	$396.69	$396.69	$396.69	$396.69	$396.69	$396.69	$396.69	$396.69	$396.69	$396.69	$428.43	$428.43	$428.43	$428.43	$404.62	$404.62	$404.62	$404.62	$404.62	$404.62	404.62
45127PA0010184	Silver PPO 5000/0/35 Rx 250	PPO	Silver	Off	$373.63	$373.63	$373.63	$373.63	$373.63	$373.63	$373.63	$373.63	$373.63	$373.63	$403.52	$403.52	$403.52	$403.52	$381.10	$381.10	$381.10	$381.10	$381.10	$381.10	381.1
45127PA0010187	Silver PPO 6000/0/35 Rx 0	PPO	Silver	Off	$389.19	$389.19	$389.19	$389.19	$389.19	$389.19	$389.19	$389.19	$389.19	$389.19	$420.33	$420.33	$420.33	$420.33	$396.97	$396.97	$396.97	$396.97	$396.97	$396.97	396.97
45127PA0010186	Silver PPO 6000/0/35 Rx 250	PPO	Silver	Off	$366.40	$366.40	$366.40	$366.40	$366.40	$366.40	$366.40	$366.40	$366.40	$366.40	$395.71	$395.71	$395.71	$395.71	$373.73	$373.73	$373.73	$373.73	$373.73	$373.73	373.73
45127PA0010124	Silver QHDHP PPO 2750/0/25	PPO	Silver	Off	$424.42	$424.42	$424.42	$424.42	$424.42	$424.42	$424.42	$424.42	$424.42	$424.42	$458.37	$458.37	$458.37	$458.37	$432.91	$432.91	$432.91	$432.91	$432.91	$432.91	432.91
45127PA0010170	Silver QHDHP PPO 3500/0/25	PPO	Silver	Off	$388.55	$388.55	$388.55	$388.55	$388.55	$388.55	$388.55	$388.55	$388.55	$388.55	$419.63	$419.63	$419.63	$419.63	$396.32	$396.32	$396.32	$396.32	$396.32	$396.32	396.32
45127PA0010199	Silver QHDHP-E PPO 4500/0/10	PPO	Silver	Off	$367.69	$367.69	$367.69	$367.69	$367.69	$367.69	$367.69	$367.69	$367.69	$367.69	$397.11	$397.11	$397.11	$397.11	$375.04	$375.04	$375.04	$375.04	$375.04	$375.04	375.04
45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	PPO	Silver	Off			$384.98			$384.98					$415.78			$415.78			$392.68			$392.68	
45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	PPO	Silver	Off											$408.09	$408.09	$408.09								
45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	PPO	Silver	Off														$385.48	$364.07	$364.07					364.07
45127PA0010202	Silver Performance PPO 4500/0/30 Rx 0	PPO	Silver	Off			$370.40			$370.40					$400.03			$400.03			$377.81			$377.81	
45127PA0010207	Silver PPO Choice 4500/0/30 Rx 0	PPO	Silver	Off											$392.68	$392.68	$392.68								
45127PA0010208	Silver PPO Choice Select 4500/0/30 Rx 0	PPO	Silver	Off														$371.06	$350.44	$350.44					350.44
45127PA0010211	Silver PPO 8000/0/40 Rx 250	PPO	Silver	Off	$355.70	$355.70	$355.70	$355.70	$355.70	$355.70	$355.70	$355.70	$355.70	$355.70	$384.16	$384.16	$384.16	$384.16	$362.81	$362.81	$362.81	$362.81	$362.81	$362.81	362.81
45127PA0010212	Silver PPO 8000/0/40 Rx 0	PPO	Silver	Off	$377.28	$377.28	$377.28	$377.28	$377.28	$377.28	$377.28	$377.28	$377.28	$377.28	$407.46	$407.46	$407.46	$407.46	$384.83	$384.83	$384.83	$384.83	$384.83	$384.83	384.83
45127PA0010214	Silver QHDHP-E PPO 3750/0/20	PPO	Silver	Off	$342.99	$342.99	$342.99	$342.99	$342.99	$342.99	$342.99	$342.99	$342.99	$342.99	$370.43	$370.43	$370.43	$370.43	$349.85	$349.85	$349.85	$349.85	$349.85	$349.85	349.85
45127PA0010210	Silver QHDHP-E PPO 5300/0/15	PPO	Silver	Off	$334.57	$334.57	$334.57	$334.57	$334.57	$334.57	$334.57	$334.57	$334.57	$334.57	$361.34	$361.34	$361.34	$361.34	$341.26	$341.26	$341.26	$341.26	$341.26	$341.26	341.26
45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	PPO	Bronze	Off	$319.22	$319.22	$319.22	$319.22	$319.22	$319.22	$319.22	$319.22	$319.22	$319.22	$344.76	$344.76	$344.76	$344.76	$325.60	$325.60	$325.60	$325.60	$325.60	$325.60	325.6
45127PA0010213	Bronze PPO 9450/0/0	PPO	Bronze	Off	$271.47	$271.47	$271.47	$271.47	$271.47	$271.47	$271.47	$271.47	$271.47	$271.47	$293.19	$293.19	$293.19	$293.19	$276.90	$276.90	$276.90	$276.90	$276.90	$276.90	276.9

Unified Rate Review v6.0

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name:	**Capital Advantage Assurance Company**		
HIOS Issuer ID:	**45127**	State:	**PA**
Effective Date of Rate Change(s):	**1/1/2024**	Market:	**Small Group**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2022 to 12/31/2022

	Total	PMPM
Allowed Claims	$313,922,617.36	$704.02
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$265,528,537.66	$595.49
Risk Adjustment	$12,847,369.55	$28.81
Experience Period Premium	$286,069,885.45	$641.56
Experience Period Member Months	445,899	

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	$119.44	1.042	1.005	1.053	1.005	$132.37
Outpatient Hospital	$281.71	1.044	1.010	1.054	1.010	$316.22
Professional	$152.15	1.047	1.010	1.046	1.010	$169.98
Other Medical	$17.48	1.044	1.005	1.054	1.005	$19.43
Capitation	$0.00	1.030	1.000	1.030	1.000	$0.00
Prescription Drug	$133.24	1.079	1.011	1.070	1.010	$157.08
Total	$704.02					**$795.07**

Morbidity Adjustment	1.000
Demographic Shift	1.000
Plan Design Changes	1.001
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2024**	**$795.86**

Manual EHB Allowed Claims PMPM	$794.88
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2024**	**$794.88**	$341,455,806.72
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$37.78	$16,229,116.82
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$757.10**	**$325,226,689.90**

Projected Member Months	**429,569**

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: **Capital Advantage Assurance Company**
HIOS Issuer ID: **41127** State: **PA**
Effective Date of Rate Change(s): **1/1/2024** 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 + O.
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 | PPO | | |

Rating Area Data Collection

Specify the total number of Rating
Select only the Rating Areas you ar
To validate, select the Validate but
To finalize, select the Finalize butto

Rating Area	Rating Factor
Rating Area 6	1.0000
Rating Area 7	1.0800
Rating Area 9	1.0200

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM
Small Group Rates
Effective January 1, 2024

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2024

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2024
- Average Rate Change: 5.1%
- Range of Requested Rate Change: 3.5% to 38.7%
- Total additional annual revenue generated from the proposed rate change: $14,771,576
- Product: PPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 35,661/22,568
- 2024 Number of Plans/Change from 2023: 37/-2
- Contract Form #: C24-CAAC-SGP
- Form Filing SERFF #: CABC-133657254
- Binder SERFF #: CABC-PA24-125116272
- HIOS Issuer ID: 45127

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital Blue Cross (Capital), submits rates for products to be made available to all small groups effective January 1, 2024.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2020	CABC-131921797	11.3%
Small Group	CAAC	7/1/2020	CABC-132294731	7.0%
Small Group	CAAC	1/1/2021	CABC-132352718	-6.9%
Small Group	CAAC	10/1/2021	CABC-132750915	-4.6%
Small Group	CAAC	1/1/2022	CABC-132795876	4.9%
Small Group	CAAC	1/1/2023	CABC-133252091	8.9%
Small Group	CAAC	7/1/2023	CABC-133583495	8.6%

Average Rate Change

CAAC is proposing an aggregate annual 5.1% rate change, which varies by plan. The rate change is calculated in PA Rate Exhibits Part IV, Table 11, cell AN13.

The key drivers of the rate change, and approximate impact, are as follows:

- Future cost and utilization: 6.3%
- Favorable 2022 claims net risk adjustment experience: -1.2%

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 38.

Benefit Changes 2023-2024

A summary of proposed 2024 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2024. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and

a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

Single Risk Pool: The data used to develop rates and shown in URRT and PA Rate Exhibits abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered, non-transitional product/plan combination for CAAC in the small group market.

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2022 and December 31, 2022.

Transitional membership is not included in PA Rate Exhibits Table 2 or URRT.

Paid Through Date: Claims in the BEP are paid through February 28, 2023

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

Allowed and Incurred Claims in BEP:

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments (CSR does not apply to Small Group).
- Capital only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

Estimated Incurred but Not Paid Claims: Paid claims by date of service come directly from Capital's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are

divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.

5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims\ = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 5/3/2023.

Loss Ratio in BEP: Loss ratio is 88.83%

Credibility of Data

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from Capital subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. The credibility manual BEP includes completed fee-for-service paid and incurred claims and capitation for dates of service between January 1, 2022 and December 31, 2022. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

Trend Identification

Trend: 6.27%

Trend levels reflect Capital's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. Capital uses the following to project future costs:

    a. Vendor Physician Cost Model and Internal Hospital Contracting Model
        i. The medical cost models use best estimates of Capital Blue Cross (Capital)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the Capital book of business level for all commercial business.
    b. Internal Prescription Drug Trend Model
        i. Price Inflation
        ii. Contract Pricing
        iii. Member Cost-Sharing
        iv. Units per Script
        v. Brand/Generic Mix
        vi. Therapeutic Mix
        vii. Cost per Script
        viii. Pipeline (new drugs)

2. Utilization Considerations:
    a. Intensity of medical services rendered
    b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
    c. Further migration from brand prescription drugs to generic prescription drugs
    d. Favorable impacts of value based benefits designs
    e. Medical utilization estimates reviewed by Capital's Chief Medical Officer

3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.

4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.

5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. Capital strives to mitigate the underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

Historical Experience: Historical experience was not used to the develop trend.

Benefit Categories: Claims in the benefit categories displayed in URRT come directly from Capital's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

Rate Development & Change

Projection Factors

Changes in Morbidity: Capital does not expect a change in morbidity. The morbidity factor is 1.0.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2022 to 2024. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from Capital's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

In addition to cost-sharing changes, Capital is also implementing two benefit coverage changes.

- Senate Bill 8: Coverage of mammographic examinations and diagnostic breast imaging at no cost share. This bill goes into effect for Small Group and Individual policies in 2025, but Capital is adopting early compliance and will cover the relevant services at no cost share starting in 2024.
    - Claim PMPM is developed by pulling 2022 Group and Individual MRI and diagnostic breast imaging member cost share associated with the relevant diagnosis codes.
    - Additional Claim Cost PMPM is equal to member cost share divided by Group and Individual membermonths.

- The Mental Health Parity and Addiction Equity Act (MHPAEA) has expanded definitions of mental health services to include Autism coverage. With this expansion, Capital will cover Autism services in the Small Group market starting in 2024.
    - Claim PMPM is developed by pulling 2022 Group and Individual denied Autism service claims.
    - Additional Claim Cost PMPM is equal to denied Autism claims divided by 2022 Group and Individual membermonths.

The additional claim cost PMPMs are shown on Exhibit D2 – Benefit Additions. Senate Bill 8 only impacts incurred claims (the change is to member cost share), and MHPAEA change impacts both allowed and incurred claims.

The PMPM calculations are included with this filing in the following supporting workbooks:

SG_23-51_Initial_CAAC_PPO_AutismDefinition_Supporting_20230517.xls
SG_23-51_Initial_CAAC_PPO_SenateBill8_Supporting_20230517.xls

Changes in Demographics: CAAC does not expect changes in demographics in its small group population.

Changes in Network: A network adjustment is applied to show the value of changes in network from the BEP to the rating period. The value is calculated as:

$$\begin{aligned} Network\ Factor \\ &= ([Projected\ MM\ by\ Plan] \times [Network\ Factor\ by\ Plan]) \\ &\div [Total\ Projected\ MM] \end{aligned}$$

The network calculation is found on Exhibit D2 – Network Mix Changes.

Other Adjustments: No other adjustment is applied to the BEP.

Benefits, Demographics, Network and Other adjustments are found in URRT Worksheet 1 and PA Rate Exhibits Table 5.

Index Rate

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

Projected Allowed Claims: The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits.* This number is reflected in Worksheet 1 of URRT ("Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)").

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J as well as PA Rate Exhibits Table 5 for the Index Rate.

Paid to Allowed Ratio

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
    a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
    b. BEP Member Months

2. Develop BEP *Paid and Incurred Claims*:

$$BEP\ Paid\ and\ Incurred\ Claims = \frac{BEP\ Paid\ Claims}{Completion\ Factor}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP\ Paid\ and\ Incurred\ Claim\ PMPM = \frac{BEP\ Paid\ and\ Incurred\ Claims}{BEP\ Member\ Months}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

$$Trended\ Claim\ PMPM = [BEP\ Paid\ and\ Incurred\ Claim\ PMPM] \times (1 + [Trend\%])^{Trend\ Months/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

$$Projected\ Paid\ and\ Incurred\ Claims\ PMPM = [Trended\ Claim\ PMPM] \times [Benefit\ Adjustment] \times [Morbidity\ Adjustment] + [Benefit\ Additions]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Benefit Additions* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

   a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
   b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$Benefit\ Level\ Adjustment = \frac{Average\ Manual\ Cost\ in\ Projection\ Period}{Manual\ Cost\ of\ Base\ Plan}$$

   c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

$$Base\ Plan\ Paid\ and\ Incurred\ Claims\ PMPM = \frac{Benefit\ Adjusted\ Paid\ and\ Incurred\ Claims\ PMPM}{Benefit\ Level\ Adjustment}$$

   d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$Benefit\ Relativity\ A = \frac{Manual\ Cost\ of\ Benefit\ A}{Manual\ Cost\ of\ Base\ Plan}$$

e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:

   i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than $1000.

   ii. Adjustments for plan designs that fall outside of the actuarial cost model.

a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} &Projected\ Claims\ PMPM\ Benefit\ A \\ &\qquad = Projected\ Claims\ PMPM\ Base\ Plan \\ &\qquad \times Pricing\ Relativity\ A \end{aligned}$$

b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in the projection period. The *Total Projected Claims PMPM* :

$$\begin{aligned} = Projected\ Claims\ PMPM\ Benefit\ A\ &\times Expected\ Member\ Dist\ of\ Benefit\ A \\ &+ Projected\ Claims\ PMPM\ Benefit\ B \\ &\times Expected\ Member\ Dis\ of\ Benefit\ B + \cdots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$Paid\ to\ Allowed\ Ratio = \frac{Total\ Projected\ Claims\ PMPM}{Projected\ Allowed\ Claims\ at\ Current\ Benefits}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

<u>Market Adjusted Index Rate</u>

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$\begin{aligned} &[Market\ Adjusted\ Index\ Rate] \\ &\qquad = ([Index\ Rate]\ x\ [Paid\ to\ Allowed\ Ratio] \\ &\qquad - [Projected\ Incurred\ Reinsurace\ Recoveries] \\ &\qquad - [Projected\ Incurred\ Risk\ Adjustment\ PMPM] \\ &\qquad + [Exchange\ Fees\ PMPM]) \div [Paid\ to\ Allowed\ Ratio] \end{aligned}$$

Projected Incurred Risk Adjustments PMPM:

Relevant to 2024 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2024. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2021-2022 risk adjustment results
5. Market improvement in coding risk: Capital's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that Capital is disadvantaged in the market. This will drive Capital's relative risk to the market down over time.

The 2024 projected risk adjustment PMPM is set equal to the 2022 amount sent by the Department on 5/3/2023 adjusted for expected change in statewide average premium.

Projected Incurred Reinsurance Recoveries:

Reinsurance does not apply to the small group market.

Exchange Fee PMPM:

CAAC only offers off-exchange plans in the small group market, so the exchange fee is $0.

The exchange fee PMPM is calculated as:

$$Exchange\ Fee\ PMPM = [Avg\ 2024\ On - Exchange\ Premium\ PMPM] \times [\%\ Members\ On - Exchange]$$

Where

$$[Avg\ 2024\ On - Exchange\ Premium\ PMPM = [Avg\ 2023\ On - Exchange\ Premium\ PMPM\ \times (1 + [Avg\ Proposed\ Rate\ Change])$$

See Exhibit K for the development of the Market Adjusted Index Rate.

<u>Retention Items</u>

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of $0.21 PMPM. The Risk Adjustment Fee PMPM is included in URRT

Worksheet 1, URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

2. Administrative Expense: Calculated using an allocation method from Capital's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to Capital small group products. Administrative expenses are included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.
    a. Value-Based Benefits (VBB): Standard with each plan, Capital Blue Cross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
        i. Complete biometric screening and receive a gift card.
        ii. Meeting biometric measure or finish online coaching program and receive a gift card reward.
        iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
        iv. Fees are included in overall administrative expense fee discussed above.
        v. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.
3. Broker Expense: Calculated based on Capital's explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. Attached please find the proposed 2024 broker agreements – redacted versions. Files are as follows:
    a. Redacted Standard Producer Master Agreement: "SG_23-51_Initial_CAAC_PPO_SPMABrokerGroupRedacted_Supporting_20230517.pdf"
    b. Redacted Preferred Producer Master Agreement: "SG_23-51_Initial_CAAC_PPO_PPMABrokerGroupRedacted_Supporting_20230517.pdf"
4. Additional Quality Improvement: QI amounts applied in rating equal 0.0%. Included in URRT Worksheet 2, "Administrative Expense", and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 2, "Profit & Risk Load", and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Fee for Patient-Centered Outcomes Research Trust Fund (PCORTF): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg. 22691: For policy years ending on or after October 1, 2022, and before October 1, 2023, the applicable dollar amount is $3 per member per year ($0.25 PMPM). Capital assumes the 2024 projected fee will be trended at 0%.
2. Exchange Fee: N/A
3. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, "Taxes and Fees", and PA Rate Exhibits, Table 6.

See Exhibit H as well as PA Rate Exhibits Table 6 for all retention values.

Plan Adjusted Index Rates

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC's actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Induced Demand: Please see Table 8. Induced Demand is calculated as:
$$[Pricing\ AV]^2 - [Pricing\ AV] + 1.24$$
Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering four networks: PPO, PPO Choice (2-tiered PPO), Performance PPO (2-tiered PPO), and PPO Choice Select (2-tiered PPO). The network factors are the same across each plan in the network.
    a. The PPO Choice tiered design allows members to choose lower cost providers within their region. The product is offered in Adams (7), Berks (7) and Lancaster (7) counties. The network factor is unchanged from 2023 to 2024.

b. The Performance PPO tiered design allows members to choose lower cost providers within their region. The product is offered in Franklin (9), Lebanon (9), Lehigh (6), Northampton (6), Adams (7) and York (7) counties. The network factor is unchanged from 2023 to 2024.
c. The PPO Choice Select tiered design allows members to choose lower cost providers within their region. The product is offered in Cumberland (9), Dauphin (9), Perry (9), and York (7) counties. The network factor is unchanged from 2023 to 2024.

The network factors are shown on Exhibit O – Rating Factors.

4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Retention Items section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in Capital. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG_23-51_Initial_CAAC_PPO_List-Billed_Supporting_20230517.xlsb for the calculation.

Geographic Factor Calibration: The average geographic rating factor is calculated by taking the Capital member-weighted average by region.

Geographic factors are unchanged from 2023.

Tobacco Factor Calibration: Tobacco factor not applied.

The calibration is:

$$[Calibrated\ Plan\ Adjusted\ Index\ Rate] = [Plan\ Adjusted\ Index\ Rate] \div ([Age\ Curve\ Calibration] \times [Geographic\ Factor\ Calibration]\ x\ [Tobacco\ Factor])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10.

The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$[Member - Level\ Consumer\ Adjusted\ Premium\ Rate] = [Calibrated\ Plan\ Adjusted\ Index\ Rate] \times [Age\ Factor] \times [Geographic\ Factor] \times [Tobacco\ Factor]$$

2. $[Family\ Consumer\ Adjusted\ Premium\ Rate] = \sum[Member - Level\ Consumer\ Adjusted\ Premium\ Rate]$
   With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

AV Metal Values

Plans: 45127PA0010205, 45127PA0010206, 45127PA0010201, 45127PA0010054, 45127PA0010057, 45127PA0010116, 45127PA0010084, 45127PA0010089, 45127PA0010194, 45127PA0010211, 45127PA0010202, 45127PA0010207, 45127PA0010208 use alternative method 156.135(b)(2) to establish AV.
SG_23-51_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20230517 includes a detailed explanation of the approach.

All other AV Metal Values included in URRT Worksheet 2 and PA Rate Exhibits, Table 10 are based on the federally issued AV Calculator.

