Highmark Care Benefits – Small Group Plans

Rate request filing ID # HGHM-134533374 – This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at https://www.insurance.pa.gov/Consumers/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx

Overview

Initial request average rate change:	22.45%
Revised requested average rate change:[1]	22.45%
Range of requested:	18.19% to 33.38%
Effective date:	January 1, 2026
Mapped members:	6,508
Available in:	Rating Area 3

Key Information

Jan. 2024 – Dec. 2024 financial experience

Premiums	$0
Claims	$0
Administrative Expenses	$0
Taxes & Fees	$0
Insurer made (after taxes)	$0

How insurer plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2026

Claims:	93%
Administrative:	7%
Taxes & Fees:	0%
Profit:	0%

The insurer expects its annual medical costs to increase 0%.

Explanation of Requested Rate Change:

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2025 and throughout 2026 because of both higher utilization and the increasing cost of healthcare services.

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

May 15, 2025

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

Re: Highmark Care Benefits (HCB) 2026 ACA Rate Filing (Small Group Market)
HCB Filing # 1A-SG-HCB-2026 (SERFF Filing # HGHM-134533374)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Care Benefits 2026 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Care Benefits must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Care Benefits should be redacted before release.

Dear Ms. Swartz:

This Filing includes Highmark Care Benefits (HCB) (NAIC # N/A; HIOS Issuer ID # 49740) Small Group Market Off-Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2026**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2026 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Care Benefits, NAIC # N/A ("Company")**

2. Market: **Small Group ("Market")**

3. On or Off Exchange: This Company's products are offered **Off Exchange only**

4. Effective date of coverage: **January 1, 2026**

5. Average rate change requested: **22.5% (in relation to mapped FPLIC plans)**

   HCB did not offer any small group ACA products in 2025. In relation to the mapped First Priority Life Insurance Company (FPLIC) plans from 2025, the projected enrollment-weighted average rate increase is 22.5%.

6. Range of rate change requested: **18.2% to 33.4% (in relation to mapped FPLIC plans)**

7. Total additional annual revenue generated from the proposed rate change: **N/A**

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

9. Rating Areas and the change from 2025: **Region 3** (Northeastern PA only)

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**

11. Current number of covered lives and of policyholders as of February 1, 2025: **6,508 covered lives; 4,193 policyholders (currently in 2025 FPLIC plans)**

12. Number of plans offered in 2026 and the change this represents from 2025: **56**

    HCB did not offer any small group ACA products in 2025

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA26-125120611** affecting the following Company products and forms:

Product Name / Type	**Contract Form & SERFF #**
BlueCare PPO	CERT-HCB-BC-PPO-SM-2026; HGHM-134533098
Lehigh Valley Flex PPO Qualified	CERT-HCB-LV-HDHP-SM-2026; HGHM-134533342
Affordablue	CERT-HCB-AB-COMP-SM-2026; HGHM-134533372
BlueCare Qualified	CERT-HCB-BC-HDHP-SM-2026; HGHM-134533106
Lehigh Valley Flex Blue PPO	CERT-HCB-LV-PPO-SM-2026; HGHM-134533324
BlueCare Custom PPO	CERT-HCB-BCUST-PPO-SM-2026; HGHM-134533120
BlueCare Custom HDHP	CERT-HCB-BCUST-HDHP-SM-2026; HGHM-134533140

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 49740, Company Filing # 1A-SG-HCB-2026 (SERFF Filing #HGHM-134533374)**

Additional Filing Disclosures

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

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted.

Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, the Company reserves the right to submit a revised filing.

Request for Confidentiality

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

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

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

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

> Jill Rosengren, Esq.
> RTKL Representative
> Director Privacy & Data Ethics
> 120 Fifth Avenue, Suite 2114
> Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at (412) 544-0185 or via e-mail at: nicholas.sarneso@highmark.com.

Sincerely,

Nicholas Sarneso, FSA, MAAA
Director, Actuarial Services
Highmark Inc.

cc: Tija Hilton-Phillips, Esq.
William R. Sarniak
Michael Ridler

Pennsylvania Actuarial Memorandum

Notable Changes from 2025

Market Entrance:

- Highmark Care Benefits (HCB) will be offering coverage in the 13-county area, Pennsylvania Region 3. HCB did not offer ACA coverage in 2025, so all plans are new. First Priority Life Insurance Company (FPLIC) has been Highmark's entity in Region 3 historically but will not submit a rate filing to offer ACA coverage in Region 3 in 2026. All FPLIC membership from 2025 will be renewed into a mapped HCB plan in 2026 (please see the "Entity Mapping" tab in the "2026 Supplemental Exhibits – HCB_05152025.xlsx" workbook for details). In relation to the mapped FPLIC plans from 2025, the current enrollment-weighted average rate increase is 22.5%, ranging from 18.2% to 33.4% by plan. Manual data was derived from FPLIC experience.