See find AV screenshots included with this submission:
SG_23-51_Initial_CAAC_PPO_AVScreenPrints_Supporting_CONF_20230517

AV Pricing Values

All AV Pricing values were developed using Capital's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

Projected Loss Ratio

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming steady enrollment and similar distribution to current.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2019-2021 filings. Actual comes from Table 4.

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2019	76.59%	85.00%	504,647	813,342
2020	75.89%	84.40%	367,956	480,000
2021	88.91%	86.10%	348,568	396,615

Claim Cost Projection

Exhibit S shows a history of claim cost projection versus actual from 2019-2022 filings.

Attachments and Examples

The following is a list of Exhibits and Data to support this filing:

PA Rate Exhibits Part I through Part VI

Table B

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit D1 – Network Mix
Exhibit D2 – Benefit Additions
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate

Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Valley Advantage EPO Network
Exhibit O2 – Capital Advantage EPO Network
Exhibit O3 - PPO Choice Network
Exhibit O4 – Performance PPO Network
Exhibit O5 – PPO Choice Select Network
Exhibit P – Quarterly Base Rates
Exhibit R – MLR Exhibit
Exhibit S – Claim Cost Projection

Broker Contracts
Actuarial Value Screenshots
List-Billed Data
Benefit Additions Calculation Workbooks
Standard Questions

Actuarial Statement

I, [redacted], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [redacted], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
    a. Actuarial Standard of Practice No. 5, "Health and Disability Claims"
    b. Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans"
    c. Actuarial Standard of Practice No. 12, "Risk Classification"
    d. Actuarial Standard of Practice No. 23, "Data Quality"
    e. Actuarial Standard of Practice No. 25, "Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage"
    f. Actuarial Standard of Practice No. 26, "Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans"
    g. Actuarial Standard of Practice No. 41, "Actuarial Communications".

2. The index rate is:
    a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    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.
e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.

3. The percent of total premium that represents essential health benefits included in were calculated in accordance with actuarial standards of practice.

4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

    a. The analysis was
        i. conducted by a member of the American Academy of Actuaries, and
        ii. performed in accordance with generally accepted actuarial principles and methods.

5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.

6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.

8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2023 Rate Filing Justification.

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

2024 Rates Table Template v13.0	*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*	45127			
Rate Effective Date*	1/1/2024			
Rate Expiration Date*	3/31/2024			
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
45127PA0010055	Rating Area 6	No Preference	0-14	476.46
45127PA0010055	Rating Area 6	No Preference	15	518.82
45127PA0010055	Rating Area 6	No Preference	16	535.01
45127PA0010055	Rating Area 6	No Preference	17	551.20
45127PA0010055	Rating Area 6	No Preference	18	568.64
45127PA0010055	Rating Area 6	No Preference	19	586.08
45127PA0010055	Rating Area 6	No Preference	20	604.15
45127PA0010055	Rating Area 6	No Preference	21	622.83
45127PA0010055	Rating Area 6	No Preference	22	622.83
45127PA0010055	Rating Area 6	No Preference	23	622.83
45127PA0010055	Rating Area 6	No Preference	24	622.83
45127PA0010055	Rating Area 6	No Preference	25	625.32
45127PA0010055	Rating Area 6	No Preference	26	637.78
45127PA0010055	Rating Area 6	No Preference	27	652.73
45127PA0010055	Rating Area 6	No Preference	28	677.02
45127PA0010055	Rating Area 6	No Preference	29	696.95
45127PA0010055	Rating Area 6	No Preference	30	706.91
45127PA0010055	Rating Area 6	No Preference	31	721.86
45127PA0010055	Rating Area 6	No Preference	32	736.81
45127PA0010055	Rating Area 6	No Preference	33	746.15
45127PA0010055	Rating Area 6	No Preference	34	756.12
45127PA0010055	Rating Area 6	No Preference	35	761.10
45127PA0010055	Rating Area 6	No Preference	36	766.08
45127PA0010055	Rating Area 6	No Preference	37	771.06
45127PA0010055	Rating Area 6	No Preference	38	776.05
45127PA0010055	Rating Area 6	No Preference	39	786.01
45127PA0010055	Rating Area 6	No Preference	40	795.98
45127PA0010055	Rating Area 6	No Preference	41	810.92
45127PA0010055	Rating Area 6	No Preference	42	825.25
45127PA0010055	Rating Area 6	No Preference	43	845.18
45127PA0010055	Rating Area 6	No Preference	44	870.09
45127PA0010055	Rating Area 6	No Preference	45	899.37
45127PA0010055	Rating Area 6	No Preference	46	934.24
45127PA0010055	Rating Area 6	No Preference	47	973.48
45127PA0010055	Rating Area 6	No Preference	48	1018.33
45127PA0010055	Rating Area 6	No Preference	49	1062.55
45127PA0010055	Rating Area 6	No Preference	50	1112.37
45127PA0010055	Rating Area 6	No Preference	51	1161.58
45127PA0010055	Rating Area 6	No Preference	52	1215.76
45127PA0010055	Rating Area 6	No Preference	53	1270.57
45127PA0010055	Rating Area 6	No Preference	54	1329.74
45127PA0010055	Rating Area 6	No Preference	55	1388.91
45127PA0010055	Rating Area 6	No Preference	56	1453.06
45127PA0010055	Rating Area 6	No Preference	57	1517.84
45127PA0010055	Rating Area 6	No Preference	58	1586.97
45127PA0010055	Rating Area 6	No Preference	59	1621.23
45127PA0010055	Rating Area 6	No Preference	60	1690.36
45127PA0010055	Rating Area 6	No Preference	61	1750.15
45127PA0010055	Rating Area 6	No Preference	62	1789.39
45127PA0010055	Rating Area 6	No Preference	63	1838.59
45127PA0010055	Rating Area 6	No Preference	64 and over	1868.48
45127PA0010055	Rating Area 7	No Preference	0-14	514.58
45127PA0010055	Rating Area 7	No Preference	15	560.32
45127PA0010055	Rating Area 7	No Preference	16	577.81
45127PA0010055	Rating Area 7	No Preference	17	595.30
45127PA0010055	Rating Area 7	No Preference	18	614.14
45127PA0010055	Rating Area 7	No Preference	19	632.97
45127PA0010055	Rating Area 7	No Preference	20	652.48
45127PA0010055	Rating Area 7	No Preference	21	672.66
45127PA0010055	Rating Area 7	No Preference	22	672.66
45127PA0010055	Rating Area 7	No Preference	23	672.66
45127PA0010055	Rating Area 7	No Preference	24	672.66
45127PA0010055	Rating Area 7	No Preference	25	675.35
45127PA0010055	Rating Area 7	No Preference	26	688.80
45127PA0010055	Rating Area 7	No Preference	27	704.94
45127PA0010055	Rating Area 7	No Preference	28	731.18
45127PA0010055	Rating Area 7	No Preference	29	752.70
45127PA0010055	Rating Area 7	No Preference	30	763.47
45127PA0010055	Rating Area 7	No Preference	31	779.61
45127PA0010055	Rating Area 7	No Preference	32	795.75
45127PA0010055	Rating Area 7	No Preference	33	805.84
45127PA0010055	Rating Area 7	No Preference	34	816.60
45127PA0010055	Rating Area 7	No Preference	35	821.99
45127PA0010055	Rating Area 7	No Preference	36	827.37
45127PA0010055	Rating Area 7	No Preference	37	832.75
45127PA0010055	Rating Area 7	No Preference	38	838.13
45127PA0010055	Rating Area 7	No Preference	39	848.89
45127PA0010055	Rating Area 7	No Preference	40	859.65
45127PA0010055	Rating Area 7	No Preference	41	875.80
45127PA0010055	Rating Area 7	No Preference	42	891.27
45127PA0010055	Rating Area 7	No Preference	43	912.79
45127PA0010055	Rating Area 7	No Preference	44	939.70
45127PA0010055	Rating Area 7	No Preference	45	971.32
45127PA0010055	Rating Area 7	No Preference	46	1008.98
45127PA0010055	Rating Area 7	No Preference	47	1051.36
45127PA0010055	Rating Area 7	No Preference	48	1099.79
45127PA0010055	Rating Area 7	No Preference	49	1147.55
45127PA0010055	Rating Area 7	No Preference	50	1201.36
45127PA0010055	Rating Area 7	No Preference	51	1254.50
45127PA0010055	Rating Area 7	No Preference	52	1313.03
45127PA0010055	Rating Area 7	No Preference	53	1372.22
45127PA0010055	Rating Area 7	No Preference	54	1436.12

45127PA0010055	Rating Area 7	No Preference	55	1500.02
45127PA0010055	Rating Area 7	No Preference	56	1569.31
45127PA0010055	Rating Area 7	No Preference	57	1639.26
45127PA0010055	Rating Area 7	No Preference	58	1713.93
45127PA0010055	Rating Area 7	No Preference	59	1750.92
45127PA0010055	Rating Area 7	No Preference	60	1825.59
45127PA0010055	Rating Area 7	No Preference	61	1890.16
45127PA0010055	Rating Area 7	No Preference	62	1932.54
45127PA0010055	Rating Area 7	No Preference	63	1985.68
45127PA0010055	Rating Area 7	No Preference	64 and over	2017.97
45127PA0010055	Rating Area 9	No Preference	0-14	485.99
45127PA0010055	Rating Area 9	No Preference	15	529.19
45127PA0010055	Rating Area 9	No Preference	16	545.71
45127PA0010055	Rating Area 9	No Preference	17	562.23
45127PA0010055	Rating Area 9	No Preference	18	580.02
45127PA0010055	Rating Area 9	No Preference	19	597.80
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45127PA0010055	Rating Area 9	No Preference	21	635.29
45127PA0010055	Rating Area 9	No Preference	22	635.29
45127PA0010055	Rating Area 9	No Preference	23	635.29
45127PA0010055	Rating Area 9	No Preference	24	635.29
45127PA0010055	Rating Area 9	No Preference	25	637.83
45127PA0010055	Rating Area 9	No Preference	26	650.53
45127PA0010055	Rating Area 9	No Preference	27	665.78
45127PA0010055	Rating Area 9	No Preference	28	690.56
45127PA0010055	Rating Area 9	No Preference	29	710.89
45127PA0010055	Rating Area 9	No Preference	30	721.05
45127PA0010055	Rating Area 9	No Preference	31	736.30
45127PA0010055	Rating Area 9	No Preference	32	751.54
45127PA0010055	Rating Area 9	No Preference	33	761.07
45127PA0010055	Rating Area 9	No Preference	34	771.24
45127PA0010055	Rating Area 9	No Preference	35	776.32
45127PA0010055	Rating Area 9	No Preference	36	781.40
45127PA0010055	Rating Area 9	No Preference	37	786.48
45127PA0010055	Rating Area 9	No Preference	38	791.57
45127PA0010055	Rating Area 9	No Preference	39	801.73
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45127PA0010161	Rating Area 9	No Preference	16	435.94
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45127PA0010161	Rating Area 9	No Preference	24	507.50
45127PA0010161	Rating Area 9	No Preference	25	509.53
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45127PA0010161	Rating Area 9	No Preference	30	576.01
45127PA0010161	Rating Area 9	No Preference	31	588.19
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45127PA0010161	Rating Area 9	No Preference	35	620.17
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45127PA0010161	Rating Area 9	No Preference	38	632.35
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45127PA0010170	Rating Area 6	No Preference	60	1054.52
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45127PA0010170	Rating Area 6	No Preference	63	1147.00
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45127PA0010170	Rating Area 7	No Preference	26	429.71
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45127PA0010212	Rating Area 7	No Preference	62	1170.64
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45127PA0010213	Rating Area 9	No Preference	58	705.54
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45127PA0010213	Rating Area 9	No Preference	60	751.50
45127PA0010213	Rating Area 9	No Preference	61	778.09
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45127PA0010213	Rating Area 9	No Preference	63	817.41
45127PA0010213	Rating Area 9	No Preference	64 and over	830.69

2024 Rates Table Template v13.0	*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*	45127			
Rate Effective Date*	4/1/2024			
Rate Expiration Date*	6/30/2024			
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
45127PA0010055	Rating Area 6	No Preference	0-14	483.76
45127PA0010055	Rating Area 6	No Preference	15	526.76
45127PA0010055	Rating Area 6	No Preference	16	543.21
45127PA0010055	Rating Area 6	No Preference	17	559.65
45127PA0010055	Rating Area 6	No Preference	18	577.35
45127PA0010055	Rating Area 6	No Preference	19	595.06
45127PA0010055	Rating Area 6	No Preference	20	613.40
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45127PA0010055	Rating Area 6	No Preference	25	634.90
45127PA0010055	Rating Area 6	No Preference	26	647.55
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45127PA0010055	Rating Area 6	No Preference	29	707.62
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45127PA0010055	Rating Area 7	No Preference	17	604.42
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45127PA0010204	Rating Area 7	No Preference	60	1322.61
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45127PA0010204	Rating Area 7	No Preference	62	1400.09
45127PA0010204	Rating Area 7	No Preference	63	1438.59
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45127PA0010185	Rating Area 6	No Preference	18	367.73
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45127PA0010185	Rating Area 6	No Preference	20	390.69
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45127PA0010185	Rating Area 6	No Preference	23	402.77
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45127PA0010185	Rating Area 6	No Preference	33	482.52
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45127PA0010201	Rating Area 6	No Preference	61	1098.37
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45127PA0010201	Rating Area 6	No Preference	63	1153.88
45127PA0010201	Rating Area 6	No Preference	64 and over	1172.63
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45127PA0010202	Rating Area 9	No Preference	15	319.54
45127PA0010202	Rating Area 9	No Preference	16	329.51
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45127PA0010202	Rating Area 9	No Preference	18	350.23
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45127PA0010202	Rating Area 9	No Preference	20	372.09
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45127PA0010202	Rating Area 9	No Preference	25	385.14
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45127PA0010202	Rating Area 9	No Preference	28	416.97
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45127PA0010202	Rating Area 9	No Preference	35	468.76
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45127PA0010202	Rating Area 9	No Preference	63	1132.39
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45127PA0010208	Rating Area 9	No Preference	62	1022.26
45127PA0010208	Rating Area 9	No Preference	63	1050.37
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45127PA0010211	Rating Area 6	No Preference	63	1066.11
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45127PA0010211	Rating Area 7	No Preference	64 and over	1170.12
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45127PA0010213	Rating Area 9	No Preference	58	716.35
45127PA0010213	Rating Area 9	No Preference	59	731.81
45127PA0010213	Rating Area 9	No Preference	60	763.02
45127PA0010213	Rating Area 9	No Preference	61	790.01
45127PA0010213	Rating Area 9	No Preference	62	807.72
45127PA0010213	Rating Area 9	No Preference	63	829.93
45127PA0010213	Rating Area 9	No Preference	64 and over	843.42

2024 Rates Table Template v13.0	*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*	45127			
Rate Effective Date*	7/1/2024			
Rate Expiration Date*	9/30/2024			
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
45127PA0010055	Rating Area 6	No Preference	0-14	491.17
45127PA0010055	Rating Area 6	No Preference	15	534.83
45127PA0010055	Rating Area 6	No Preference	16	551.52
45127PA0010055	Rating Area 6	No Preference	17	568.21
45127PA0010055	Rating Area 6	No Preference	18	586.19
45127PA0010055	Rating Area 6	No Preference	19	604.17
45127PA0010055	Rating Area 6	No Preference	20	622.79
45127PA0010055	Rating Area 6	No Preference	21	642.05
45127PA0010055	Rating Area 6	No Preference	22	642.05
45127PA0010055	Rating Area 6	No Preference	23	642.05
45127PA0010055	Rating Area 6	No Preference	24	642.05
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45127PA0010055	Rating Area 6	No Preference	27	672.87
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45127PA0010055	Rating Area 6	No Preference	29	718.45
45127PA0010055	Rating Area 6	No Preference	30	728.73
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45127PA0010055	Rating Area 6	No Preference	33	769.18
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45127PA0010055	Rating Area 6	No Preference	35	784.59
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45127PA0010210	Rating Area 6	No Preference	0-14	263.85
45127PA0010210	Rating Area 6	No Preference	15	287.30
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45127PA0010213	Rating Area 9	No Preference	59	743.02
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45127PA0010213	Rating Area 9	No Preference	63	842.64
45127PA0010213	Rating Area 9	No Preference	64 and over	856.34

2024 Rates Table Template v13.0	*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*	45127			
Rate Effective Date*	10/1/2024			
Rate Expiration Date*	12/31/2024			
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
45127PA0010055	Rating Area 6	No Preference	0-14	498.70
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45127PA0010055	Rating Area 6	No Preference	18	595.18
45127PA0010055	Rating Area 6	No Preference	19	613.43
45127PA0010055	Rating Area 6	No Preference	20	632.33
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45127PA0010055	Rating Area 6	No Preference	22	651.89
45127PA0010055	Rating Area 6	No Preference	23	651.89
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45127PA0010206	Rating Area 7	No Preference	64 and over	1210.43
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45127PA0010135	Rating Area 9	No Preference	40	435.55
45127PA0010135	Rating Area 9	No Preference	41	443.72
45127PA0010135	Rating Area 9	No Preference	42	451.56
45127PA0010135	Rating Area 9	No Preference	43	462.47
45127PA0010135	Rating Area 9	No Preference	44	476.10
45127PA0010135	Rating Area 9	No Preference	45	492.12
45127PA0010135	Rating Area 9	No Preference	46	511.20
45127PA0010135	Rating Area 9	No Preference	47	532.67
45127PA0010135	Rating Area 9	No Preference	48	557.21
45127PA0010135	Rating Area 9	No Preference	49	581.41
45127PA0010135	Rating Area 9	No Preference	50	608.67
45127PA0010135	Rating Area 9	No Preference	51	635.60
45127PA0010135	Rating Area 9	No Preference	52	665.25
45127PA0010135	Rating Area 9	No Preference	53	695.24
45127PA0010135	Rating Area 9	No Preference	54	727.61
45127PA0010135	Rating Area 9	No Preference	55	759.99
45127PA0010135	Rating Area 9	No Preference	56	795.09
45127PA0010135	Rating Area 9	No Preference	57	830.54
45127PA0010135	Rating Area 9	No Preference	58	868.36
45127PA0010135	Rating Area 9	No Preference	59	887.11
45127PA0010135	Rating Area 9	No Preference	60	924.94
45127PA0010135	Rating Area 9	No Preference	61	957.65
45127PA0010135	Rating Area 9	No Preference	62	979.13
45127PA0010135	Rating Area 9	No Preference	63	1006.05
45127PA0010135	Rating Area 9	No Preference	64 and over	1022.40
45127PA0010213	Rating Area 6	No Preference	0-14	217.37
45127PA0010213	Rating Area 6	No Preference	15	236.69
45127PA0010213	Rating Area 6	No Preference	16	244.08
45127PA0010213	Rating Area 6	No Preference	17	251.46
45127PA0010213	Rating Area 6	No Preference	18	259.42
45127PA0010213	Rating Area 6	No Preference	19	267.38
45127PA0010213	Rating Area 6	No Preference	20	275.62
45127PA0010213	Rating Area 6	No Preference	21	284.14
45127PA0010213	Rating Area 6	No Preference	22	284.14
45127PA0010213	Rating Area 6	No Preference	23	284.14
45127PA0010213	Rating Area 6	No Preference	24	284.14
45127PA0010213	Rating Area 6	No Preference	25	285.28
45127PA0010213	Rating Area 6	No Preference	26	290.96
45127PA0010213	Rating Area 6	No Preference	27	297.78
45127PA0010213	Rating Area 6	No Preference	28	308.86
45127PA0010213	Rating Area 6	No Preference	29	317.95
45127PA0010213	Rating Area 6	No Preference	30	322.50
45127PA0010213	Rating Area 6	No Preference	31	329.32
45127PA0010213	Rating Area 6	No Preference	32	336.14
45127PA0010213	Rating Area 6	No Preference	33	340.40
45127PA0010213	Rating Area 6	No Preference	34	344.95
45127PA0010213	Rating Area 6	No Preference	35	347.22
45127PA0010213	Rating Area 6	No Preference	36	349.49
45127PA0010213	Rating Area 6	No Preference	37	351.77
45127PA0010213	Rating Area 6	No Preference	38	354.04
45127PA0010213	Rating Area 6	No Preference	39	358.58
45127PA0010213	Rating Area 6	No Preference	40	363.13
45127PA0010213	Rating Area 6	No Preference	41	369.95
45127PA0010213	Rating Area 6	No Preference	42	376.49
45127PA0010213	Rating Area 6	No Preference	43	385.58
45127PA0010213	Rating Area 6	No Preference	44	396.94
45127PA0010213	Rating Area 6	No Preference	45	410.30
45127PA0010213	Rating Area 6	No Preference	46	426.21
45127PA0010213	Rating Area 6	No Preference	47	444.11
45127PA0010213	Rating Area 6	No Preference	48	464.57
45127PA0010213	Rating Area 6	No Preference	49	484.74
45127PA0010213	Rating Area 6	No Preference	50	507.47
45127PA0010213	Rating Area 6	No Preference	51	529.92
45127PA0010213	Rating Area 6	No Preference	52	554.64
45127PA0010213	Rating Area 6	No Preference	53	579.65
45127PA0010213	Rating Area 6	No Preference	54	606.64
45127PA0010213	Rating Area 6	No Preference	55	633.63
45127PA0010213	Rating Area 6	No Preference	56	662.90
45127PA0010213	Rating Area 6	No Preference	57	692.45
45127PA0010213	Rating Area 6	No Preference	58	723.99
45127PA0010213	Rating Area 6	No Preference	59	739.62
45127PA0010213	Rating Area 6	No Preference	60	771.16
45127PA0010213	Rating Area 6	No Preference	61	798.43
45127PA0010213	Rating Area 6	No Preference	62	816.33
45127PA0010213	Rating Area 6	No Preference	63	838.78
45127PA0010213	Rating Area 6	No Preference	64 and over	852.41
45127PA0010213	Rating Area 7	No Preference	0-14	234.76
45127PA0010213	Rating Area 7	No Preference	15	255.62
45127PA0010213	Rating Area 7	No Preference	16	263.60
45127PA0010213	Rating Area 7	No Preference	17	271.58
45127PA0010213	Rating Area 7	No Preference	18	280.17
45127PA0010213	Rating Area 7	No Preference	19	288.77
45127PA0010213	Rating Area 7	No Preference	20	297.67
45127PA0010213	Rating Area 7	No Preference	21	306.87
45127PA0010213	Rating Area 7	No Preference	22	306.87
45127PA0010213	Rating Area 7	No Preference	23	306.87
45127PA0010213	Rating Area 7	No Preference	24	306.87
45127PA0010213	Rating Area 7	No Preference	25	308.10
45127PA0010213	Rating Area 7	No Preference	26	314.24
45127PA0010213	Rating Area 7	No Preference	27	321.60
45127PA0010213	Rating Area 7	No Preference	28	333.57
45127PA0010213	Rating Area 7	No Preference	29	343.39
45127PA0010213	Rating Area 7	No Preference	30	348.30
45127PA0010213	Rating Area 7	No Preference	31	355.66
45127PA0010213	Rating Area 7	No Preference	32	363.03
45127PA0010213	Rating Area 7	No Preference	33	367.63
45127PA0010213	Rating Area 7	No Preference	34	372.54
45127PA0010213	Rating Area 7	No Preference	35	375.00
45127PA0010213	Rating Area 7	No Preference	36	377.45
45127PA0010213	Rating Area 7	No Preference	37	379.91
45127PA0010213	Rating Area 7	No Preference	38	382.36
45127PA0010213	Rating Area 7	No Preference	39	387.27
45127PA0010213	Rating Area 7	No Preference	40	392.18
45127PA0010213	Rating Area 7	No Preference	41	399.55
45127PA0010213	Rating Area 7	No Preference	42	406.60
45127PA0010213	Rating Area 7	No Preference	43	416.42
45127PA0010213	Rating Area 7	No Preference	44	428.70
45127PA0010213	Rating Area 7	No Preference	45	443.12