FPLIC Experience (Manual Data):

- In aggregate, Highmark's requested 22.5% mapped plan rate increase is mainly driven by 16% projected trends and anticipated loss in rebate values and 13% due to significant reductions in risk adjustment from the previous year.

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file "PY26.PAActuarialMemorandumRateExhibits_HCB_05152025" submitted with this filing containing the department's required tables. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Care Benefits ("HCB", "Company")
- NAIC #: N/A
- HIOS Issuer ID: 49740
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Region 3
- Effective Date: 1/1/2026
- SERFF Rate Filing #: HGHM-134533374

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2026. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, HCB reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Period	Avg. Increase	SERFF ID#
2025	N/A	N/A
2024	N/A	N/A
2023	N/A	N/A

The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year to keep pace with market changes and changes in health care costs. For 2026, the Company's proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

In relation to the mapped FPLIC plans from 2025, the current enrollment-weighted average rate increase is 22.5%, ranging from 18.2% to 33.4% by plan.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the experience period data, there is no membership detail to provide since HCB is a new market entrant for 2026. For the current 2/1/2025 enrollment, membership from FPLIC is provided.

E. Benefit Changes

[Redacted]

F. Experience Period Claims and Premium (Table 2)

For the experience period data of the Company, there is no detail to provide since HCB is a new market entrant in 2026. Please see Table 2b for the experience period data for FPLIC. The experience period paid claims data represents the estimated 2024 calendar year results for all Affordable Care Act compliant policies in the single risk pool, with run out through February, 2025 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). As per the 2026 ACA Rate Filing Guidance, transitional policy experience was not included in either the Table 2 or Table 4 data.

The components of this exhibit for the manual data were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period for FPLIC.
- The Allowed Claims represent the Company's best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
  - 2 months of run out from the end of the experience period
  - Claims processed outside of the Company's claims system (e.g., settlements), and
  - The best estimate of claims incurred but not paid as of the end of the run-out period.

  Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates on their appropriate basis, while Table 2 has the Prescription Drug Rebates separately identified and grossed up by the experience period paid to allowed ratio. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period. However, for entry into Table 2, the Prescription Drug Rebates are grossed up by the experience period paid to allowed ratio since they are ultimately used to reduce allowed claims. This allows for the Table 2 results to feed into Table 5 without adjustment, but it does cause the calculated loss ratio in Table 2 to be slightly mis-stated.
- There are no non-EHB benefits or costs in the experience period.
- The Company does not have any benefits covered under a capitation arrangement. As such, Table 2 shows $0 for Total EHB Capitation and Total Non-EHB Capitation, and the experience period index rate PMPM for capitation shown in the URRT is $0.00 PMPM.
- The Estimated Risk Adjustment represents FPLIC's historical average year end risk adjustment transfer payments.
- The calculated loss ratio is 97.4%. This number is slightly below the actual loss ratio due to the adjustments to prescription drug rebates described above.

G. Credibility of Data (Tables 2b, 3b, 4b)

The Company has employed 0% credibility due to having no experience data as described in the market entrance section at the beginning of this memorandum. Highmark's Northeastern Pennsylvania experience has been assigned full credibility.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at the medical and prescription drug trend assumptions, Highmark Northeastern Pennsylvania experience period cost and utilization data for each claim type were pulled from the Company's claims systems by the defined benefit categories. The trend development uses a projection of allowed claim PMPMs that takes into account many factors, including the region's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed medical and prescription drug claims used for the development of their respective trends are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments may include changes for in-network provider contracting levels, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates may normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. The types of adjustments for medical and prescription drug vary slightly but are chosen based on the appropriate normalizations required for each respective claim type. The normalized and adjusted claim progressions are then used to provide the basis for the region's trend regression models, which are used to separately establish the region's medical and prescription drug rating trends.

The regression trend models are used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, appropriate assumptions for medical and prescription drug trends were established using the experience period claim levels as the starting points. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trends for Highmark's population in this region.