45127PA0010213	Rating Area 7	No Preference	46	460.31
45127PA0010213	Rating Area 7	No Preference	47	479.64
45127PA0010213	Rating Area 7	No Preference	48	501.73
45127PA0010213	Rating Area 7	No Preference	49	523.52
45127PA0010213	Rating Area 7	No Preference	50	548.07
45127PA0010213	Rating Area 7	No Preference	51	572.31
45127PA0010213	Rating Area 7	No Preference	52	599.01
45127PA0010213	Rating Area 7	No Preference	53	626.02
45127PA0010213	Rating Area 7	No Preference	54	655.17
45127PA0010213	Rating Area 7	No Preference	55	684.32
45127PA0010213	Rating Area 7	No Preference	56	715.93
45127PA0010213	Rating Area 7	No Preference	57	747.85
45127PA0010213	Rating Area 7	No Preference	58	781.91
45127PA0010213	Rating Area 7	No Preference	59	798.79
45127PA0010213	Rating Area 7	No Preference	60	832.85
45127PA0010213	Rating Area 7	No Preference	61	862.31
45127PA0010213	Rating Area 7	No Preference	62	881.64
45127PA0010213	Rating Area 7	No Preference	63	905.88
45127PA0010213	Rating Area 7	No Preference	64 and over	920.60
45127PA0010213	Rating Area 9	No Preference	0-14	221.71
45127PA0010213	Rating Area 9	No Preference	15	241.42
45127PA0010213	Rating Area 9	No Preference	16	248.96
45127PA0010213	Rating Area 9	No Preference	17	256.49
45127PA0010213	Rating Area 9	No Preference	18	264.61
45127PA0010213	Rating Area 9	No Preference	19	272.72
45127PA0010213	Rating Area 9	No Preference	20	281.13
45127PA0010213	Rating Area 9	No Preference	21	289.82
45127PA0010213	Rating Area 9	No Preference	22	289.82
45127PA0010213	Rating Area 9	No Preference	23	289.82
45127PA0010213	Rating Area 9	No Preference	24	289.82
45127PA0010213	Rating Area 9	No Preference	25	290.98
45127PA0010213	Rating Area 9	No Preference	26	296.78
45127PA0010213	Rating Area 9	No Preference	27	303.73
45127PA0010213	Rating Area 9	No Preference	28	315.04
45127PA0010213	Rating Area 9	No Preference	29	324.31
45127PA0010213	Rating Area 9	No Preference	30	328.95
45127PA0010213	Rating Area 9	No Preference	31	335.90
45127PA0010213	Rating Area 9	No Preference	32	342.86
45127PA0010213	Rating Area 9	No Preference	33	347.21
45127PA0010213	Rating Area 9	No Preference	34	351.84
45127PA0010213	Rating Area 9	No Preference	35	354.16
45127PA0010213	Rating Area 9	No Preference	36	356.48
45127PA0010213	Rating Area 9	No Preference	37	358.80
45127PA0010213	Rating Area 9	No Preference	38	361.12
45127PA0010213	Rating Area 9	No Preference	39	365.76
45127PA0010213	Rating Area 9	No Preference	40	370.39
45127PA0010213	Rating Area 9	No Preference	41	377.35
45127PA0010213	Rating Area 9	No Preference	42	384.02
45127PA0010213	Rating Area 9	No Preference	43	393.29
45127PA0010213	Rating Area 9	No Preference	44	404.88
45127PA0010213	Rating Area 9	No Preference	45	418.50
45127PA0010213	Rating Area 9	No Preference	46	434.73
45127PA0010213	Rating Area 9	No Preference	47	452.99
45127PA0010213	Rating Area 9	No Preference	48	473.86
45127PA0010213	Rating Area 9	No Preference	49	494.44
45127PA0010213	Rating Area 9	No Preference	50	517.62
45127PA0010213	Rating Area 9	No Preference	51	540.52
45127PA0010213	Rating Area 9	No Preference	52	565.73
45127PA0010213	Rating Area 9	No Preference	53	591.24
45127PA0010213	Rating Area 9	No Preference	54	618.77
45127PA0010213	Rating Area 9	No Preference	55	646.30
45127PA0010213	Rating Area 9	No Preference	56	676.16
45127PA0010213	Rating Area 9	No Preference	57	706.30
45127PA0010213	Rating Area 9	No Preference	58	738.47
45127PA0010213	Rating Area 9	No Preference	59	754.41
45127PA0010213	Rating Area 9	No Preference	60	786.58
45127PA0010213	Rating Area 9	No Preference	61	814.40
45127PA0010213	Rating Area 9	No Preference	62	832.66
45127PA0010213	Rating Area 9	No Preference	63	855.56
45127PA0010213	Rating Area 9	No Preference	64 and over	869.46

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Benefit Summary

SMALL GROUP 1-50 PORTFOLIO

	Changes	Plan Name	HIOS ID		Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging	Lab Ind | Hos	OP Surgery ASC | ACH	Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A
			Small Group: Rx $0 Individual: Rx	Small Group: Rx $250 (brand only deductible) Individual: N/A	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
		PLATINUM PRODUCTS															
1	Changes	Platinum PPO 0/0/15	45127PA0010055	45127PA0010054	$0	0%	$4,500	$15	$30	$150	$50	N/A	$0	15|30	0|0	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
2	Changes	Platinum PPO 250/0/15	45127PA0010058	45127PA0010057	$250	0%	$2,500	$15	$30	D/200	$50	N/A	D/0	15|D/30	D/0|D/0	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
		GOLD PRODUCTS															
3	Changes	Gold PPO 500/0/25	45127PA0010117	45127PA0010116	$500	0%	$8,550	$25	$55	D/350	$75	N/A	D/125	25|D/55	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
4	Changes	Gold PPO 1000/0/20	45127PA0010085	45127PA0010084	$1,000	0%	$8,550	$20	$40	D/200	$75	N/A	D/0	20|D/40	D/200|D/200	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
5	Changes	Gold Performance PPO 1000/0/20	45127PA0010200		$1,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
6	Changes	Gold PPO Choice 1000/0/20	45127PA0010203		$1,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
7	Changes	Gold PPO Choice Select 1000/0/20	45127PA0010204		$1,000	0%	$8,550	$20	$40	D/250	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
8	Changes	Gold QHDHP PPO 1600/0/10	45127PA0010161		$1,600	0%	$6,900	D/10	D/20	D/175	D/75	N/A	D/0	D/10|D/20	D/175|D/175	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
9	Changes	Gold PPO 2000/0/15	45127PA0010090	45127PA0010089	$2,000	0%	$6,900	$15	$30	D/200	$75	N/A	D/0	15|D/30	D/200|D/200	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
10	Changes	Gold PPO 3000/0/15	45127PA0010195	45127PA0010194	$3,000	0%	$6,250	$15	$30	D/125	$100	N/A	D/0	15|D/30	D/125|D/125	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
		SILVER PRODUCTS															
11	Changes	Silver QHDHP-E PPO 4500/0/10	45127PA0010199		$4,500	0%	$6,900	D/10	D/20	D/350	$100	N/A	D/0	D/10|D/20	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
12	Changes	Silver PPO 4000/0/40	45127PA0010132	45127PA0010131	$4,000	0%	$8,700	$40	$75	D/400	$100	D/125	D/300	40|D/75	D/400|D/400	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
13	Changes	Silver PPO 5000/0/35	45127PA0010185	45127PA0010184	$5,000	0%	$8,700	$35	$65	D/350	$100	N/A	D/0	35|D/65	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
14	Changes	Silver QHDHP PPO 2750/0/25	45127PA0010124		$2,750	0%	$6,900	D/25	D/50	D/350	D/100	N/A	D/200	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
15	Changes	Silver QHDHP PPO 3500/0/25	45127PA0010170		$3,500	0%	$6,900	D/25	D/50	D/350	D/100	N/A	D/0	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
16	New	Silver QHDHP-E PPO 3750/0/20	45127PA0010214		$3,750	0%	$6,900	D/25	D/50	D/350	$100	N/A	D/0	D/25|D/50	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
17	New	Silver QHDHP-E PPO 5300/0/15	45127PA0010210		$5,300	0%	$6,800	D/15	D/30	D/350	$100	N/A	D/0	D/15|D/30	D/350|D/350	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
18	Changes	Silver PPO 6000/0/35	45127PA0010187	45127PA0010186	$6,000	0%	$8,550	$35	$65	D/350	$100	N/A	D/0	35|D/65	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
19	New	Silver PPO 8000/0/40	45127PA0010212	45127PA0010211	$8,000	0%	$9,450	$40	$70	D/350	$100	N/A	D/0	40|D/70	D/350|D/350	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: $250, Rx Gen - Ded Applies? N, Retail: 7/25/55/80, Mail: 14/50/110/160
20	Changes	Silver Performance PPO 4500/0/30	45127PA0010202		$4,500	0%	$9,300	$30	$60	D/400	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
21	Changes	Silver PPO Choice 4500/0/30	45127PA0010207		$4,500	0%	$9,300	$30	$60	D/400	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
22	Changes	Silver PPO Choice Select 4500/0/30	45127PA0010208		$4,500	0%	$9,300	$30	$60	D/400	$75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: $0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
23	Changes	Silver QHDHP Performance PPO 2750/0/15	45127PA0010201		$2,750	0%	$7,000	D/15	D/30	D/350	D/75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
24	Changes	Silver QHDHP PPO Choice 2750/0/15	45127PA0010205		$2,750	0%	$7,000	D/15	D/30	D/350	D/75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
25	Changes	Silver QHDHP PPO Choice Select 2750/0/15	45127PA0010206		$2,750	0%	$7,000	D/15	D/30	D/350	D/75	N/A	D/0	D/0|D/20%	D/250|D/500	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160	
		BRONZE PRODUCTS															
26	Changes	Bronze QHDHP-E PPO 6900/0/0	45127PA0010135		$6,900	0%	$7,200	D/0	D/0	D/300	D/0	N/A	D/0	D/0|D/0	D/0|D/0	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 0/0/0/0, Mail: 0/0/0/0	
27	New	Bronze PPO 9450/0/0	45127PA0010213		$9,450	0%	$9,450	D/0	D/0	D/0	D/0	N/A	D/0	D/0|D/0	D/0|D/0	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 0/0/0/0, Mail: 0/0/0/0	

1 Drug copays listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand
2 Speciality drug coverage = 20% up to $250 per fill/20% up to $350 per fill/20% up to $450 per fill
3 Tiered Lab benefits. Independent labs | Hospital based labs
4 D = Deductible D/$ = Deductible applies first then a copay
5 Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Benefit Change Summary

Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	Expanded Bronze	Counties	Rx Formulary	AV 2023	AV 2024	Pricing AV 2023	Pricing AV 2024	Metal Level 2023	Metal Level 2024	HRA Amount 2023	HRA Amount 2024	Deductible: Tier 1 2023	Deductible: Tier 1 2024	Deductible: Tier 2 2023	Deductible: Tier 2 2024	Coinsurance: Tier 1 2023	Coinsurance: Tier 1 2024	Coinsurance: Tier 2 2023	Coinsurance: Tier 2 2024	MOOP 2023	MOOP 2024	PCP: Tier 1 2023	PCP: Tier 1 2024	PCP: Tier 2 2023	PCP: Tier 2 2024	SPC: Tier 1 2023	SPC: Tier 1 2024	SPC: Tier 2 2023	SPC: Tier 2 2024	ER 2023	ER 2024	UC 2023	UC 2024	IP Hosp Copay Per Day 2023	IP Hosp Copay Per Day 2024	Hi-Tech Imaging 2023	Hi-Tech Imaging 2024
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0		All	Advantage	91.4%	91.9%	103.8%	103.4%	Platinum	Platinum	0	0	0	0	0	0	0%	0%	0%	0%	4,500	4,500	15	15	15	15	30	30	30	30	150	150	50	50	N/A	N/A	0	0
2	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0		All	Advantage	90.1%	90.7%	101.9%	102.1%	Platinum	Platinum	0	0	250	250	250	250	0%	0%	0%	0%	3,500	2,500	15	15	15	15	30	30	30	30	D/200	D/200	50	50	N/A	N/A	D/0	D/0
3	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250		All	Value	88.9%	88.4%	100.7%	100.3%	Platinum	Platinum	0	0	0	0	0	0	0%	0%	0%	0%	4,500	4,500	15	15	15	15	30	30	30	30	150	150	50	50	N/A	N/A	0	0
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250		All	Value	88.1%	88.2%	98.8%	99.4%	Platinum	Platinum	0	0	250	250	250	250	0%	0%	0%	0%	3,500	2,500	15	15	15	15	30	30	30	30	D/200	D/200	50	50	N/A	N/A	D/0	D/0
5	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/20	Rx 0		All	Advantage	80.3%	81.1%	93.7%	94.4%	Gold	Gold	0	0	1,000	1,000	1,000	1,000	0%	0%	0%	0%	8,550	8,550	25	20	25	20	50	40	50	40	D/200	D/200	75	75	N/A	N/A	D/0	D/0
6	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/25	Rx 0		All	Advantage	80.6%	80.6%	96.5%	96.1%	Gold	Gold	0	0	500	500	500	500	0%	0%	0%	0%	8,550	8,550	25	25	25	25	55	55	55	55	D/250	D/250	75	75	N/A	N/A	D/125	D/125
7	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/15	Rx 0		All	Advantage	80.0%	80.6%	89.8%	90.1%	Gold	Gold	0	0	2,000	2,000	2,000	2,000	0%	0%	0%	0%	8,000	6,900	15	15	15	15	30	30	30	30	D/200	D/200	75	75	N/A	N/A	D/0	D/0
8	Off Exchange	Existing	45127PA0010200	Gold Performance PPO 1000/0/20	Rx 0		Franklin, Lebanon, Lehigh, Northampton, Adams, and York	Advantage	80.6%	80.5%	89.3%	89.0%	Gold	Gold	0	0	1,000	1,000	2,000	2,000	0%	0%	20%	20%	8,550	8,550	20	20	40	40	40	40	60	60	D/250	D/250	75	75	N/A	N/A	D/0	D/0
9	Off Exchange	Existing	45127PA0010203	Gold PPO Choice 1000/0/20	Rx 0		Adams, Berks, and Lancaster	Advantage	80.6%	80.5%	89.3%	89.0%	Gold	Gold	0	0	1,000	1,000	2,000	2,000	0%	0%	20%	20%	8,550	8,550	20	20	40	40	40	40	60	60	D/250	D/250	75	75	N/A	N/A	D/0	D/0
10	Off Exchange	Existing	45127PA0010204	Gold PPO Choice Select 1000/0/20	Rx 0		Cumberland, Dauphin, Perry, and York	Advantage	80.6%	80.5%	89.3%	89.0%	Gold	Gold	0	0	1,000	1,000	2,000	2,000	0%	0%	20%	20%	8,550	8,550	20	20	40	40	40	40	60	60	D/250	D/250	75	75	N/A	N/A	D/0	D/0
11	Off Exchange	Existing	45127PA0010195	Gold PPO 3000/0/15	Rx 0		All	Advantage	79.7%	80.4%	86.5%	87.1%	Gold	Gold	0	0	3,000	3,000	3,000	3,000	0%	0%	0%	0%	8,000	6,250	15	15	15	15	30	30	30	30	D/125	D/125	100	100	N/A	N/A	D/0	D/0
12	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1600/0/10	Rx 0		All	Advantage	78.3%	78.8%	90.6%	89.8%	Gold	Gold	0	0	1,500	1,600	1,500	1,600	0%	0%	0%	0%	6,900	6,900	D/10	D/10	D/10	D/10	D/20	D/20	D/20	D/20	D/175	D/175	D/75	D/75	N/A	N/A	D/0	D/0
13	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/20	Rx 250		All	Value	78.7%	78.6%	90.0%	90.6%	Gold	Gold	0	0	1,000	1,000	1,000	1,000	0%	0%	0%	0%	8,550	8,550	25	20	25	20	50	40	50	40	D/200	D/200	75	75	N/A	N/A	D/0	D/0
14	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/25	Rx 250		All	Value	79.0%	78.4%	93.1%	92.7%	Gold	Gold	0	0	500	500	500	500	0%	0%	0%	0%	8,550	8,550	25	25	25	25	55	55	55	55	D/350	D/350	75	75	N/A	N/A	D/125	D/125
15	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/15	Rx 250		All	Value	78.5%	78.3%	85.9%	86.4%	Gold	Gold	0	0	2,000	2,000	2,000	2,000	0%	0%	0%	0%	8,000	6,900	15	15	15	15	30	30	30	30	D/200	D/200	75	75	N/A	N/A	D/0	D/0
16	Off Exchange	Existing	45127PA0010194	Gold PPO 3000/0/15	Rx 250		All	Value	78.2%	78.2%	82.7%	83.5%	Gold	Gold	0	0	3,000	3,000	3,000	3,000	0%	0%	0%	0%	8,000	6,250	15	15	15	15	30	30	30	30	D/125	D/125	100	100	N/A	N/A	D/0	D/0
17	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/40	Rx 0		All	Advantage	72.0%	72.0%	79.6%	79.3%	Silver	Silver	0	0	4,000	4,000	4,000	4,000	0%	0%	0%	0%	8,700	8,700	40	40	40	40	75	75	75	75	D/400	D/400	100	100	D/125	D/125	D/300	D/300
18	Off Exchange	Existing	45127PA0010202	Silver Performance PPO 4500/0/30	Rx 0		Franklin, Lebanon, Lehigh, Northampton, Adams, and York	Advantage	71.8%	71.9%	73.2%	72.7%	Silver	Silver	0	0	4,500	4,500	9,000	9,000	0%	0%	20%	20%	9,100	9,300	30	30	60	60	60	60	80	80	D/400	D/400	75	75	N/A	N/A	D/0	D/0
19	Off Exchange	Existing	45127PA0010207	Silver PPO Choice 4500/0/30	Rx 0		Adams, Berks, and Lancaster	Advantage	71.8%	71.9%	73.2%	72.7%	Silver	Silver	0	0	4,500	4,500	9,000	9,000	0%	0%	20%	20%	9,100	9,300	30	30	60	60	60	60	80	80	D/400	D/400	75	75	N/A	N/A	D/0	D/0
20	Off Exchange	Existing	45127PA0010208	Silver PPO Choice Select 4500/0/30	Rx 0		Cumberland, Dauphin, Perry, and York	Advantage	71.8%	71.9%	73.2%	72.7%	Silver	Silver	0	0	4,500	4,500	9,000	9,000	0%	0%	20%	20%	9,100	9,300	30	30	60	60	60	60	80	80	D/400	D/400	75	75	N/A	N/A	D/0	D/0
21	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0		All	Advantage	72.0%	71.9%	76.2%	75.7%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,700	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0
22	Off Exchange	Existing	45127PA0010201	Silver QHDHP Performance PPO 2750/0/15	Combined		Franklin, Lebanon, Lehigh, Northampton, Adams, and York	Advantage	70.7%	71.6%	75.4%	75.1%	Silver	Silver	0	0	2,750	2,750	5,500	5,500	0%	0%	20%	20%	7,000	7,000	D/15	D/15	D/15	D/15	D/30	D/30	D/45	D/45	D/350	D/350	D/75	D/75	N/A	N/A	D/0	D/0
23	Off Exchange	Existing	45127PA0010205	Silver QHDHP PPO Choice 2750/0/15	Combined		Adams, Berks, and Lancaster	Advantage	70.7%	71.6%	75.4%	75.1%	Silver	Silver	0	0	2,750	2,750	5,500	5,500	0%	0%	20%	20%	7,000	7,000	D/15	D/15	D/15	D/15	D/30	D/30	D/45	D/45	D/350	D/350	D/75	D/75	N/A	N/A	D/0	D/0
24	Off Exchange	Existing	45127PA0010206	Silver QHDHP PPO Choice Select 2750/0/15	Combined		Cumberland, Dauphin, Perry, and York	Advantage	70.7%	71.6%	75.4%	75.1%	Silver	Silver	0	0	2,750	2,750	5,500	5,500	0%	0%	20%	20%	7,000	7,000	D/15	D/15	D/15	D/15	D/30	D/30	D/45	D/45	D/350	D/350	D/75	D/75	N/A	N/A	D/0	D/0
25	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2750/0/25	Combined		All	Advantage	70.6%	71.6%	80.3%	79.9%	Silver	Silver	0	0	2,750	2,750	2,750	2,750	0%	0%	0%	0%	6,900	6,900	D/25	D/25	D/25	D/25	D/50	D/50	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/200	D/200
26	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0		All	Advantage	71.1%	71.5%	74.8%	74.5%	Silver	Silver	0	0	6,000	6,000	6,000	6,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0
27	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/40	Rx 250		All	Value	70.9%	70.3%	75.8%	75.5%	Silver	Silver	0	0	4,000	4,000	4,000	4,000	0%	0%	0%	0%	8,700	8,700	40	40	40	40	75	75	75	75	D/400	D/400	100	100	D/125	D/125	D/300	D/300
28	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250		All	Value	70.9%	70.2%	72.4%	71.9%	Silver	Silver	0	0	5,000	5,000	5,000	5,000	0%	0%	0%	0%	8,550	8,700	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0
29	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined		All	Advantage	69.2%	70.2%	74.7%	74.4%	Silver	Silver	0	0	3,500	3,500	3,500	3,500	0%	0%	0%	0%	6,900	6,900	D/25	D/25	D/25	D/25	D/50	D/50	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/0	D/0
30	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250		All	Value	70.1%	69.9%	70.9%	70.7%	Silver	Silver	0	0	6,000	6,000	6,000	6,000	0%	0%	0%	0%	8,550	8,550	35	35	35	35	65	65	65	65	D/350	D/350	100	100	N/A	N/A	D/0	D/0
31	Off Exchange	NEW	45127PA0010214	Silver QHDHP-E PPO 3750/0/20	Combined		All	Advantage		69.8%		66.5%		Silver		0		3,750		3,750		0%		0%		6,900		D/25		D/25		D/50		D/50		D/350		100		N/A		D/0
32	Off Exchange	NEW	45127PA0010212	Silver PPO 8000/0/40	Rx 0		All	Advantage		69.6%		72.5%		Silver		0		8,000		8,000		0%		0%		9,450		40		40		70		70		D/350		100		N/A		D/0
33	Off Exchange	Existing	45127PA0010199	Silver QHDHP-E PPO 4500/0/10	Combined		All	Advantage	68.1%	69.1%	71.2%	70.9%	Silver	Silver	0	0	4,500	4,500	4,500	4,500	0%	0%	0%	0%	6,900	6,900	D/10	D/10	D/10	D/10	D/20	D/20	D/20	D/20	D/350	D/350	100	100	N/A	N/A	D/0	D/0
34	Off Exchange	NEW	45127PA0010210	Silver QHDHP-E PPO 5300/0/15	Combined		All	Advantage		68.1%		64.9%		Silver		0		5,300		5,300		0%		0%		6,800		D/15		D/15		D/30		D/30		D/350		100		N/A		D/0
35	Off Exchange	NEW	45127PA0010211	Silver PPO 8000/0/40	Rx 250		All	Value		68.0%		68.8%		Silver		0		8,000		8,000		0%		0%		9,450		40		40		70		70		D/350		100		N/A		D/0
36	Off Exchange	Existing	45127PA0010135	Bronze QHDHP-E PPO 6900/0/0	Combined	X	All	Advantage	64.4%	64.9%	62.4%	61.9%	Bronze	Bronze	0	0	6,900	6,900	6,900	6,900	0%	0%	0%	0%	6,900	7,200	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/300	D/0	D/0	N/A	N/A	D/0	D/0
37	Off Exchange	NEW	45127PA0010213	Bronze PPO 9450/0/0	Combined		All	Advantage		60.2%		51.7%		Bronze		0		9450		9450		0		0		9450		D/0		D/0		D/0		D/0		D/0		D/0		N/A		D/0

Low End Imaging		Lab: Tier 1		Lab: Tier 2		OP Surg: Tier 1		OP Surg: Tier 2		Rx Ded		Rx Gen - Ded Applies?		Rx Gen Pref		Rx Gen Non-Pref		Rx Brand Pref		Rx Brand Non-Pref		Rx Specialty Coin Tier 1		Rx Specialty Max Tier 1		Rx Specialty Coin Tier 2		Rx Specialty Max Tier 2		Rx Gen Pref Coins		Rx Gen Non-Pref Coins		Rx Brand Pref Coin		Rx Brand Non-Pref Coins		Rx Gen Pref Mail Copay		Rx Gen Non-Pref Mail Copay		Rx Brand Pref Mail Copay		Rx Brand Non-Pref Mail Copay	
2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
0	0	15	15	30	30	0	0	0	0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	15	15	D/30	D/30	D/0	D/0	D/0	D/0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
0	0	15	15	30	30	0	0	0	0	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	15	15	D/30	D/30	D/0	D/0	D/0	D/0	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	25	20	D/50	D/40	D/200	D/200	D/200	D/200	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	25	25	D/55	D/55	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	15	15	D/30	D/30	D/200	D/200	D/200	D/200	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	15	15	D/30	D/30	D/125	D/125	D/125	D/125	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/10	D/10	D/20	D/20	D/175	D/175	D/175	D/175	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	25	20	D/50	D/40	D/200	D/200	D/200	D/200	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	25	25	D/55	D/55	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	15	15	D/30	D/30	D/200	D/200	D/200	D/200	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	15	15	D/30	D/30	D/125	D/125	D/125	D/125	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	40	40	D/75	D/75	D/400	D/400	D/400	D/400	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	35	35	D/65	D/65	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/0	D/0	D/20%	D/20%	D/250	D/250	D/500	D/500	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/25	D/25	D/50	D/50	D/350	D/350	D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	35	35	D/65	D/65	D/350	D/350	D/350	D/350	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	8	8	30	30	90	90	140	140
D/0	D/0	40	40	D/75	D/75	D/400	D/400	D/400	D/400	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	35	35	D/65	D/65	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	D/25	D/25	D/50	D/50	D/350	D/350	D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
D/0	D/0	35	35	D/65	D/65	D/350	D/350	D/350	D/350	250	250	N	N	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
	D/0		D/25		D/50		D/350		D/350		Combined		Y		7		25		55		80		20%		250		20%		350		0%		0%		0%		0%		14		50		110		160
	D/0		40		D/70		D/350		D/350		0		N		4		15		45		70		20%		250		20%		350		0%		0%		0%		0%		8		30		90		140
D/0	D/0	D/10	D/10	D/20	D/20	D/350	D/350	D/350	D/350	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	250	250	20%	20%	350	350	0%	0%	0%	0%	0%	0%	0%	0%	14	14	50	50	110	110	160	160
	D/0		D/15		D/30		D/350		D/350		Combined		Y		7		25		55		80		20%		250		20%		350		0%		0%		0%		0%		14		50		110		160
	D/0		40		D/70		D/350		D/350		250		N		7		25		55		80		20%		250		20%		350		0%		0%		0%		0%		14		50		110		160
D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0%	0%	0	0	0%	0%	0	0	0%	0%	0%	0%	0%	0%	0%	0%	0	0	0	0	0	0	0	0
	D/0		D/0		D/0		D/0		D/0		Combined		Y		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Benefit Categories

IP OP Professional	Type of Service
Inpatient	IP - CABG
Inpatient	IP - Cesarean Maternity Delivery
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Maternity Non-delivery
Inpatient	IP - Medical
Inpatient	IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Other Cardiovascular Procedures
Inpatient	IP - Other Surgical
Inpatient	IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Ungroupable
Outpatient	OP - Blood
Outpatient	OP - Cardiac Rehab
Outpatient	OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Emergency Room
Outpatient	OP - Maternity Non-delivery Care
Outpatient	OP - Observation Room
Outpatient	OP - Other OP Services
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pathology/Lab
Outpatient	OP - Pharmacy
Outpatient	OP - Psychiatric
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Radiology - General
Outpatient	OP - Substance Abuse
Outpatient	OP - Surgery
Outpatient	OP - Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - IP Psychiatric
Professional	IP Visits - IP Substance Abuse
Professional	IP Visits - Medical
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional	Inpatient Surgery - Assistant Surgeon
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physicial Therapy
Professional	Pathology/Lab - IP
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - IP
Professional	Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - Medical
Professional	Independent Lab
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physicial Therapy
Professional	Outpatient Surgery - Anesthesia
Professional	Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	Pathology/Lab - OP
Professional	Pathology/Lab - Office
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General
Professional	Radiology - Office - CT/MRI/PET
Professional	Radiology - Office - General
Professional	Unmapped
Other Medical	Unmapped
Other Medical	OP - Ambulance
Other Medical	OP - DME
Other Medical	OP - Home Health/PDN
Other Medical	OP - Medical Surgical Supplies
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Benefit Mix Changes

Benefit Mix Calculation

	Manual Cost PMPM
Average in Experience Period	330.84
Average in Rating Period	328.87
Benefit Mix Adjustment	0.994

449,510

BEP Manual Cost Calcul	330.84	449,510
HIOS 14 Digit	Manual Cost PMPM	BEP MM
45127PA0010054	392.45	9,024
45127PA0010055	404.51	22,909
45127PA0010057	383.14	6,077
45127PA0010058	395.69	12,544
82795PA0130001	364.20	2,266
45127PA0010116	362.73	8,642
45127PA0010117	375.89	19,692
45127PA0010084	349.11	12,053
45127PA0010085	362.38	32,992
45127PA0010089	328.06	25,818
45127PA0010090	342.06	65,959
45127PA0010194	319.64	16,460
45127PA0010195	334.34	29,169
45127PA0010161	347.05	6,028
45127PA0130001	338.14	380
45127PA0130002	347.94	324
45127PA0010131	295.61	15,991
45127PA0010132	310.14	26,990
45127PA0010184	281.45	13,953
45127PA0010185	296.24	18,553
45127PA0010186	276.41	7,388
45127PA0010187	291.37	9,443
45127PA0010124	312.69	17,414
45127PA0010170	290.97	22,096
45127PA0130003	312.34	516
45127PA0130004	319.81	331
53789PA0090004	218.46	1,345
45127PA0010135	243.29	20,657
45127PA0010199	277.28	8,363
45127PA0010196	363.03	1,022
45127PA0010198	350.68	6,871
45127PA0010197	343.86	5,177
45127PA0130005	338.14	156
45127PA0130006	347.94	339
45127PA0130007	312.34	140
45127PA0130008	319.81	101
45127PA0010200	357.37	42
45127PA0010202	326.90	375
45127PA0010201	317.78	44
45127PA0010190	344.93	431
45127PA0010191	355.76	953
45127PA0010188	345.47	33
45127PA0010189	354.06	438
45127PA0010144	298.39	11 14

Projected 2024 Manual C	328.87	429,569
HIOS 14 Digit	Total	Proj Member Dist
45127PA0010054	392.45	9,752
45127PA0010055	404.51	21,268
45127PA0010057	388.98	5,811
45127PA0010058	399.19	11,669
45127PA0010116	362.73	7,255
45127PA0010117	375.89	16,486
45127PA0010084	354.57	14,569
45127PA0010085	369.34	25,836
45127PA0010200	348.05	47
45127PA0010203	348.05	24
45127PA0010204	348.05	142
45127PA0010161	351.21	6,142
45127PA0010089	337.76	27,742
45127PA0010090	352.29	55,104
45127PA0010194	326.78	19,043
45127PA0010195	340.54	25,469
45127PA0010124	312.69	16,415
45127PA0010201	293.93	71
45127PA0010205	293.93	604
45127PA0010206	293.93	438
45127PA0010202	284.35	959
45127PA0010207	284.35	13,397
45127PA0010208	284.35	568
45127PA0010170	290.97	22,960
45127PA0010131	295.44	15,492
45127PA0010132	310.00	21,564
45127PA0010199	277.28	6,462
45127PA0010184	281.27	15,670
45127PA0010185	296.08	21,090
45127PA0010186	276.41	11,551
45127PA0010187	291.37	8,509
45127PA0010135	242.06	21,540
45127PA0010214	259.97	1,184
45127PA0010210	253.77	1,184
45127PA0010211	269.04	1,184
45127PA0010212	283.68	1,184
45127PA0010213	202.12	1,184

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Network Mix Changes

Network Change			1.000
Projected MemberMonths	429,569	100.0%	0.998
PPO	413,319	96.2%	1.00
Valley Advantage EPO	-	0.0%	0.90
Capital Advantage EPO	-	0.0%	0.90
PPO Choice	14,025	3.3%	0.96
Performance PPO	1,077	0.3%	0.98
PPO Choice Select	1,148	0.3%	0.89
BEP	449,510	100.0%	0.998
PPO	433,369	96.4%	1.00
Valley Advantage EPO	1,551	0.3%	0.90
Capital Advantage EPO	736	0.2%	0.90
PPO Choice	12,048	2.7%	0.96
Performance PPO	461	0.1%	0.98
PPO Choice Select	-	0.0%	0.89
HMO	1,345	0.3%	0.98

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Benefit Additions

Senate Bill 8 - Coverage of mammographic examinations and diagnostic breast imaging at no cost share

Additional Claim PMPM	$0.20

MHPAEA - Add Autism coverage to Small Group and Individual Plans

Additional Claim PMPM	$0.40
Benefit Change Factor	1.001

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Trend

Trend by Service Category

Category	Year 1 Cost	Year 1 Util	Year 1 Induced Demand	Year 2 Cost	Year 2 Util	Year 2 Induced Demand	Total Year 1	Total Year 2	Weights	Total Weights
Inpatient Hospital	4.20%	0.50%	0.00%	5.30%	0.50%	0.0%	4.7%	5.8%	21%	17%
Outpatient Hospital	4.40%	1.00%	0.00%	5.40%	1.00%	0.0%	5.4%	6.5%	49%	40%
Professional	4.70%	1.00%	0.00%	4.60%	1.00%	0.0%	5.7%	5.6%	27%	22%
Other Medical	4.40%	0.50%	0.00%	5.40%	0.50%	0.0%	4.9%	5.9%	3%	2%
Capitation	3.00%	0.00%	0.00%	3.00%	0.00%	0.0%	3.0%	3.0%	0%	0%
Prescription Drug	7.90%	1.10%	0.00%	7.00%	1.00%	0.0%	9.1%	8.1%	100%	19%
Dental & Vision	1.00%	1.00%	0.00%	1.00%	1.00%	0.0%	2.0%	2.0%	100%	100%

Aggregate Pricing Trend Year 1	
Total	6.1%
Medical	5.4%
Drug	9.1%
Agg Med + Rx Trend	6.1%
Dental and Vision	2.0%

Aggregate Pricing Trend Year 2	
Total	6.5%
Medical	6.1%
Drug	8.1%
Agg Med + Rx Trend	6.5%
Dental and Vision	2.0%

Average Pricing Trend	
Total	6.3%
Medical	5.7%
Drug	8.6%
Agg Med + Rx Trend	6.3%
Dental and Vision	2.0%

	Year 1 Raw Trends*				Year 2 Raw Trends*			
URRT Categories	Cost	Utilization	Induced Demand	Composite	Cost	Utilization	Induced Demand	Composite
Inpatient Hospital	4.2%	0.5%	0.0%	4.8%	5.3%	0.5%	0.0%	5.8%
Outpatient Hospital	4.4%	1.0%	0.0%	5.5%	5.4%	1.0%	0.0%	6.5%
Professional	4.7%	1.0%	0.0%	5.8%	4.6%	1.0%	0.0%	5.6%
Other Medical	4.4%	0.5%	0.0%	4.9%	5.4%	0.5%	0.0%	6.0%
Capitation	3.0%	0.0%	0.0%	3.0%	3.0%	0.0%	0.0%	3.0%
Prescription Drugs	7.9%	1.1%	0.0%	9.1%	7.0%	1.0%	0.0%	8.1%
Dental & Vision	1.0%	1.0%	0.0%	2.0%	1.0%	1.0%	0.0%	2.0%

*From Hospital and Physician Trend Models

Adjustments to Pricing Trend

Medical		Drug	
Intensity	0.0%	Contracting	0.0%
Leveraging	0.0%	Leveraging	0.0%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	Buy-Downs	0.0%
Other	0.0%	Pipeline	0.0%
Total	0.00%	Total	0.00%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Credibility Manual Development for URRT

Experience Period Member Months 449,368

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM	Incurred	Allowed	PMPM
Inpatient Hospital	$ 119.03	1.042	1.005	1.053	1.005	131.91	$ 52,201,500	$ 53,489,564	$ 119.03
Outpatient Hospital	$ 281.65	1.044	1.010	1.054	1.010	316.15	$ 104,397,173	$ 126,563,801	$ 281.65
Professional	$ 152.29	1.047	1.010	1.046	1.010	170.13	$ 51,709,510	$ 68,433,287	$ 152.29
Other Medical	$ 17.46	1.044	1.005	1.054	1.005	19.41	$ 6,411,005	$ 7,845,797	$ 17.46
Capitation	$ -	1.030	1.000	1.030	1.000	0.00	$ 2,150	$ 2,150	$ -
Prescription Drug	$ 132.72	1.079	1.011	1.070	1.010	156.46	$ 52,585,491	$ 59,640,336	$ 132.72
Total	$ 703.15					794.07			$ 703.15

* All data experience is from CAAC, and other CBC subsidiaries - Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC)

Morbidity	1.000
Other	
Change in Demographics	1.0000
Change in Network	1.0000
Change in Benefits	1.0010
Change in Other	1.0000
Projected Index Rate	794.86

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Paid to Allowed Ratio Development

Medical Rate Development

Base Experience Period:	1/1/2022-12/31/2022
Data as of	2/28/2023
Rating Period:	1/1/2024-12/31/2024
Trend Months:	24
Average 2 Yr Trend:	5.7%

1	Medical Paid and Incurred Claims + ACA Payments	206,118,038
2	Completion Factor	0.96
3	BEP Completed Claims (1) / (2)	213,897,416
4	BEP Member Months	449,510
5	BEP Completed Claim PMPM (3) / (4)	475.85
6	Trend Factor	1.12
7	Trended Claim PMPM (5) x (6)	531.89
8	Benefit and Network Change Factor	0.994
9	Morbidity	1.000
10	Capitation	2,150
11	Capitation PMPM	0.00
12	Senate Bill 8 and Autism	0.60
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	529.33

	Expected Claim PMPM in Rating Period
Medical	529.33
Drug	137.10
Pediatric Dental	1.78
Pediatric Vision	0.13
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	668.33
Total Expected Incurred in Rating Period Net RA	636.56

Projected Allowed	794.88
Paid to Allowed Ratio	0.841

Drug Rate Development

Base Experience Period:	1/1/2022-12/31/2022
Data as of	2/28/2023
Rating Period:	1/1/2024-12/31/2024
Trend Months:	24
Average 2 Yr Trend:	8.6%

1	BEP Paid and Incurred Claims Net Rx Rebates	52,585,491
2	Completion Factor	1.000
3	BEP Completed Claims (1) / (2)	52,585,491
4	BEP Member Months	449,510
5	BEP Completed Claim PMPM (3) / (4)	116.98
6	Trend Factor	1.18
7	Trended Claim PMPM (5) x (6)	137.92
8	Benefit and Network Change Factor	0.994
9	Morbidity	1.000
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	137.10

Pediatric Dental Rate Development

Base Experience Period:	1/1/2022-12/31/2022
Data as of	2/28/2023
Rating Period:	1/1/2024-12/31/2024
Trend Months:	24
Average 2 Yr Trend:	2.0%