For the rate development, Highmark uses separate medical and prescription drug claim trends and applies them to the respective service claims in the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2025 and 2026, a medical claim trend of 12.7% (6.2% cost; 6.0% utilization) and a prescription drug claim trend of 10.6% (8.1% cost; 2.3% utilization) were selected for the 2026 rate development. Please refer to the "Trend Support" exhibit in the "2026 Supplemental Exhibits – HCB_05152025.xlsx" file showing the historical and projected normalized claim values for the Company's medical and prescription drug trend determinations, along with the Company's proposed base medical and drug claim trends.

In addition to the trend in medical and drug claims discussed above, the trend reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. After the trends for the claims processed outside the Company's claims system are weighted in with the base medical and drug claim trends, we arrive at a medical trend of 12.8% (6.3% cost; 6.1%

utilization) and a prescription drug trend of 14.8% (11.4% cost; 3.1% utilization), as seen entered in for the Year 2 trend on URRT Worksheet 1. This trend is the trend entered into Table 3 for non-capitated services.

The Company does not have any benefits covered by a capitation arrangement, and as such, does not have a capitation trend rate.

The quarterly rate trends are developed so that the resulting rates more appropriately reflect the claim costs and administrative charges expected in the quarterly rating periods, including the distribution of renewals expected within a rating quarter. Please see the "Quarterly Trend Support" tab in the "2026 Supplemental Exhibits – HCB_05152025.xlsx" file, which develops each quarterly trend factor from the annual trend assumption.

I. Historical Experience (Table 4)

Table 4 for the Company is left blank because there is no experience over the most recent 48 months. Table 4 for the Market is left blank because the Company does not have access to the most recent 48 months of experience. The base experience from Highmark's Northeastern Pennsylvania population used in the development of the Company's 2026 rates was summarized at the calendar year level.

2. Rate Development & Change

A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification.

Since there is no experience in 2024 in HCB and manual experience is being used, the following factors are set equal to 1.000:

- Change in Morbidity
- Change in Demographics
- Change in Network
- Change in Benefits
- Change in Other

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the "2026 Supplemental Exhibits – HCB_05152025xlsx" file in the "Table 5 Paid-to-Allowed" worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that the Company is assuming a Projected Risk Adjustment transfer in the projection period of $40.60 PMPM.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2026, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2026, so there are no Exchange User Fees charged in the rate development.

Small Group Quarterly Rates

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims. For this filing, quarterly rates are proposed, with rates adjusted each quarter as shown in the quarterly Annual Trends presented in Table 5A. Note that several adjustments are made to the Total Annual Trend from Table 3 to arrive at the quarterly Annual Trends shown in Table 5A. These adjustments include:

a. The Induced Utilization trend is excluded from the quarterly rate trends;
b. The quarterly rate trends are further adjusted to remove the impact of the Company's cost saving initiatives that produce one-time savings;
c. The timing of the renewals within the quarter are more appropriately considered; and
d. The quarterly rate trends more appropriately reflect that administrative costs do not increase at the same rate as claims.

b. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10 when weighted on projected enrollment.

Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect the Company's anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measurable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

The following Taxes and Fees were included in the rate development:

- $0.34 PMPM for the PCORI Fee
- $0.20 PMPM for the Risk Adjustment User Fee

Note the following regarding plan level retention items:

- The rate development reflects a 0% profit and risk load for all products and plans. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- Expenses for Quality Improvement Initiatives are estimated to be 6% of internal Company expenses, based upon historical analysis of these costs.

c. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2026 values represent the Company's projection for 2026 assumed in the 2026 rate development.

The Age Factor is the weighted average of the Age Factors for the projected ACA book of business.

The Geographic Calibration Factor is the weighted average of the Area Factors, weighted by the projected membership in each rating area.

The Tobacco Surcharge is not applicable since the Company does not use one.

d. Components of Rate Change (Tables 8 and 9)

Since the Company is a new market entrant in 2026, only the information for 2026 is listed.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2026 ACA Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2026. The calibrated plan adjusted index rates for 2026 and 2025, and all the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate.

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

The requested Induced Utilization Exhibit was completed and is presented within the "2026 Supplemental Exhibits – HCB_05152025" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (9) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.092. In multiplying the Induced Utilization column (9) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization). These induced demand factors are consistent with the methodology described in the Department's rate filing guidance, which utilizes each plan's actuarial value to establish the appropriate induced demand factor for the plan.