1	BEP Paid and Incurred Claims	738,306
2	Completion Factor	0.962
3	BEP Completed Claims (1) / (2)	767,445
4	BEP Member Months	449,510
5	BEP Completed Claim PMPM (3) / (4)	1.71
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	1.78
8	Benefit and Network Change Factor	1.00
9	Morbidity	1.000
10		
11		
12	Senate Bill 8 and Autism	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	1.78

Pediatric Vision Rate Development

Base Experience Period:	1/1/2022-12/31/2022
Data as of	2/28/2023
Rating Period:	1/1/2024-12/31/2024
Trend Months:	24
Average 2 Yr Trend:	2.0%

1	BEP Paid and Incurred Claims	53,957
2	Completion Factor	0.993
3	BEP Completed Claims (1) / (2)	54,328
4	BEP Member Months	449,510
5	BEP Completed Claim PMPM (3) / (4)	0.12
6	Trend Factor	1.04
7	Trended Claim PMPM (5) x (6)	0.13
8	Benefit and Network Change Factor	1.00
9	Morbidity	1.000
10		
11		
12	Senate Bill 8 and Autism	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	0.13

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Retention

	Medical + Rx	Dental	Vision	Total	% of Premium
Reinsurance Contribution	$0.00	$0.00	$0.00	$0.00	0.0%
Risk Adjustment Fee	$0.21	$0.00	$0.00	$0.21	0.0%
Admin PMPM	$54.27	$0.60	$0.09	$54.96	7.5%
Broker PMPM	$20.52	$0.00	$0.00	$20.52	2.8%
Placeholder 1	$0.00	$0.00	$0.00	$0.00	0.0%
Placeholder 2	$0.00	$0.00	$0.00	$0.00	0.0%
Placeholder 3	$0.00	$0.00	$0.00	$0.00	0.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	$0.25	$0.00	$0.00	$0.25	0.0%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%
Exchange Fee	$0.00	$0.00	$0.00	$0.00	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters 0.00%

Quarter	% of Enrollees	HIF
1	29%	0.00%
2	13%	0.00%
3	15%	0.00%
4	43%	0.00%

	2022 assessmen	2023 assessment
0	0.00%	0.00%
3	0.00%	0.00%
6	0.00%	0.00%
9	0.00%	0.00%

	Admin	Profit	Taxes
	10.5%	2.0%	0.6%
Claims	7.6%		
Broker	2.9%		
Quality Improvement	0.0%		

HIOS	45127PA0010054	45127PA0010055	45127PA0010057	45127PA0010058	45127PA0010116	45127PA0010117	45127PA0010084	45127PA0010085	45127PA0010200	45127PA0010203	45127PA0010204	45127PA0010161	45127PA0010089	45127PA0010090	45127PA0010194	45127PA0010195	45127PA0010124	45127PA0010201	45127PA0010205	45127PA0010206	45127PA0010202	45127PA0010207	45127PA0010208	45127PA0010170	45127PA0010131	45127PA0010132	45127PA0010199	45127PA0010184	45127PA0010185	45127PA0010181	45127PA0010151	45127PA0010152	45127PA0010215	45127PA0010213
	Platinum PPO 0/0/15 Rx 250	Platinum PPO 0/0/15 Rx 0	Platinum PPO 250/0/15 Rx 250	Platinum PPO 250/0/15 Rx 0	Gold PPO 500/0/25 Rx 250	Gold PPO 500/0/25 Rx 0	Gold PPO 1000/0/20 Rx 250	Gold PPO 1000/0/20 Rx 0	Gold Performance PPO 1000/0/20 Rx 0	Gold PPO Choice 1000/0/20 Rx 0	Gold PPO Choice Select 1000/0/20 Rx 0	Gold QHDHP PPO 1600/0/10 Combined	Gold PPO 2000/0/15 Rx 250	Gold PPO 2000/0/15 Rx 0	Gold PPO 3000/0/15 Rx 250	Gold PPO 3000/0/15 Rx 0	Silver QHDHP PPO 2750/0/25 Combined	Silver QHDHP Performance PPO 2750/0/15 Combined	Silver QHDHP PPO Choice 2750/0/15 Combined	Silver QHDHP PPO Choice Select 2750/0/15 Combined	Silver Performance PPO 4500/0/30 Rx 0	Silver PPO Choice 4500/0/30 Rx 0	Silver PPO Choice Select 4500/0/30 Rx 0	Silver QHDHP PPO 3500/0/25 Combined	Silver PPO 4000/0/40 Rx 250	Silver PPO 4000/0/40 Rx 0	Silver QHDHP-E PPO 4500/0/10 Combined	Silver PPO 5000/0/35 Rx 250	Silver PPO 5000/0/35 Rx 0	Silver PPO 6000/0/35 Rx 250	Silver PPO 6000/0/35 Rx 0	Bronze QHDHP-E PPO 6900/0/0 Combined	Silver QHDHP-E PPO 3750/0/20 Combined	Silver QHDHP-E PPO 5300/0/15 Combined	Silver PPO 8000/0/40 Rx 250	Silver PPO 8000/0/40 Rx 0	Bronze PPO 9450/0/0 Combined
Med Plan																																		
Rx Plan																																		
Deductible	0	0	250	250	500	500	1000	1000	1000	1000	1000	1600	2000	2000	3000	3000	2750	2750	2750	2750	4500	4500	4500	3500	4000	4000	4500	5000	5000	6000	6000	6900	3750	5300	8000	8000	9450
Expected Claim Cost	846.21	894.64	832.77	872.98	737.63	783.88	710.35	760.52	672.73	658.48	616.62	699.42	657.29	702.93	624.81	665.77	585.46	524.00	512.90	480.29	501.28	490.66	459.47	529.56	540.63	578.23	497.04	506.31	542.25	495.04	530.55	421.52	458.56	445.44	478.37	512.00	347.11
Expected Premium PMPM *	$946.10	$995.79	$932.30	$973.57	$834.70	$882.15	$806.70	$858.18	$768.12	$753.49	$710.55	$795.49	$752.28	$799.09	$718.94	$760.97	$678.57	$615.51	$604.13	$570.67	$592.20	$581.31	$549.31	$621.24	$632.59	$671.17	$587.87	$597.38	$634.24	$585.81	$622.24	$510.37	$548.38	$534.92	$568.70	$603.20	$434.03
Allowed Adjustments to Premium for MLR																																		
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patient-Centered Outcomes Research Trust Fund:	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Risk Adjustment Fee	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Fee	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quality Improvement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Federal Income Tax**	3.97	4.18	3.92	4.09	3.51	3.71	3.39	3.60	3.23	3.16	2.98	3.34	3.16	3.36	3.02	3.20	2.85	2.59	2.54	2.40	2.49	2.44	2.31	2.61	2.66	2.82	2.47	2.51	2.66	2.46	2.61	2.14	2.30	2.25	2.39	2.53	1.82
MLR Adjusted Claims	$846.21	$894.64	$832.77	$872.98	$737.63	$783.88	$710.35	$760.52	$672.73	$658.48	$616.62	$699.42	$657.29	$702.93	$624.81	$665.77	$585.46	$524.00	$512.90	$480.29	$501.28	$490.66	$459.47	$529.56	$540.63	$578.23	$497.04	$506.31	$542.25	$495.04	$530.55	$421.52	$458.56	$445.44	$478.37	$512.00	$347.11
MLR Adjusted Premium	$941.67	$991.15	$927.93	$969.02	$830.73	$877.98	$802.85	$854.12	$764.43	$749.87	$707.10	$791.69	$748.66	$795.27	$715.46	$757.32	$675.26	$612.47	$601.13	$567.81	$589.26	$578.41	$546.54	$618.17	$629.47	$667.89	$584.94	$594.41	$631.11	$582.89	$619.17	$507.77	$545.62	$532.21	$565.85	$600.21	$431.75
Expected Member Distribution	2.3%	5.0%	1.4%	2.7%	1.7%	3.8%	3.4%	6.0%	0.0%	0.0%	0.0%	1.4%	6.5%	12.8%	4.4%	5.9%	3.8%	0.0%	0.1%	0.1%	0.2%	3.1%	0.1%	5.3%	3.6%	5.0%	1.5%	3.6%	4.9%	2.7%	2.0%	5.0%	0.3%	0.3%	0.3%	0.3%	0.3%

Unadjusted Premium	$736.78
Expected MLR Adjusted Claims	$642.19
Expected MLR Adjusted Premium	$733.23

MLR	**87.6%**

* From Exhibit L

**21% of profit or contingency (assumed to be 2%)

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Projected Index Rate

Projected Index Rate	$794.88

Effective Date	Total Index Rate	Trend	Distribution of Members	Projected Allowed	Market Adjusted Index Rate
January - March (Index 1)	$794.88		29%	$794.88	$757.10
April - June (Index 2)	$806.66	6.1%	13%	$807.05	$769.27
July - September (Index 3)	$818.62	6.1%	15%	$819.42	$781.64
October - December (Index 4)	$830.75	6.1%	43%	$831.97	$794.19
Average for Projection Period	$815.31			$816.00	$778.22

* From URRT and Exhibit B

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Market Adjusted Index Rate

Development of Market Adjusted Index Rate

Q1 Index Rate	794.88
Paid to Allowed	0.84
Q1 Projected Claims	668.33
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	31.77
Exchange User Fee Adjustment	0.00
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	636.56
Q1 Market Adjusted Index Rate	757.10

Development of Exchange User Fee

Average SHOP Premium	$0.00
Average Exchange Fee	$0.00
Percentage of Membership on SHOP	0%
Exchange Fee to Add to Market Index Rate	$0.00

Development of Risk Adjustment Projection

Projected 2024 Risk Adjustment Transfer	$31.77

Projected 2022 Risk Adjustment Transfer	$12,847,370
2022 MemberMonths	445,899
Projected 2022 Risk Adjustment Payment PMPM	$28.81
Change in Statewide Average Premium 2024 over 2022	10.3%

Show Normalization

Adjustment for Network	1.000
Adjustment for Induced Demand	1.000

Rate Development by Benefit Option	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Platinum**	**Platinum**	**Platinum**	**Platinum**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**	**Gold**
HIOS	**45127PA0010054**	**45127PA0010055**	**45127PA0010057**	**45127PA0010058**	**45127PA0010116**	**45127PA0010117**	**45127PA0010084**	**45127PA0010085**	**45127PA0010200**	**45127PA0010203**	**45127PA0010204**	**45127PA0010161**
Med Plan Name:	**Platinum PPO 0/0/15**	**Platinum PPO 0/0/15**	**Platinum PPO 250/0/15**	**Platinum PPO 250/0/15**	**Gold PPO 500/0/25**	**Gold PPO 500/0/25**	**Gold PPO 1000/0/20**	**Gold PPO 1000/0/20**	**Gold Performance PPO 1000/0/20**	**Gold PPO Choice 1000/0/20**	**Gold PPO Choice Select 1000/0/20**	**Gold QHDHP PPO 1600/0/10**
Rx:	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Rx 0**	**Rx 0**	**Rx 0**	**Combined**
Network:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**Performance PPO**	**PPO Choice**	**PPO Choice Select**	**PPO**
HRA	N	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10
AV and Cost Sharing Adjustment	1.00	1.03	0.99	1.02	0.93	0.96	0.91	0.94	0.89	0.89	0.89	0.90
Network	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	0.978	0.957	0.896	1.002
Induced Demand	1.112	1.141	1.104	1.128	1.049	1.075	1.033	1.062	1.021	1.021	1.021	1.027
Total Projected Claims PMPM + Market Level Adjustments:	846.21	894.64	832.77	872.98	737.63	783.88	710.35	760.52	672.73	658.48	616.62	699.42
Retention												
Admin PMPM	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96
Broker PMPM	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52
Risk Adjustment User Fee	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21
PCORTF	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25
Placeholder1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Placeholder2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate:	$591.75	$622.83	$583.12	$608.93	$522.07	$551.75	$504.56	$536.76	$480.43	$471.28	$444.42	$497.55
Plan Adjusted Index Rates	$946.10	$995.79	$932.30	$973.57	$834.70	$882.15	$806.70	$858.18	$768.12	$753.49	$710.55	$795.49
Expected Member Distribution	2.3%	5.0%	1.4%	2.7%	1.7%	3.8%	3.4%	6.0%	0.0%	0.0%	0.0%	1.4%
	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48
Admin	8.0%	7.6%	8.1%	7.8%	9.0%	8.6%	9.4%	8.8%	9.8%	10.0%	10.6%	9.5%
Taxes	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

Rate Development by Benefit Option	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Gold**	**Gold**	**Gold**	**Gold**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**	**Silver**
HIOS	**45127PA0010089**	**45127PA0010090**	**45127PA0010194**	**45127PA0010195**	**45127PA0010124**	**45127PA0010201**	**45127PA0010205**	**45127PA0010206**	**45127PA0010202**	**45127PA0010207**	**45127PA0010208**	**45127PA0010170**	**45127PA0010131**	**45127PA0010132**	**45127PA0010199**
Med Plan Name:	**Gold PPO 2000/0/15**	**Gold PPO 2000/0/15**	**Gold PPO 3000/0/15**	**Gold PPO 3000/0/15**	**Silver QHDHP PPO 2750/0/25**	**Silver QHDHP Performance PPO 2750/0/15**	**Silver QHDHP PPO Choice 2750/0/15**	**Silver QHDHP PPO Choice Select 2750/0/15**	**Silver Performance PPO 4500/0/30**	**Silver PPO Choice 4500/0/30**	**Silver PPO Choice Select 4500/0/30**	**Silver QHDHP PPO 3500/0/25**	**Silver PPO 4000/0/40**	**Silver PPO 4000/0/40**	**Silver QHDHP-E PPO 4500/0/10**
Rx:	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Combined**	**Combined**	**Combined**	**Combined**	**Rx 0**	**Rx 0**	**Rx 0**	**Combined**	**Rx 250**	**Rx 0**	**Combined**
Network:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**Performance PPO**	**PPO Choice**	**PPO Choice Select**	**Performance PPO**	**PPO Choice**	**PPO Choice Select**	**PPO**	**PPO**	**PPO**	**PPO**
HRA	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10
AV and Cost Sharing Adjustment	0.86	0.90	0.84	0.87	0.80	0.75	0.75	0.75	0.73	0.73	0.73	0.74	0.76	0.79	0.71
Network	1.002	1.002	1.002	1.002	1.002	0.978	0.957	0.896	0.978	0.957	0.896	1.002	1.002	1.002	1.002
Induced Demand	1.004	1.029	0.986	1.008	0.966	0.942	0.942	0.942	0.931	0.931	0.931	0.939	0.944	0.962	0.924
Total Projected Claims PMPM + Market Level Adjustments:	657.29	702.93	624.81	665.77	585.46	524.00	512.90	480.29	501.28	490.66	459.47	529.56	540.63	578.23	497.04
Retention															
Admin PMPM	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96
Broker PMPM	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52
Risk Adjustment User Fee	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21
PCORTF	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25
Placeholder1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Placeholder2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate:	$470.52	$499.80	$449.67	$475.96	$424.42	$384.98	$377.86	$356.93	$370.40	$363.59	$343.57	$388.56	$395.66	$419.79	$367.69
Plan Adjusted Index Rates	$752.28	$799.09	$718.94	$760.97	$678.57	$615.51	$604.13	$570.67	$592.20	$581.31	$549.31	$621.24	$632.59	$671.17	$587.87
Expected Member Distribution	6.5%	12.8%	4.4%	5.9%	3.8%	0.0%	0.1%	0.1%	0.2%	3.1%	0.1%	5.3%	3.6%	5.0%	1.5%
	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48
Admin	10.0%	9.4%	10.5%	9.9%	11.1%	12.3%	12.5%	13.2%	12.7%	13.0%	13.7%	12.1%	11.9%	11.2%	12.8%
Taxes	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

Rate Development by Benefit Option	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange	Off Exchange
Level of Coverage	**Silver**	**Silver**	**Silver**	**Silver**	**Bronze**	**Silver**	**Silver**	**Silver**	**Silver**	**Bronze**
HIOS	**45127PA0010184**	**45127PA0010185**	**45127PA0010186**	**45127PA0010187**	**45127PA0010135**	**45127PA0010214**	**45127PA0010210**	**45127PA0010211**	**45127PA0010212**	**45127PA0010213**
Med Plan Name:	**Silver PPO 5000/0/35**	**Silver PPO 5000/0/35**	**Silver PPO 6000/0/35**	**Silver PPO 6000/0/35**	**Bronze QHDHP-E PPO 6900/0/0**	**Silver QHDHP-E PPO 3750/0/20**	**Silver QHDHP-E PPO 5300/0/15**	**Silver PPO 8000/0/40**	**Silver PPO 8000/0/40**	**Bronze PPO 9450/0/0**
Rx:	**Rx 250**	**Rx 0**	**Rx 250**	**Rx 0**	**Combined**	**Combined**	**Combined**	**Rx 250**	**Rx 0**	**Combined**
Network:	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**	**PPO**
HRA	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10	757.10
AV and Cost Sharing Adjustment	0.72	0.76	0.71	0.74	0.62	0.66	0.65	0.69	0.73	0.52
Network	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002	1.002
Induced Demand	0.928	0.944	0.924	0.939	0.898	0.910	0.905	0.917	0.931	0.886
Total Projected Claims PMPM + Market Level Adjustments:	506.31	542.25	495.04	530.55	421.52	458.56	445.44	478.37	512.00	347.11
Retention										
Admin PMPM	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96	$54.96
Broker PMPM	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52	$20.52
Risk Adjustment User Fee	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21	$0.21
PCORTF	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25	$0.25
Placeholder1	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Placeholder2	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Neutrality	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60
Total Premium Single Rate:	$373.64	$396.69	$366.40	$389.19	$319.22	$342.99	$334.57	$355.70	$377.28	$271.47
Plan Adjusted Index Rates	$597.38	$634.24	$585.81	$622.24	$510.37	$548.38	$534.92	$568.70	$603.20	$434.03
Expected Member Distribution	3.6%	4.9%	2.7%	2.0%	5.0%	0.3%	0.3%	0.3%	0.3%	0.3%
	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48	$75.48
Admin	12.6%	11.9%	12.9%	12.1%	14.8%	13.8%	14.1%	13.3%	12.5%	17.4%
Taxes	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