The member- and network-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2026.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

Please see Table 13 for the Company's geographic factors.

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors.

D. Rate Change Summary

In relation to the mapped FPLIC plans from 2025, the projected enrollment-weighted average rate increase is 22.5%, ranging from 18.2% to 33.4% by plan.

E. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its proposed 2026 service area in the file “Pennsylvania Counties Map - 2026 Filings – HCB.pdf” submitted with this filing.

F. Composite Rating

The Company is currently not planning to use CMS’s composite rating method for any of its off-SHOP plans offered during the rating period.

G. Connectivity Factors

The product filing does not have connectivity features.

6. Additional Tabs in the PAAM Exhibit

A. VII Risk Adjustment

[Redacted]

A. VIII MLR and Rebate Calc

Projected claims and premium data for the rating period has been provided to facilitate development of MLR and rebate calculations for each year. The Federal rebate calculations may differ from those shown in the table to the extent group membership grows or shrinks during the policy period.

B. IX Retrospective Analysis

There is no historical experience as HCB will be entering the market in 2026.

C. X Drug Data

[Redacted]

7. Actuarial Certifications

I, [Redacted], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2026) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

I certify that all factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

I certify that any new plan is not a modification of an existing plan (per the uniform modification standards in 45 CFR 147.106).

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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2026 Rate Filing Justification.

Signed:

[Redacted]

Date: 05/15/2025

Standard Questions

2026 ACA Small Group Rate Filing

Highmark Care Benefits

SERFF Rate Filing #HGHM-134533374

1. Membership

a. **If the projected membership for plan year 2026 significantly differs from the current 2/1/2025 membership, please explain why.**
Highmark Care Benefits is entering Rating Region 3 for the Small Group ACA market in 2026.

2. Experience Period Claims

a. **Please confirm that all claims which are capitated have been removed from the experience period claims.**
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.**
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?**
[Redacted]

3. Trend

a. **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.**
As mentioned in the Pennsylvania Actuarial Memorandum, the quarterly rate trends are developed so that the resulting rates more appropriately reflect the claim costs and administrative charges expected in the quarterly rating periods, including the distribution of renewals expected within a rating quarter. Please see the “Quarterly Trend Support” tab in the “2026 Supplemental Exhibits – HCB_05152025.xlsx” file, which develops each quarterly trend factor from the annual trend assumption.

b. **In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.**
N/A

4. Table 6 – 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.
A federal Income Tax Rate of 21% is included in our General Admin. No adjustments are made in Table 6, cell C57.

b. **Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2026.**
A Risk Adjustment User Fee of $0.20 PMPM was used, consistent with the HHS Final Notice of Benefit and Payment parameters for plan year 2026.

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.**

[Redacted]

5. 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).**
The Pricing AVs were calculated using a single risk pool.

b. **Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.**
The Company has an internal continuance table-based model to assist in development of the projected paid/allowed ratios. The company's model is dependent on claim-line detail derived from our entire Northeastern PA small group population along with the benefit information for each plan. The Company reviews the results and applies actuarial judgement to determine the final plan level projected paid/allowed ratios used within this rate filing.

6. Expanded Bronze Plans

a. **Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.**
The requirements for using the expanded bronze plan de minimus range require that the bronze plan either:
(1) covers and pays for at least one major service, other than preventive services, before the deductible or
(2) meets the requirements to be a high deductible health plan.

There are no expanded bronze plans in HCB.

7. PAAM Exhibits – Consumer Factors

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

N/A

b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.
N/A

8. Plan of Withdrawal

a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.
N/A

9. Copay Adjustment Program

a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
Yes, the Company does use a copay adjustment program.

i. If the company uses a copay adjustment program, please provide a detailed narrative that describes how the program works and the motivation behind implementing the program.

Copay Armor is a voluntary copay assistance program ("Program") administered by the vendor PillarRX. The Program is part of Highmark's integrated pharmacy benefit to make high-cost medications more affordable to the Member and Plan. The Program works by taking advantage of manufacturer assistance dollars for certain specialty prescription drugs and other high-cost prescription drugs as designated by PillarRX ("Eligible Medications") to lower Members' out-of-pocket prescription costs.

The Program is available through all HCB fully insured small group non-high deductible health plans.

In the event that a Member elects to enroll in the Program, PillarRX will work with such Member to secure manufacturer assistance for Eligible Medications. The manufacturer assistance is applied at the point of sale (e.g. at the Pharmacy Provider). As a result, the Member will be liable for a copayment maximum of $50, depending upon the specific manufacturer assistance available. In no event will a Member's cost-sharing obligations under the Program be higher than the Member's cost-sharing obligations through their insurance plan.