Benefit Plans

#	Combo Description	Projected Membership	Proj MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Network	Induced Demand	Product	Med Plan Description	Deductible	Drug Plan	Pediatric Dental	Pediatric Vision	Average Plan Adj Index Rate	Q1 Plan Adj Index Rate	Q2 Plan Adj Index Rate	Q3 Plan Adj Index Rate	Q4 Plan Adj Index Rate	Medical & Rx	Q1 Calibrated Plan Index	Q2 Calibrated Plan Index	Q3 Calibrated Plan Index	Q4 Calibrated Plan Index	Calibrated Index from PA Exhibits	% Admin	% Taxes
		100%	429,569																					Annual Trend	1.000	1.015	1.031	1.047			
1	Platinum PPO 0/0/15 Rx 0	5.0%	21,268	Existing	45127PA001	45127PA0010055	Off Exchange	Platinum	91.9%	103.4%	1.00	1.14	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	$995.78	$995.78	$1,010.54	$1,025.52	$1,040.72	6.06%	$622.83	$632.37	$642.05	$651.89	622.83	7.6%	0.6%
2	Platinum PPO 250/0/15 Rx 0	2.7%	11,669	Existing	45127PA001	45127PA0010058	Off Exchange	Platinum	90.7%	102.1%	1.00	1.13	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	$973.56	$973.56	$987.99	$1,002.63	$1,017.49	6.06%	$608.92	$618.25	$627.72	$637.34	608.92	7.8%	0.6%
3	Platinum PPO 0/0/15 Rx 250	2.3%	9,752	Existing	45127PA001	45127PA0010054	Off Exchange	Platinum	88.4%	100.3%	1.00	1.11	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	$946.10	$946.10	$960.13	$974.36	$988.80	6.06%	$591.75	$600.82	$610.02	$619.36	591.75	8.0%	0.6%
4	Platinum PPO 250/0/15 Rx 250	1.4%	5,811	Existing	45127PA001	45127PA0010057	Off Exchange	Platinum	88.2%	99.4%	1.00	1.10	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	$932.31	$932.31	$946.13	$960.15	$974.38	6.06%	$583.12	$592.06	$601.12	$610.33	583.12	8.1%	0.6%
5	Gold PPO 1000/0/20 Rx 0	6.0%	25,836	Existing	45127PA001	45127PA0010085	Off Exchange	Gold	81.1%	94.4%	1.00	1.06	PPO	Gold PPO 1000/0/20	1000	Rx 0	Embedded	Embedded	$858.18	$858.18	$870.90	$883.81	$896.91	6.06%	$536.76	$544.98	$553.33	$561.81	536.76	8.8%	0.6%
6	Gold PPO 500/0/25 Rx 0	3.8%	16,486	Existing	45127PA001	45127PA0010117	Off Exchange	Gold	80.6%	96.1%	1.00	1.08	PPO	Gold PPO 500/0/25	500	Rx 0	Embedded	Embedded	$882.14	$882.14	$895.22	$908.49	$921.95	6.06%	$551.75	$560.20	$568.78	$577.49	551.75	8.6%	0.6%
7	Gold PPO 2000/0/15 Rx 0	12.8%	55,104	Existing	45127PA001	45127PA0010090	Off Exchange	Gold	80.6%	90.1%	1.00	1.03	PPO	Gold PPO 2000/0/15	2000	Rx 0	Embedded	Embedded	$799.09	$799.09	$810.94	$822.96	$835.16	6.06%	$499.80	$507.46	$515.23	$523.12	499.80	9.4%	0.6%
8	Gold Performance PPO 1000/0/20 Rx 0	0.0%	47	Existing	45127PA001	45127PA0010200	Off Exchange	Gold	80.5%	89.0%	0.98	1.02	Performance PPO	Gold Performance PPO 1000/0/20	1000	Rx 0	Embedded	Embedded	$768.12	$768.12	$779.50	$791.05	$802.78	6.06%	$480.43	$487.79	$495.26	$502.84	480.43	9.8%	0.6%
9	Gold PPO Choice 1000/0/20 Rx 0	0.0%	24	Existing	45127PA001	45127PA0010203	Off Exchange	Gold	80.5%	89.0%	0.96	1.02	PPO Choice	Gold PPO Choice 1000/0/20	1000	Rx 0	Embedded	Embedded	$753.50	$753.50	$764.67	$776.00	$787.50	6.06%	$471.28	$478.50	$485.83	$493.27	471.28	10.0%	0.6%
10	Gold PPO Choice Select 1000/0/20 Rx 0	0.0%	142	Existing	45127PA001	45127PA0010204	Off Exchange	Gold	80.5%	89.0%	0.90	1.02	PPO Choice Select	Gold PPO Choice Select 1000/0/20	1000	Rx 0	Embedded	Embedded	$710.55	$710.55	$721.08	$731.76	$742.61	6.06%	$444.42	$451.23	$458.14	$465.16	444.42	10.6%	0.6%
11	Gold PPO 3000/0/15 Rx 0	5.9%	25,469	Existing	45127PA001	45127PA0010195	Off Exchange	Gold	80.4%	87.1%	1.00	1.01	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded	$760.98	$760.98	$772.26	$783.70	$795.32	6.06%	$475.96	$483.25	$490.60	$498.17	475.96	9.9%	0.6%
12	Gold QHDHP PPO 1600/0/10	1.4%	6,142	Existing	45127PA001	45127PA0010161	Off Exchange	Gold	78.8%	89.8%	1.00	1.03	PPO	Gold QHDHP PPO 1600/0/10	1600	Combined	Embedded	Embedded	$795.49	$795.49	$807.28	$819.25	$831.39	6.06%	$497.55	$505.17	$512.91	$520.77	497.55	9.5%	0.6%
13	Gold PPO 1000/0/20 Rx 250	3.4%	14,569	Existing	45127PA001	45127PA0010084	Off Exchange	Gold	78.6%	90.6%	1.00	1.03	PPO	Gold PPO 1000/0/20	1000	Rx 250	Embedded	Embedded	$806.70	$806.70	$818.66	$830.80	$843.11	6.06%	$504.56	$512.29	$520.14	$528.11	504.56	9.4%	0.6%
14	Gold PPO 500/0/25 Rx 250	1.7%	7,255	Existing	45127PA001	45127PA0010116	Off Exchange	Gold	78.4%	92.7%	1.00	1.05	PPO	Gold PPO 500/0/25	500	Rx 250	Embedded	Embedded	$834.70	$834.70	$847.07	$859.63	$872.37	6.06%	$522.07	$530.07	$538.19	$546.43	522.07	9.0%	0.6%
15	Gold PPO 2000/0/15 Rx 250	6.5%	27,742	Existing	45127PA001	45127PA0010089	Off Exchange	Gold	78.3%	86.4%	1.00	1.00	PPO	Gold PPO 2000/0/15	2000	Rx 250	Embedded	Embedded	$752.27	$752.27	$763.42	$774.73	$786.22	6.06%	$470.52	$477.72	$485.04	$492.47	470.52	10.0%	0.6%
16	Gold PPO 3000/0/15 Rx 250	4.4%	19,043	Existing	45127PA001	45127PA0010194	Off Exchange	Gold	78.2%	83.5%	1.00	0.99	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded	$718.94	$718.94	$729.60	$740.41	$751.39	6.06%	$449.67	$456.56	$463.55	$470.65	449.67	10.5%	0.6%
17	Silver PPO 4000/0/40 Rx 0	5.0%	21,564	Existing	45127PA001	45127PA0010132	Off Exchange	Silver	72.0%	79.3%	1.00	0.96	PPO	Silver PPO 4000/0/40	4000	Rx 0	Embedded	Embedded	$671.16	$671.16	$681.11	$691.20	$701.45	6.06%	$419.79	$426.22	$432.75	$439.37	419.79	11.2%	0.6%
18	Silver Performance PPO 4500/0/30 Rx 0	0.2%	959	Existing	45127PA001	45127PA0010202	Off Exchange	Silver	71.9%	72.7%	0.98	0.93	Performance PPO	Silver Performance PPO 4500/0/30	4500	Rx 0	Embedded	Embedded	$592.21	$592.21	$600.99	$609.89	$618.93	6.06%	$370.40	$376.08	$381.84	$387.69	370.40	12.7%	0.6%
19	Silver PPO Choice 4500/0/30 Rx 0	3.1%	13,397	Existing	45127PA001	45127PA0010207	Off Exchange	Silver	71.9%	72.7%	0.96	0.93	PPO Choice	Silver PPO Choice 4500/0/30	4500	Rx 0	Embedded	Embedded	$581.32	$581.32	$589.93	$598.68	$607.55	6.06%	$363.59	$369.16	$374.81	$380.56	363.59	13.0%	0.6%
20	Silver PPO Choice Select 4500/0/30 Rx 0	0.1%	568	Existing	45127PA001	45127PA0010208	Off Exchange	Silver	71.9%	72.7%	0.90	0.93	PPO Choice Select	Silver PPO Choice Select 4500/0/30	4500	Rx 0	Embedded	Embedded	$549.31	$549.31	$557.45	$565.72	$574.10	6.06%	$343.57	$348.84	$354.18	$359.61	343.57	13.7%	0.6%
21	Silver PPO 5000/0/35 Rx 0	4.9%	21,090	Existing	45127PA001	45127PA0010185	Off Exchange	Silver	71.9%	75.7%	1.00	0.94	PPO	Silver PPO 5000/0/35	5000	Rx 0	Embedded	Embedded	$634.24	$634.24	$643.64	$653.18	$662.86	6.06%	$396.69	$402.77	$408.94	$415.20	396.69	11.9%	0.6%
22	Silver QHDHP Performance PPO 2750/0/15	0.0%	71	Existing	45127PA001	45127PA0010201	Off Exchange	Silver	71.6%	75.1%	0.98	0.94	Performance PPO	Silver QHDHP Performance PPO 2750/0/15	2750	Combined	Embedded	Embedded	$615.51	$615.51	$624.64	$633.90	$643.29	6.06%	$384.98	$390.88	$396.87	$402.94	384.98	12.3%	0.6%
23	Silver QHDHP PPO Choice 2750/0/15	0.1%	604	Existing	45127PA001	45127PA0010205	Off Exchange	Silver	71.6%	75.1%	0.96	0.94	PPO Choice	Silver QHDHP PPO Choice 2750/0/15	2750	Combined	Embedded	Embedded	$604.13	$604.13	$613.08	$622.17	$631.39	6.06%	$377.86	$383.65	$389.52	$395.49	377.86	12.5%	0.6%
24	Silver QHDHP PPO Choice Select 2750/0/15	0.1%	438	Existing	45127PA001	45127PA0010206	Off Exchange	Silver	71.6%	75.1%	0.90	0.94	PPO Choice Select	Silver QHDHP PPO Choice Select 2750/0/15	2750	Combined	Embedded	Embedded	$570.67	$570.67	$579.13	$587.72	$596.43	6.06%	$356.93	$362.40	$367.95	$373.59	356.93	13.2%	0.6%
25	Silver QHDHP PPO 2750/0/25	3.8%	16,415	Existing	45127PA001	45127PA0010124	Off Exchange	Silver	71.6%	79.9%	1.00	0.97	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded	$678.58	$678.58	$688.63	$698.84	$709.20	6.06%	$424.42	$430.92	$437.53	$444.23	424.42	11.1%	0.6%
26	Silver PPO 6000/0/35 Rx 0	2.0%	8,509	Existing	45127PA001	45127PA0010187	Off Exchange	Silver	71.5%	74.5%	1.00	0.94	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	$622.24	$622.24	$631.46	$640.82	$650.32	6.06%	$389.19	$395.15	$401.20	$407.35	389.19	12.1%	0.6%
27	Silver PPO 4000/0/40 Rx 250	3.6%	15,492	Existing	45127PA001	45127PA0010131	Off Exchange	Silver	70.3%	75.5%	1.00	0.94	PPO	Silver PPO 4000/0/40	4000	Rx 250	Embedded	Embedded	$632.58	$632.58	$641.96	$651.47	$661.13	6.06%	$395.66	$401.72	$407.87	$414.12	395.66	11.9%	0.6%
28	Silver PPO 5000/0/35 Rx 250	3.6%	15,670	Existing	45127PA001	45127PA0010184	Off Exchange	Silver	70.2%	71.9%	1.00	0.93	PPO	Silver PPO 5000/0/35	5000	Rx 250	Embedded	Embedded	$597.37	$597.37	$606.23	$615.21	$624.33	6.06%	$373.63	$379.36	$385.17	$391.07	373.63	12.6%	0.6%
29	Silver QHDHP PPO 3500/0/25	5.3%	22,960	Existing	45127PA001	45127PA0010170	Off Exchange	Silver	70.2%	74.4%	1.00	0.94	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	$621.23	$621.23	$630.43	$639.78	$649.26	6.06%	$388.55	$394.51	$400.55	$406.68	388.55	12.1%	0.6%
30	Silver PPO 6000/0/35 Rx 250	2.7%	11,551	Existing	45127PA001	45127PA0010186	Off Exchange	Silver	69.9%	70.7%	1.00	0.92	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	$585.81	$585.81	$594.49	$603.30	$612.24	6.06%	$366.40	$372.01	$377.71	$383.50	366.40	12.9%	0.6%
31	Silver QHDHP-E PPO 3750/0/20	0.3%	1,184	NEW	45127PA001	45127PA0010214	Off Exchange	Silver	69.8%	66.5%	1.00	0.91	PPO	Silver QHDHP-E PPO 3750/0/20	3750	Combined	Embedded	Embedded	$548.38	$548.38	$556.51	$564.76	$573.13	6.06%	$342.99	$348.24	$353.58	$358.99	342.99	13.8%	0.6%
32	Silver PPO 8000/0/40 Rx 0	0.3%	1,184	NEW	45127PA001	45127PA0010212	Off Exchange	Silver	69.6%	72.5%	1.00	0.93	PPO	Silver PPO 8000/0/40	8000	Rx 0	Embedded	Embedded	$603.21	$603.21	$612.15	$621.22	$630.43	6.06%	$377.28	$383.06	$388.93	$394.89	377.28	12.5%	0.6%
33	Silver QHDHP-E PPO 4500/0/10	1.5%	6,462	Existing	45127PA001	45127PA0010199	Off Exchange	Silver	69.1%	70.9%	1.00	0.92	PPO	Silver QHDHP-E PPO 4500/0/10	4500	Combined	Embedded	Embedded	$587.86	$587.86	$596.58	$605.42	$614.39	6.06%	$367.69	$373.32	$379.04	$384.84	367.69	12.8%	0.6%
34	Silver QHDHP-E PPO 5300/0/15	0.3%	1,184	NEW	45127PA001	45127PA0010210	Off Exchange	Silver	68.1%	64.9%	1.00	0.91	PPO	Silver QHDHP-E PPO 5300/0/15	5300	Combined	Embedded	Embedded	$534.92	$534.92	$542.85	$550.90	$559.06	6.06%	$334.57	$339.70	$344.90	$350.19	334.57	14.1%	0.6%
35	Silver PPO 8000/0/40 Rx 250	0.3%	1,184	NEW	45127PA001	45127PA0010211	Off Exchange	Silver	68.0%	68.8%	1.00	0.92	PPO	Silver PPO 8000/0/40	8000	Rx 250	Embedded	Embedded	$568.71	$568.71	$577.14	$585.69	$594.37	6.06%	$355.70	$361.15	$366.69	$372.30	355.70	13.3%	0.6%
36	Bronze QHDHP-E PPO 6900/0/0	5.0%	21,540	Existing	45127PA001	45127PA0010135	Off Exchange	Bronze	64.9%	61.9%	1.00	0.90	PPO	Bronze QHDHP-E PPO 6900/0/0	6900	Combined	Embedded	Embedded	$510.38	$510.38	$517.94	$525.62	$533.41	6.06%	$319.22	$324.11	$329.08	$334.12	319.22	14.8%	0.6%
37	Bronze PPO 9450/0/0	0.3%	1,184	NEW	45127PA001	45127PA0010213	Off Exchange	Bronze	60.2%	51.7%	1.00	0.89	PPO	Bronze PPO 9450/0/0	9450	Combined	Embedded	Embedded	$434.04	$434.04	$440.47	$447.00	$453.62	6.06%	$271.47	$275.63	$279.85	$284.14	271.47	17.4%	0.6%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Calibration

Expected Average Age Factor:	1.563
List-Billed Adjustment for Max 3 Children	1.007
Adjusted Average Age Factor	1.552
Expected Average Region Factor:	1.03
Expected Average Tobacco Factor	1.00
Cumulative Rating Factors (Premium Neutrality):	1.599

Age Factors

Age	Distribution of Poplulation	Age Factor
0-14	12.4%	0.7650
15	1.1%	0.8330
16	1.0%	0.8590
17	1.0%	0.8850
18	1.0%	0.9130
19	1.1%	0.9410
20	1.2%	0.9700
21	1.2%	1.0000
22	1.3%	1.0000
23	1.4%	1.0000
24	1.5%	1.0000
25	1.5%	1.0040
26	1.6%	1.0240
27	1.6%	1.0480
28	1.7%	1.0870
29	1.6%	1.1190
30	1.6%	1.1350
31	1.7%	1.1590
32	1.9%	1.1830
33	1.9%	1.1980
34	1.8%	1.2140
35	1.8%	1.2220
36	1.7%	1.2300
37	1.7%	1.2380
38	1.7%	1.2460
39	1.7%	1.2620
40	1.8%	1.2780
41	1.8%	1.3020
42	1.9%	1.3250
43	1.8%	1.3570
44	1.7%	1.3970
45	1.7%	1.4440
46	1.7%	1.5000
47	1.5%	1.5630
48	1.8%	1.6350
49	1.8%	1.7060
50	1.9%	1.7860
51	1.9%	1.8650
52	2.0%	1.9520
53	2.1%	2.0400
54	2.0%	2.1350
55	2.1%	2.2300
56	2.1%	2.3330
57	2.2%	2.4370
58	2.2%	2.5480
59	2.2%	2.6030
60	2.2%	2.7140
61	2.2%	2.8100
62	2.1%	2.8730
63	2.0%	2.9520
64+	3.7%	3.0000

Region Factors

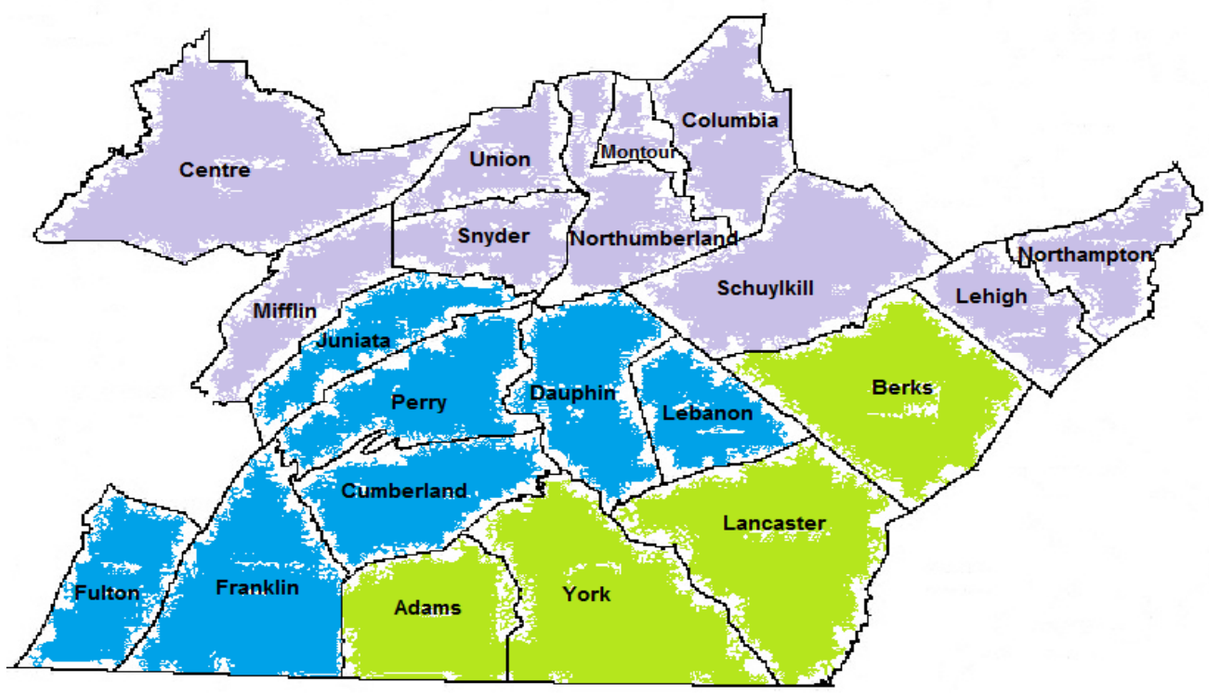
Region	Distribution of Population	Factor
6	44.4%	1.0000
7	31.6%	1.0800
9	24.0%	1.0200

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Rating Factors

Age Factors

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

Region



Region	Factor
6	1.0000
7	1.0800
9	1.0200

Network	Factor
PPO	1.00
Valley Advantage EPO	0.90
Capital Advantage EPO	0.90
PPO Choice	0.96
Performance PPO	0.976
PPO Choice Select	0.895

Benefit Plans

#	Combo Description	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Induced Demand	Product	Medical Plan Description	Deductible	Drug Plan Desc	Pediatric Dental	Pediatric Vision
1	Platinum PPO 0/0/15 Rx 0	45127PA0010055	Off Exchange	Platinum	91.9%	103.4%	1.14	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded
2	Platinum PPO 250/0/15 Rx 0	45127PA0010058	Off Exchange	Platinum	90.7%	102.1%	1.13	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded
3	Platinum PPO 0/0/15 Rx 250	45127PA0010054	Off Exchange	Platinum	88.4%	100.3%	1.11	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded
4	Platinum PPO 250/0/15 Rx 250	45127PA0010057	Off Exchange	Platinum	88.2%	99.4%	1.10	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded
5	Gold PPO 1000/0/20 Rx 0	45127PA0010085	Off Exchange	Gold	81.1%	94.4%	1.06	PPO	Gold PPO 1000/0/20	1000	Rx 0	Embedded	Embedded
6	Gold PPO 500/0/25 Rx 0	45127PA0010117	Off Exchange	Gold	80.6%	96.1%	1.08	PPO	Gold PPO 500/0/25	500	Rx 0	Embedded	Embedded
7	Gold PPO 2000/0/15 Rx 0	45127PA0010090	Off Exchange	Gold	80.6%	90.1%	1.03	PPO	Gold PPO 2000/0/15	2000	Rx 0	Embedded	Embedded
8	Gold Performance PPO 1000/0/20 Rx 0	45127PA0010200	Off Exchange	Gold	80.5%	89.0%	1.02	Performance PPO	Gold Performance PPO 1000/0/20	1000	Rx 0	Embedded	Embedded
9	Gold PPO Choice 1000/0/20 Rx 0	45127PA0010203	Off Exchange	Gold	80.5%	89.0%	1.02	PPO Choice	Gold PPO Choice 1000/0/20	1000	Rx 0	Embedded	Embedded
10	Gold PPO Choice Select 1000/0/20 Rx 0	45127PA0010204	Off Exchange	Gold	80.5%	89.0%	1.02	PPO Choice Select	Gold PPO Choice Select 1000/0/20	1000	Rx 0	Embedded	Embedded
11	Gold PPO 3000/0/15 Rx 0	45127PA0010195	Off Exchange	Gold	80.4%	87.1%	1.01	PPO	Gold PPO 3000/0/15	3000	Rx 0	Embedded	Embedded
12	Gold QHDHP PPO 1600/0/10	45127PA0010161	Off Exchange	Gold	78.8%	89.8%	1.03	PPO	Gold QHDHP PPO 1600/0/10	1600	Combined	Embedded	Embedded
13	Gold PPO 1000/0/20 Rx 250	45127PA0010084	Off Exchange	Gold	78.6%	90.6%	1.03	PPO	Gold PPO 1000/0/20	1000	Rx 250	Embedded	Embedded
14	Gold PPO 500/0/25 Rx 250	45127PA0010116	Off Exchange	Gold	78.4%	92.7%	1.05	PPO	Gold PPO 500/0/25	500	Rx 250	Embedded	Embedded
15	Gold PPO 2000/0/15 Rx 250	45127PA0010089	Off Exchange	Gold	78.3%	86.4%	1.00	PPO	Gold PPO 2000/0/15	2000	Rx 250	Embedded	Embedded
16	Gold PPO 3000/0/15 Rx 250	45127PA0010194	Off Exchange	Gold	78.2%	83.5%	0.99	PPO	Gold PPO 3000/0/15	3000	Rx 250	Embedded	Embedded
17	Silver PPO 4000/0/40 Rx 0	45127PA0010132	Off Exchange	Silver	72.0%	79.3%	0.96	PPO	Silver PPO 4000/0/40	4000	Rx 0	Embedded	Embedded
18	Silver Performance PPO 4500/0/30 Rx 0	45127PA0010202	Off Exchange	Silver	71.9%	72.7%	0.93	Performance PPO	Silver Performance PPO 4500/0/30	4500	Rx 0	Embedded	Embedded
19	Silver PPO Choice 4500/0/30 Rx 0	45127PA0010207	Off Exchange	Silver	71.9%	72.7%	0.93	PPO Choice	Silver PPO Choice 4500/0/30	4500	Rx 0	Embedded	Embedded
20	Silver PPO Choice Select 4500/0/30 Rx 0	45127PA0010208	Off Exchange	Silver	71.9%	72.7%	0.93	PPO Choice Select	Silver PPO Choice Select 4500/0/30	4500	Rx 0	Embedded	Embedded
21	Silver PPO 5000/0/35 Rx 0	45127PA0010185	Off Exchange	Silver	71.9%	75.7%	0.94	PPO	Silver PPO 5000/0/35	5000	Rx 0	Embedded	Embedded
22	Silver QHDHP Performance PPO 2750/0/15	45127PA0010201	Off Exchange	Silver	71.6%	75.1%	0.94	Performance PPO	Silver QHDHP Performance PPO 2750/0/15	2750	Combined	Embedded	Embedded
23	Silver QHDHP PPO Choice 2750/0/15	45127PA0010205	Off Exchange	Silver	71.6%	75.1%	0.94	PPO Choice	Silver QHDHP PPO Choice 2750/0/15	2750	Combined	Embedded	Embedded
24	Silver QHDHP PPO Choice Select 2750/0/15	45127PA0010206	Off Exchange	Silver	71.6%	75.1%	0.94	PPO Choice Select	Silver QHDHP PPO Choice Select 2750/0/15	2750	Combined	Embedded	Embedded
25	Silver QHDHP PPO 2750/0/25	45127PA0010124	Off Exchange	Silver	71.6%	79.9%	0.97	PPO	Silver QHDHP PPO 2750/0/25	2750	Combined	Embedded	Embedded
26	Silver PPO 6000/0/35 Rx 0	45127PA0010187	Off Exchange	Silver	71.5%	74.5%	0.94	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded
27	Silver PPO 4000/0/40 Rx 250	45127PA0010131	Off Exchange	Silver	70.3%	75.5%	0.94	PPO	Silver PPO 4000/0/40	4000	Rx 250	Embedded	Embedded
28	Silver PPO 5000/0/35 Rx 250	45127PA0010184	Off Exchange	Silver	70.2%	71.9%	0.93	PPO	Silver PPO 5000/0/35	5000	Rx 250	Embedded	Embedded
29	Silver QHDHP PPO 3500/0/25	45127PA0010170	Off Exchange	Silver	70.2%	74.4%	0.94	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded
30	Silver PPO 6000/0/35 Rx 250	45127PA0010186	Off Exchange	Silver	69.9%	70.7%	0.92	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded
31	Silver QHDHP-E PPO 3750/0/20	45127PA0010214	Off Exchange	Silver	69.8%	66.5%	0.91	PPO	Silver QHDHP-E PPO 3750/0/20	3750	Combined	Embedded	Embedded
32	Silver PPO 8000/0/40 Rx 0	45127PA0010212	Off Exchange	Silver	69.6%	72.5%	0.93	PPO	Silver PPO 8000/0/40	8000	Rx 0	Embedded	Embedded
33	Silver QHDHP-E PPO 4500/0/10	45127PA0010199	Off Exchange	Silver	69.1%	70.9%	0.92	PPO	Silver QHDHP-E PPO 4500/0/10	4500	Combined	Embedded	Embedded
34	Silver QHDHP-E PPO 5300/0/15	45127PA0010210	Off Exchange	Silver	68.1%	64.9%	0.91	PPO	Silver QHDHP-E PPO 5300/0/15	5300	Combined	Embedded	Embedded
35	Silver PPO 8000/0/40 Rx 250	45127PA0010211	Off Exchange	Silver	68.0%	68.8%	0.92	PPO	Silver PPO 8000/0/40	8000	Rx 250	Embedded	Embedded
36	Bronze QHDHP-E PPO 6900/0/0	45127PA0010135	Off Exchange	Bronze	64.9%	61.9%	0.90	PPO	Bronze QHDHP-E PPO 6900/0/0	6900	Combined	Embedded	Embedded
37	Bronze PPO 9450/0/0	45127PA0010213	Off Exchange	Bronze	60.2%	51.7%	0.89	PPO	Bronze PPO 9450/0/0	9450	Combined	Embedded	Embedded

Base Rates
1/1/2024 - 3/31/2024

#	Medical + Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total
1	621.18	496.94	$124.24	$1.52	$0.14	$622.83
2	607.27	485.81	$121.46	$1.52	$0.14	$608.92
3	590.10	496.94	$93.16	$1.52	$0.14	$591.75
4	581.47	485.81	$95.66	$1.52	$0.14	$583.12
5	535.11	428.08	$107.03	$1.52	$0.14	$536.76
6	550.10	440.08	$110.02	$1.52	$0.14	$551.75
7	498.15	398.52	$99.63	$1.52	$0.14	$499.80
8	478.78	383.02	$95.76	$1.52	$0.14	$480.43
9	469.63	375.70	$93.93	$1.52	$0.14	$471.28
10	442.77	354.21	$88.56	$1.52	$0.14	$444.42
11	474.33	379.44	$94.87	$1.52	$0.14	$475.96
12	495.90	396.72	$99.18	$1.52	$0.14	$497.55
13	502.91	428.08	$74.83	$1.52	$0.14	$504.56
14	520.42	440.08	$80.34	$1.52	$0.14	$522.07
15	460.87	398.52	$70.35	$1.52	$0.14	$470.52
16	448.02	379.44	$68.58	$1.52	$0.14	$449.67
17	418.14	334.51	$83.63	$1.52	$0.14	$419.79
18	368.75	295.00	$73.75	$1.52	$0.14	$370.40
19	361.94	289.55	$72.39	$1.52	$0.14	$363.59
20	341.52	273.53	$68.39	$1.52	$0.14	$343.57
21	395.04	316.03	$79.01	$1.52	$0.14	$396.69
22	383.33	306.66	$76.67	$1.52	$0.14	$384.98
23	376.21	300.96	$75.25	$1.52	$0.14	$377.86
24	355.28	284.22	$71.06	$1.52	$0.14	$356.93
25	422.77	338.21	$84.56	$1.52	$0.14	$424.42
26	387.54	310.03	$77.51	$1.52	$0.14	$389.19
27	394.01	334.51	$59.50	$1.52	$0.14	$395.66
28	371.98	316.03	$55.95	$1.52	$0.14	$373.63
29	386.90	309.52	$77.38	$1.52	$0.14	$388.55
30	364.75	310.03	$54.72	$1.52	$0.14	$366.40
31	341.34	273.07	$68.27	$1.52	$0.14	$342.99
32	375.63	300.50	$75.13	$1.52	$0.14	$377.28
33	366.04	292.83	$73.21	$1.52	$0.14	$367.69
34	332.92	266.33	$66.59	$1.52	$0.14	$334.57
35	354.05	300.50	$53.55	$1.52	$0.14	$355.70
36	317.57	254.05	$63.52	$1.52	$0.14	$319.22
37	269.82	215.85	$53.97	$1.52	$0.14	$271.47

Base Rates
4/1/2024 - 6/30/2024

#	Medical + Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total
1	$126.14	$1.54	$0.14	$632.37	$640.35	$512.28
2	$123.31	$1.54	$0.14	$618.25	$626.02	$500.82
3	$94.59	$1.54	$0.14	$600.82	$608.32	$512.28
4	$97.12	$1.54	$0.14	$592.06	$599.42	$500.82
5	$136.76	$543.30	$434.64	$108.66	$1.54	$544.98
6	$551.75	$558.52	$446.82	$111.70	$1.54	$560.20
7	$499.80	$505.78	$404.62	$101.16	$1.54	$507.46
8	$480.43	$486.11	$388.89	$97.22	$1.54	$487.79
9	$471.28	$476.82	$381.46	$95.36	$1.54	$478.50
10	$444.42	$449.55	$359.64	$89.91	$1.54	$451.23
11	$475.96	$481.57	$385.26	$96.31	$1.54	$483.25
12	$497.55	$503.49	$402.79	$100.70	$1.54	$505.17
13	$504.56	$510.61	$434.64	$75.97	$1.54	$512.29
14	$522.07	$528.39	$446.82	$81.57	$1.54	$530.07
15	$470.52	$476.04	$404.62	$71.42	$1.54	$477.72
16	$449.67	$454.88	$385.26	$69.62	$1.54	$456.56
17	$419.79	$424.54	$339.63	$84.91	$1.54	$426.22
18	$370.40	$374.40	$299.52	$74.88	$1.54	$376.08
19	$363.59	$367.48	$293.98	$73.50	$1.54	$369.16
20	$343.57	$347.16	$277.73	$69.43	$1.54	$348.84
21	$396.69	$401.09	$320.87	$80.22	$1.54	$402.77
22	$384.98	$389.20	$311.36	$77.84	$1.54	$390.88
23	$377.86	$381.97	$305.58	$76.39	$1.54	$383.65
24	$356.93	$360.72	$288.58	$72.14	$1.54	$362.40
25	$424.42	$429.24	$343.39	$85.85	$1.54	$430.92
26	$389.19	$393.47	$314.78	$78.69	$1.54	$395.15
27	$395.66	$400.04	$339.63	$60.41	$1.54	$401.72
28	$373.63	$377.68	$320.87	$56.81	$1.54	$379.36
29	$388.55	$392.83	$314.26	$78.57	$1.54	$394.51
30	$366.40	$370.33	$314.78	$55.55	$1.54	$372.01
31	$342.99	$346.56	$277.25	$69.31	$1.54	$348.24
32	$377.28	$381.38	$305.10	$76.28	$1.54	$383.06
33	$367.69	$371.64	$297.31	$74.33	$1.54	$373.32
34	$334.57	$338.02	$270.42	$67.60	$1.54	$339.70
35	$355.70	$359.47	$305.10	$54.37	$1.54	$361.15
36	$319.22	$322.43	$257.94	$64.49	$1.54	$324.11
37	$271.47	$273.95	$219.16	$54.79	$1.54	$275.63

Base Rates
7/1/2024 - 9/30/2024

#	Medical + Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total
1	$128.07	$1.56	$0.14	$642.05	$650.17	$520.14
2	$125.20	$1.56	$0.14	$627.72	$635.62	$508.50
3	$96.04	$1.56	$0.14	$610.02	$617.64	$520.14
4	$98.60	$1.56	$0.14	$601.12	$608.61	$508.50
5	$553.33	$560.09	$448.07	$112.02	$1.58	$561.81
6	$560.20	$567.08	$453.66	$113.42	$1.56	$568.78
7	$507.46	$513.53	$410.82	$102.71	$1.56	$515.23
8	$487.79	$493.56	$394.85	$98.71	$1.56	$495.26
9	$478.50	$484.13	$387.30	$96.83	$1.56	$485.83
10	$451.23	$456.44	$365.15	$91.29	$1.56	$458.14
11	$483.25	$488.96	$391.17	$97.79	$1.56	$490.66
12	$505.17	$511.21	$408.97	$102.24	$1.56	$512.91
13	$512.29	$518.44	$441.30	$77.14	$1.56	$520.14
14	$530.07	$536.49	$453.66	$82.83	$1.56	$538.19
15	$477.72	$483.34	$410.82	$72.52	$1.56	$485.04
16	$456.56	$461.85	$391.17	$70.68	$1.56	$463.55
17	$426.22	$431.05	$344.84	$86.21	$1.56	$432.75
18	$376.08	$380.14	$304.11	$76.03	$1.56	$381.84
19	$369.16	$373.11	$298.49	$74.62	$1.56	$374.81
20	$348.84	$352.48	$281.98	$70.50	$1.56	$354.18
21	$402.77	$407.24	$325.79	$81.45	$1.56	$408.94
22	$390.88	$395.17	$316.14	$79.03	$1.56	$396.87
23	$383.65	$387.82	$310.26	$77.56	$1.56	$389.52
24	$362.40	$366.25	$293.00	$73.25	$1.56	$367.95
25	$430.92	$435.83	$348.66	$87.17	$1.56	$437.53
26	$395.15	$399.50	$319.60	$79.90	$1.56	$401.20
27	$401.72	$406.17	$344.84	$61.33	$1.56	$407.87
28	$379.36	$383.47	$325.79	$57.68	$1.56	$385.17
29	$394.51	$398.85	$319.08	$79.77	$1.56	$400.55
30	$372.01	$376.01	$319.60	$56.41	$1.56	$377.71
31	$348.24	$351.88	$281.50	$70.38	$1.56	$353.58
32	$383.06	$387.23	$309.78	$77.45	$1.56	$388.93
33	$373.32	$377.34	$301.87	$75.47	$1.56	$379.04
34	$339.70	$343.20	$274.56	$68.64	$1.56	$344.90
35	$361.15	$364.99	$309.78	$55.21	$1.56	$366.69
36	$324.11	$327.38	$261.90	$65.48	$1.56	$329.08
37	$275.63	$278.15	$222.52	$55.63	$1.56	$279.85

Base Rates
10/1/2024 - 12/31/2024

#	Medical + Rx	Medical	Rx	Pediatric Dental	Pediatric Vision	Total
1	$130.03	$1.58	$0.14	$651.89	$660.17	$528.14
2	$127.12	$1.58	$0.14	$637.34	$645.23	$516.39
3	$97.50	$1.58	$0.14	$619.36	$627.08	$528.14
4	$100.11	$1.58	$0.14	$610.33	$618.24	$516.39
5	$560.09	$448.07	$112.02	$1.58	$0.14	$569.67
6	$575.77	$460.62	$115.15	$1.58	$0.14	$577.49
7	$521.40	$417.12	$104.28	$1.58	$0.14	$523.12
8	$501.12	$400.90	$100.22	$1.58	$0.14	$502.84
9	$491.55	$393.24	$98.31	$1.58	$0.14	$493.27
10	$463.44	$370.75	$92.69	$1.58	$0.14	$465.16
11	$496.46	$396.97	$99.29	$1.58	$0.14	$498.17
12	$519.05	$415.24	$103.81	$1.58	$0.14	$520.77
13	$526.39	$448.07	$78.32	$1.58	$0.14	$528.11
14	$544.71	$460.62	$84.09	$1.58	$0.14	$546.43
15	$490.75	$417.12	$73.63	$1.58	$0.14	$492.47
16	$468.93	$397.16	$71.77	$1.58	$0.14	$470.65
17	$437.65	$350.12	$87.53	$1.58	$0.14	$439.37
18	$385.97	$308.78	$77.19	$1.58	$0.14	$387.69
19	$378.84	$303.07	$75.77	$1.58	$0.14	$380.56
20	$357.89	$286.31	$71.58	$1.58	$0.14	$359.61
21	$413.48	$330.78	$82.70	$1.58	$0.14	$415.20
22	$396.87	$401.22	$320.98	$80.24	$1.58	$402.94
23	$389.52	$393.77	$315.02	$78.75	$1.58	$395.49
24	$367.95	$371.87	$297.50	$74.37	$1.58	$373.59
25	$437.53	$442.51	$354.01	$88.50	$1.58	$444.23
26	$401.20	$405.63	$324.50	$81.13	$1.58	$407.35
27	$407.87	$412.40	$350.12	$62.28	$1.58	$414.12
28	$385.17	$389.35	$330.78	$58.57	$1.58	$391.07
29	$400.55	$404.96	$323.97	$80.99	$1.58	$406.68
30	$377.71	$381.78	$324.50	$57.28	$1.58	$383.50
31	$353.58	$357.27	$285.82	$71.45	$1.58	$358.99
32	$388.93	$393.17	$314.54	$78.63	$1.58	$394.89
33	$379.04	$383.12	$306.50	$76.62	$1.58	$384.84
34	$344.90	$348.47	$278.78	$69.69	$1.58	$350.19
35	$366.69	$370.58	$314.54	$56.04	$1.58	$372.30
36	$329.08	$332.40	$265.92	$66.48	$1.58	$334.12
37	$279.85	$282.42	$225.94	$56.48	$1.58	$284.14

Annual Trend

#	Medical & Rx	Dental & Vision
1	6.27%	6.27%
2	6.27%	6.27%
3	6.27%	6.27%
4	6.27%	6.27%
5	6.27%	6.27%
6	6.27%	6.27%
7	6.27%	6.27%
8	6.27%	6.27%
9	6.27%	6.27%
10	6.27%	6.27%
11	6.27%	6.27%
12	6.27%	6.27%
13	6.27%	6.27%
14	6.27%	6.27%
15	6.27%	6.27%
16	6.27%	6.27%
17	6.27%	6.27%
18	6.27%	6.27%
19	6.27%	6.27%
20	6.27%	6.27%
21	6.27%	6.27%
22	6.27%	6.27%
23	6.27%	6.27%
24	6.27%	6.27%
25	6.27%	6.27%
26	6.27%	6.27%
27	6.27%	6.27%
28	6.27%	6.27%
29	6.27%	6.27%
30	6.27%	6.27%
31	6.27%	6.27%
32	6.27%	6.27%
33	6.27%	6.27%
34	6.27%	6.27%
35	6.27%	6.27%
36	6.27%	6.27%
37	6.27%	6.27%

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
MLR Exhibit

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2019	76.59%	85.00%	504,647	813,342
2020	75.89%	84.40%	367,956	480,000
2021	88.91%	86.10%	348,568	396,615

Capital Advantage Assurance Company
Small Group Rates
Effective 1/1/2024
Claim Cost Projection

	Paid		Risk Adjustment		Exhange User Fees		Market Adjusted Paid	
Year	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2019	$517.78	$501.81	-$10.13	$32.40	$0.00	$0.00	$527.91	$469.41
2020	$590.36	$517.86	-$9.13	$25.22	$0.00	$0.00	$599.49	$492.64
2021	$583.19	$594.61	$32.14	$19.11	$0.00	$0.00	$551.05	$575.49
2022	$602.82	$595.49	$25.22	$28.81	$0.00	$0.00	$577.60	$566.68

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Standard Questions
Small Group Rates
Effective January 1, 2024

Question 1 – Membership. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.

Answer 1. The projected membership for plan year 2024 does not significantly differ from the current 2/1/2023 membership.

Question 2 – Experience Period Claims.

a. Please confirm that all claims which are capitated have been removed from the experience period claims.
b. Please confirm that all non-EHB claims have been removed from the experience period claims.
c. 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?

Answer 2.

a. I confirm that all claims which are capitated have been removed from the experience period claims.
b. I confirm that all non-EHB claims have been removed from the experience period claims.
c. Drug rebates are projected to be trended at the drug trend. This change has been reflected in the rate development in Exhibit G_PdtoAll. Paid and allowed claims are net of rebates similar to the URRT.

Question 3 – COVID.

a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.
b. If there is a COVID adjustment other than 1.0, please provide a quantitative exhibit supporting the factor.

Answer 3.

a. I confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. I also confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.
b. There are no adjustments in the rate dev due to COVID.

Question 4 – Trend.

a. [SG Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.
b. [SG Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

Answer 4.

a. The Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate the quarterly rates in Table 5A do not differ.
b. Because the year 1 and year 2 trends are almost identical, Capital assumes the year 3 trend will be similar to the year 1 and year 2 trends. Therefore, the trend amounts in cells K32:M32 of Table 5A can reasonably remain equal to J32.

Question 5 – Retention.

a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.
b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.
c. 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 Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

Answer 5.

a. I confirm that the federal income tax in calculated using a Federal Income Tax Rate of 21%.
b. I confirm that the Risk Adjustment User Fee PMPM is consistent with the HHS Final Notice of Benefit and Payment Parameters for plan year 2024.
c. N/A for Small Group

Question 6 – Pricing AVs.

a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).
b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

Answer 6.

a. I confirm that the Pricing AVs were calculated using a single risk pool.
b. Capital uses Milliman, Inc. Health Cost Guidelines Commercial Rating Structures (for active employees) to develop benefit relativities, which translate into pricing AVs.