Members who exhaust manufacturer assistance for a particular Eligible Medication will continue to be subject to the same copayment obligations that they would have been, had they not exhausted manufacturer assistance.

Amounts paid or credited by the Program will not accrue toward the satisfaction of the Member's deductible or out-of-pocket maximum when paid by manufacturer assistance. All cost-sharing amounts paid by the Member will accrue toward the satisfaction of the Member's deductible or out-of-pocket maximum

b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?
The copay assistance does not count toward the MOOP. Claims process at a fixed percentage cost sharing amount for each claim. The manufacturer assistance is then used

to satisfy that cost sharing amount to the extent possible. If the manufacturer assistance does not completely cover the cost sharing members may have a small cost sharing amount they need to cover.

c. **If any change to such a program has resulted in a pricing impact, please include a narrative describing how the impact has been included within the rate development and a detailed quantitative exhibit supporting the pricing impact.**

Pricing Impact of Copay Adjustment Program		
Component	**CY24**	**PY26**
Gross Savings	$3.88	$0.00
Vendor Fees	$(0.47)	$0.00
Net Savings	$3.42	$0.00
Projected Reduction in Net Savings[1]:		**$3.42**

[1]*Reflected as increase in Projected PtA since copay adjustment program does not impact Allowed Claims*

10.PBM and Act 77 of 2024 Compliance

a. **Is the PBM handling any part of the negotiations that impacts the cost of drugs?**
[Redacted]
b. **What is the email address, name, and phone number for the PBM contact?**
[Redacted]
c. **What is the amount of funds the PBM recouped from pharmacies due to Scrivener's errors?**
[Redacted]
d. **Use the same pharmacy for all affiliated data. Use the same pharmacy for all non-affiliated data. In Table 18 of the PAAME, using last year's PA claims data:**
   i. **Complete cells P7-R16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.**
   ii. **Complete cells S7-U16 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.**
   iii. **Complete cells V7-X16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity participating in the program under section 340(B) of 58 Stat. 682. 42 U.S.C. Section 256(B).**
   iv. **Complete cells Y7-AA16 to show the minimum, maximum, and average allowed amounts paid by the PBM to an entity not participating in the program under section 340(B) of 58 Stat. 682. 42 U.S.C. Section 256(B).**
   v. **Complete cells AG7-AI12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is affiliated to the PBM.**
   vi. **Complete cells AJ7-AL12 to show the minimum, maximum, and average allowed amounts paid by the PBM to a retail pharmacy that is not affiliated to the PBM.**

[Redacted]

e. The following questions pertain to rebates:

i. Please provide the total amount of rebates remitted to the PBM in cell AO5 of Table 18.

ii. Please provide the total amount of funds (rebates, etc.) remitted to the insurer by the PBM for the previous claim year in cell AO6 of Table 18. If there are funds in addition to the rebates, please specify what those funds represent.

iii. Please provide the total amount of rebates remitted to the insurer by the PBM for the previous claim year in cell AO7 of Table 18.

[Redacted]

f. What is the percent of rebates remitted to the insurer by the PBM for the previous claim year based on your response to parts i and iii above? Please confirm that this answer matches cell AO8 of Table 18.

[Redacted]

g. Does the health plan have an arrangement with the PBM where the insurer has to meet specific contract requirements, such as reaching a threshold of filled scripts?

[Redacted]

i. If yes, what is the total amount of funds remitted for the previous claim year to the PBM by the insurer for unexpected fees, penalties, etc.? Please state this value in cell AO10 of Table 18.

[Redacted]

h. In aggregate for the previous claim year, how much funds in total were received from non-affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?

[Redacted]

i. In aggregate for the previous claim year, how much funds in total were received from affiliate pharmacies for post-sale or retroactive Direct and Indirect Renumeration?