Below, I am pulling from Milliman's methodology description. Anything in quotations is directly from Milliman, Inc.
"Milliman utilizes an enrollment and utilization database of full medical and prescription drug claims experience for over 78 million lives, of which approximately 41 million lives were selected and used as the primary source in developing the [model]. Other sources include a database of inpatient admission representing a large percentage of all admissions nationwide, retail pharmacy information, and other reference data sources." CBC adjusts nationwide data to CBC's average costs and contracting in our service area.

Capital uses the actuarial cost model noted above to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a $0 office visit copayment and a $25 ER copayment. Given a particular benefit design (for example, $20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

The reference to actuarial judgment in the memorandum is a general statement to show that the model is evaluated regularly to ensure pricing relativities are reasonable. For this filing, all pricing AVs are developed in the Milliman model.

The pricing AV is calculated relative to the paid-to-allowed ratio. It is important to note that the average pricing AV in Table 10 matches the pricing AV calculated in Exhibit G, so rates are not inflated. Relativities are developed from Capital's manual cost model.

Question 7 – Expanded Bronze Plans. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

Answer 7. Please see the following file for an exhibit which demonstrates that expanded bronze plans have been met.
"SG_23-51_Initial_CAAC_PPO_ExpandedBronze_Supporting_20230517.xlsx"

Question 8 – PAAM Exhibits – Consumer Factors.

a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.
b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

Answer 8.

a. The proposed 2024 geographic rating area factors are unchanged from the 2023 factors.
b. The proposed 2024 network factors are unchanged from the 2023 factors.

Question 9 – Public Health Emergency.

a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.
b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?
c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.

Answer 9.

a. The rate development has no adjustments due to the Public Health Emergency ending. The ending of the Public Health Emergency is expected to not impact Small Group.
b. No adjustments were made to the morbidity assumption for Plan Year 2024.
c. Beginning with the end of the PHE, Capital will revert to handling COVID testing by application of normal benefits and cost sharing. Coverage for OTC COVID tests will be discontinued. COVID vaccinations will be covered as part of the preventive benefit at 100%.

Question 10 – MLR Exhibit.

a. Please complete table below which summarizes the most recent three years of complete MLR information.
    i. Actual is the final information which was filed for the specified calendar year
    ii. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)
b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
c. Does the insurer expect to pay MLR rebates for the 3-year period above?

Answer 10.

a. The MLR Exhibit is below:

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2019	76.59%	85.00%	504,647	813,342
2020	75.89%	84.40%	367,956	480,000
2021	88.91%	86.10%	348,568	396,615

b. 2019 differences between actual and pricing are due to claim and risk adjustment miss-estimations. The 2020 difference is due to COVID claim suppression but it is also impacted by risk adjustment, and the applied morbidity factor. 2021 has better risk adjustment estimates which explains the closer actual MLR and member months to pricing.
c. CAAC does not expect to refund any MLR rebates in the BEP.

Question 11 – Plan of Withdrawal.

a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeffery Rohaly, wrohaly@pa.gov.

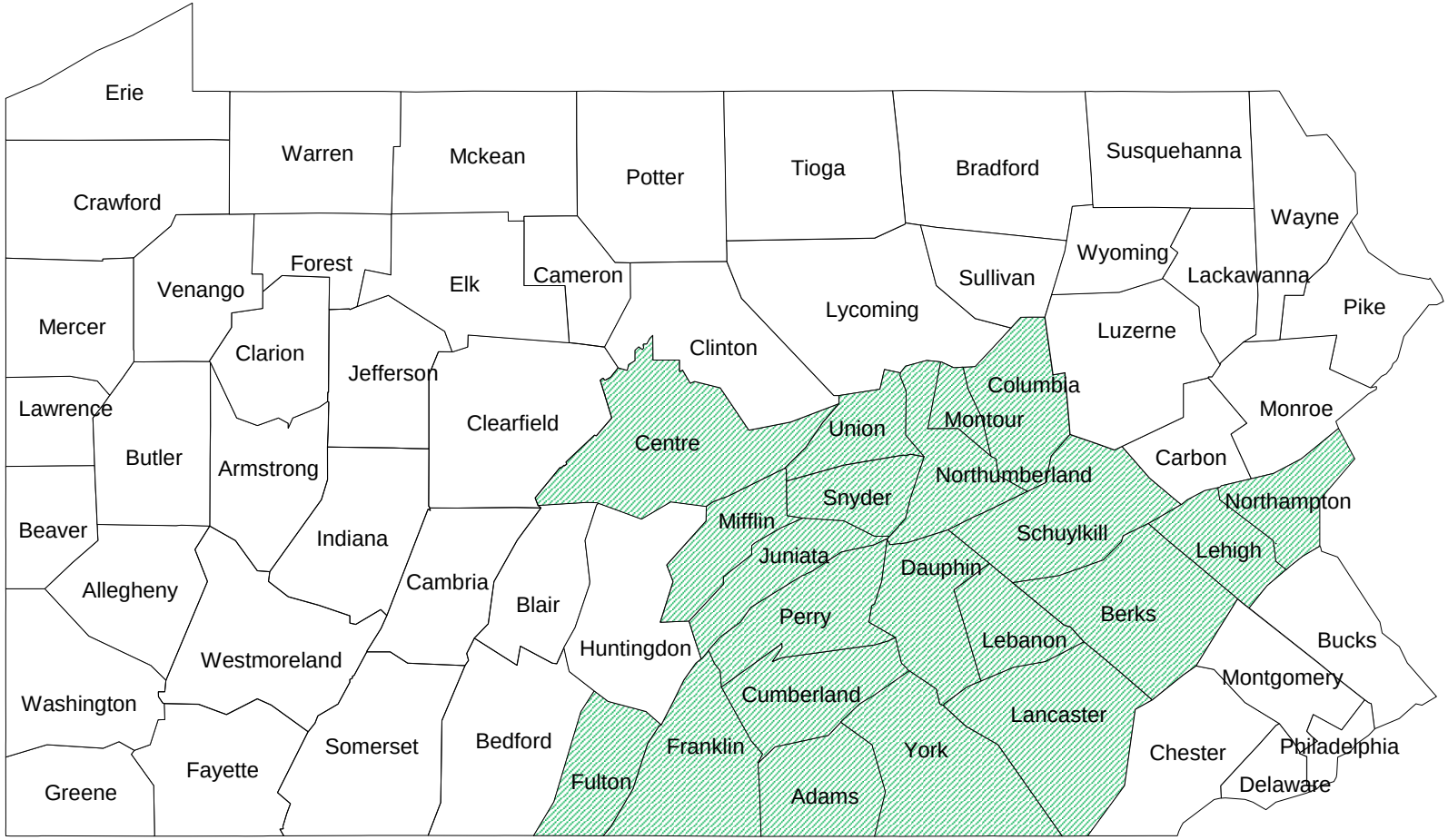
Answer 11.

a. I confirm that a Plan of Withdrawal has been submitted for discontinued plans.

2023 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

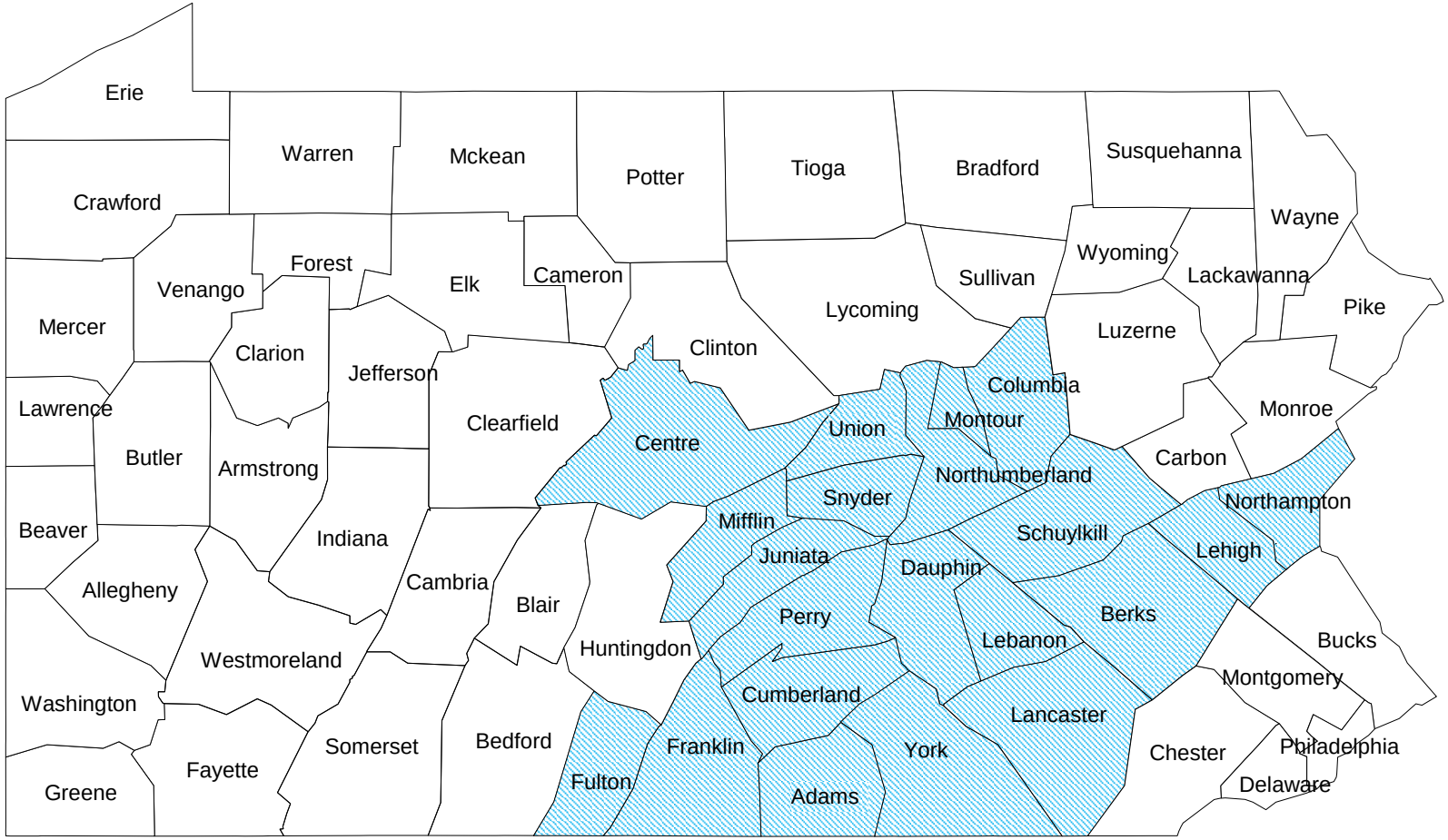
: 2023 on-exchange service area

: 2023 off-exchange only service area

2024 Service Area

Issuer: 45127

Market: Small Group



Key *(modify as needed)*

: 2024 on-exchange service area

: 2024 off-exchange only service area

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

June 21, 2023

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 23-51
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated June 9, 2023. CAAC is providing the following in response to the objection letter:

- Q&A written response

All changes are due to PID requests/questions and have been disclosed in the Q&A written response.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], Associate General Counsel

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2024

Question 1. Please explain how the end of the Public Health Emergency was considered and applied in the development of the rates. Specifically, how are the costs of over-the-counter COVID 19 tests and COVID-19 treatments being considered and applied with regard to coverage in the base period and coverage in the projection period?

Answer 1. The rate development has no adjustments due to the Public Health Emergency ending. The ending of the Public Health Emergency is expected to not impact Small Group. No adjustments were made to the morbidity assumption for Plan Year 2024. Beginning with the end of the PHE, Capital will revert to handling COVID testing by application of normal benefits and cost sharing. Coverage for OTC COVID tests will be discontinued. COVID vaccinations will be covered as part of the preventive benefit at 100%.

Question 2. Please provide support for applying no changes to the 2022 risk adjustment PMPM results in projecting the 2024 information, which includes the assumption of no change in the relative risk for the Company relative to statewide.

Answer 2. Rate development is being performed on an experience-net-risk-adjustment basis. That means that we are neither making an issuer-specific morbidity adjustment to the base experience period claims or to risk adjustment. This approach assumes that experience net risk adjustment is the best predictor of future experience.

Question 3. On the "PMPMs" tab, the starting paid to allowed ratios by plan were grossed up by approximately 18% uniformly (i.e., 0.840 / 0.711 - 1), which also increases the induced demand. This is causing some plans to have pricing AVs, which should reflect the percentage of allowed costs covered by the plan, to be over 1.0. Please provide support as to why this adjustment is necessary and appropriate to apply a uniform manner across all plans. In addition, please provide support for the pricing AVs for some plans being above 1.0.

Answer 3. The pricing AV is calculated relative to the paid-to-allowed ratio. So as an example, if a platinum plan has a pricing AV of 1.034 and the paid-to-allowed ratio is 0.875, the benefits are 1.034/.875 -1 = 18% richer than the average plan in the projection period. It is important to note that the average pricing AV in Table 10 matches the pricing AV calculated in Exhibit G, so rates are not inflated. Relativities are developed from Capital's manual cost model.

Capital's manual cost model is a benefit relativity model. Although it does not explicitly calculate AV (i.e. the percentage of allowed costs covered by the plan), it does accurately calculate the benefit relativities between plans (i.e. gold and silver plan are roughly 10% different in paid claim costs). The pricing AVs are only grossed so that the average pricing AV is equal to the calculated paid-to-allowed ratio. This way, plans are not over or underpriced –

they are all relative to the average. Relativities stay the same after grossing up. And induced demand is normalized to 1.0, so not to inflate or suppress rates.

The URRT instructions refer to the pricing AV as the AV and Cost Sharing Design of Plan factor. Neither the instructions nor the URRT template limit this factor to be below 1.0. Capital has treated the factor as a relativity factor, relative to the average paid-to-allowed ratio. To further show the impact of our method, here is an example:

Platinum PPO 0/0/15 Rx 0:
- Metal AV: 0.919
- Metal AV Induced Demand: 1.166 (AV^2-AV + 1.24)
- Pricing AV: 1.034
- Induced Demand: 1.141
- Proposed Calibrated PAIR: 622.83

Gold PPO 1000/0/20 Rx 0:
- Metal AV: 0.811
- Metal AV Induced Demand: 1.087 (AV^2-AV + 1.24)
- Pricing AV: .944
- Induced Demand: 1.062
- Proposed Calibrated PAIR: 536.76

Relativity of Gold to Platinum Plan using Metal AV and Metal AV Induced Demand: (0.811 x 1.087)/(0.919 x1.166) = 0.823

Actual Pricing Relativity of Gold Platinum Plan: 536.76/622.83 = .862

Given the differences in models, these answers are within a reasonable range

Question 4. Please provide support for mapping discontinued plans to plans of a different metal tier (e.g., Gold plan 45127PA0130001 being mapped to Silver plan 45127PA0010184). This situation occurs with several other discontinued but mapped plans: 45127PA0130002, 45127PA0130005, 45127PA0130006, 45127PA0010196, 45127PA0010197, 45127PA0010198, and 45127PA0010209.

Answer 4. Capital attempts to map discontinued plans in the following order:
1. Continue mapping of plans that were discontinued in last year's rate dev for 2023. This applies to the following plans: 45127PA0130001, 45127PA0130002, 45127PA0130005, 45127PA0130006, 45127PA0010197, and 45127PA0010198.
2. Map discontinued plans to similar deductible levels to not disrupt the member's cost sharing. This applies to the following plans: 45127PA0010196 and 45127PA0010209.

Question 5. The 'Metallic Tier' information is not populated on tab III of the PA Rate Template. Please update the template. Here are some additional questions:

Answer 5. The Metallic Tier on tab III of the PA Rate Template has been updated.

Question 6. 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.

Answer 6. I confirm that the exhibits above have been tested to ensure that rates are identical.

Question 7. The Department is interested in the issuer's estimate of the drivers of the rate change, In particular, what portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance (individual market only), utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors?

Answer 7. The key drivers of the rate change, and approximate impact, are as follows:

- Future cost and utilization: 6.3%
- Favorable 2022 claims net risk adjustment experience: -1.2%

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

Capital

July 14, 2023

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 23-51
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated July 7, 2023. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits

All changes are due to PID requests/questions and have been disclosed in the Q&A written response.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Sincerely,

[redacted]

[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], Associate General Counsel

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2024

With this response, please find corresponding Q&A Exhibits in SG_23-51_Initial_CAAC_PPO_Q&AExhibits2_Supporting_20230714.xlsx

Question 1. As a follow-up to objection 1, please provide the monthly PMPM costs of COVID-19 split by over-the counter tests, treatments, and vaccinations from the manual rate.

Answer 1. Please see Q&A Exhibit 1 for the monthly PMPM costs of COVID-19.

Answer 2. I confirm that the exhibits above have been tested to ensure that rates are identical.

Question 3. Please update the 2022 experience period risk adjustment amount in Table 2 to reflect the final CMS risk adjustment amount released on June 30th.

Answer 3. The 2022 risk adjustment amount in Table 2 has been updated to reflect the final CMS risk adjustment amounts released on June 30th.

Question 4. 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.

Answer 4. The projected risk adjustment amount in Table 5 will not be modified as the initial 2022 risk adjustment amount is equal to the June 30th final CMS risk adjustment amount.

Question 5. Please ensure that the 7/14/23 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 (don't forget to update the "VI Rate Change Summary" tab, if necessary)
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. 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).

Answer 5. I confirm that the requested information has been submitted.

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 1
COVID-19 Monthly PMPM Costs

Member Months: 445,899

COVID-19 Diagnosis	Paid Amount	PMPM
Over-the-Counter Tests	$202,017	$0.45
Vaccinations	$186,294	$0.42
Treatments	$5,026,888	$11.27
TOTAL	$5,415,200	$12.14

Capital Blue Cross
Harrisburg, PA 17177
CapitalBlueCross.com

July 21, 2023

Ms. Lindsi Swartz, Director
Bureau of Life, Accident and Health Insurance
Office of Insurance Product Regulation and Administration
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: **Capital Advantage Assurance Company**
Small Group Rates
Filing No 23-51
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense
Sub-TOI Code: H15G.003 Small Group Only
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated July 19, 2023. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Revised PAAM exhibits

All changes are due to PID requests/questions and have been disclosed in the Q&A written response.

If you have any questions regarding this filing, please call me at [redacted] (or via email at [redacted]) or [redacted] at [redacted] ([redacted]). Thank you for your assistance in this matter.

Sincerely,

[redacted]
[redacted], ASA, MAAA
Director, Actuarial Services
Capital Blue Cross

Enclosures

cc: [redacted], FSA, MAAA, Senior Director, Actuarial Services
[redacted], Associate General Counsel

Healthcare benefit programs issued or administered by Capital Blue Cross and/or its subsidiaries, Capital Advantage Insurance Company®, Capital Advantage Assurance Company®, and Keystone Health Plan® Central. Independent licensees of the Blue Cross Blue Shield Association. Communications issued by Capital Blue Cross in its capacity as administrator of programs and provider relations for all companies.

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer
Small Group Rates
Effective January 1, 2024

With this response, please find corresponding Q&A Exhibits in SG_23-51_Initial_CAAC_PPO_Q&AExhibits3_Supporting_20230721.xlsx

Question 1. Thank you for providing the annual PMPM COVID costs by the requested service-type. As a follow-up, please provide the monthly (i.e., January, February, etc.) PMPM costs of COVID-19 split by over-the counter tests, treatments, and vaccinations from the manual rate.

Answer 1. Please see Q&A Exhibit 1 for the monthly PMPM costs of COVID-19 broken out by month.

Question 2. 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.

Answer 2. I confirm that the exhibits above have been tested to ensure that rates are identical.

Question 3. Plan 21 (45127PA0010132) is mislabeled as an "expanded bronze" in Column G of Table 10. It should be labeled as a "silver", instead. Please correct this mislabeling.

Answer 3. The metal level has been corrected on the PAAM exhibits.

Question 4. Plan 22 (45127PA0010135) is mislabeled as a "bronze" in Column G of Table 10. It should be labeled as an "expanded bronze", instead. Please correct this mislabeling.

Answer 4. The metal level has been corrected on the PAAM exhibits

Capital Advantage Assurance Company
Small Group Rates
Q&A Exhibit 1
COVID-19 Monthly PMPM Costs

	202201	202202	202203	202204	202205	202206	202207	202208	202209	202210	202211	202212	Grand Total
Member Months	36,614	36,667	36,535	36,879	36,972	37,306	37,450	37,590	37,766	37,605	37,569	36,946	445,899
COVID-19 Diagnosis						**PMPM Costs**							
Over-the-Counter Tests	$0.05	$0.20	$0.20	$0.18	$0.37	$0.35	$0.45	$0.59	$0.59	$0.66	$0.91	$0.86	$0.45
Vaccinations	$2.01	$0.47	$0.30	$0.54	$0.50	$0.35	$0.29	$0.16	$0.14	$0.12	$0.11	$0.06	$0.42
Treatments	$60.15	$5.97	$8.99	$4.56	$6.79	$6.01	$12.32	$7.33	$6.27	$4.29	$5.85	$7.53	$11.27
TOTAL	$62.21	$6.65	$9.49	$5.29	$7.66	$6.72	$13.06	$8.08	$7.00	$5.07	$6.87	$8.45	$12.14