[Redacted]

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Care Benefits (HCB)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2026	to	12/31/2026
Base Period Start Date:	01/01/2024	to	12/31/2024
Date of Most Recent Membership:	02/01/2025		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2025)	Projected Rating Period
Average Age		39.0	39.0
Total	0	6,508	36,072
<18		916	5,077
18-24		505	2,799
25-29		543	3,010
30-34		624	3,459
35-39		608	3,370
40-44		550	3,048
45-49		585	3,242
50-54		609	3,376
55-59		723	4,007
60-63		523	2,899
64+		322	1,785

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
			-								
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ -
Loss Ratio											0.00%

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

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

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** 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	Medical Incurred Claims	Rx Incurred Claims	Med Completion Factor *	Rx Completion Factor *	Ultimate Med Claims	Ultimate Rx Claims
Jan-21		0.00	0.0%	0.00		0.00				0.00					0	0
Feb-21		0.00	0.0%	0.00		0.00				0.00					0	0
Mar-21		0.00	0.0%	0.00		0.00				0.00					0	0
Apr-21		0.00	0.0%	0.00		0.00				0.00					0	0
May-21		0.00	0.0%	0.00		0.00				0.00					0	0
Jun-21		0.00	0.0%	0.00		0.00				0.00					0	0
Jul-21		0.00	0.0%	0.00		0.00				0.00					0	0
Aug-21		0.00	0.0%	0.00		0.00				0.00					0	0
Sep-21		0.00	0.0%	0.00		0.00				0.00					0	0
Oct-21		0.00	0.0%	0.00		0.00				0.00					0	0
Nov-21		0.00	0.0%	0.00		0.00				0.00					0	0
Dec-21		0.00	0.0%	0.00		0.00				0.00					0	0
Jan-22		0.00	0.0%	0.00		0.00				0.00					0	0
Feb-22		0.00	0.0%	0.00		0.00				0.00					0	0
Mar-22		0.00	0.0%	0.00		0.00				0.00					0	0
Apr-22		0.00	0.0%	0.00		0.00				0.00					0	0
May-22		0.00	0.0%	0.00		0.00				0.00					0	0
Jun-22		0.00	0.0%	0.00		0.00				0.00					0	0
Jul-22		0.00	0.0%	0.00		0.00				0.00					0	0
Aug-22		0.00	0.0%	0.00		0.00				0.00					0	0
Sep-22		0.00	0.0%	0.00		0.00				0.00					0	0
Oct-22		0.00	0.0%	0.00		0.00				0.00					0	0
Nov-22		0.00	0.0%	0.00		0.00				0.00					0	0
Dec-22		0.00	0.0%	0.00		0.00				0.00					0	0
Jan-23		0.00	0.0%	0.00		0.00				0.00					0	0
Feb-23		0.00	0.0%	0.00		0.00				0.00					0	0
Mar-23		0.00	0.0%	0.00		0.00				0.00					0	0
Apr-23		0.00	0.0%	0.00		0.00				0.00					0	0
May-23		0.00	0.0%	0.00		0.00				0.00					0	0
Jun-23		0.00	0.0%	0.00		0.00				0.00					0	0
Jul-23		0.00	0.0%	0.00		0.00				0.00					0	0
Aug-23		0.00	0.0%	0.00		0.00				0.00					0	0
Sep-23		0.00	0.0%	0.00		0.00				0.00					0	0
Oct-23		0.00	0.0%	0.00		0.00				0.00					0	0
Nov-23		0.00	0.0%	0.00		0.00				0.00					0	0
Dec-23		0.00	0.0%	0.00		0.00				0.00					0	0
Jan-24		0.00	0.0%	0.00		0.00				0.00					0	0
Feb-24		0.00	0.0%	0.00		0.00				0.00					0	0
Mar-24		0.00	0.0%	0.00		0.00				0.00					0	0
Apr-24		0.00	0.0%	0.00		0.00				0.00					0	0
May-24		0.00	0.0%	0.00		0.00				0.00					0	0
Jun-24		0.00	0.0%	0.00		0.00				0.00					0	0
Jul-24		0.00	0.0%	0.00		0.00				0.00					0	0
Aug-24		0.00	0.0%	0.00		0.00				0.00					0	0
Sep-24		0.00	0.0%	0.00		0.00				0.00					0	0
Oct-24		0.00	0.0%	0.00		0.00				0.00					0	0
Nov-24		0.00	0.0%	0.00		0.00				0.00					0	0
Dec-24		0.00	0.0%	0.00		0.00				0.00					0	0

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

IP Admits per 1000	OP Visits per 1000	Prof Visits per 1000	Rx Scripts per 1000	GLP-1 and like drugs Scripts per 1000	GLP-1 and like drugs Completed Allowed Claims	GLP-1 and like drugs Completed Paid Claims	IP Utilization Trend	OP Utilization Trend	Prof Utilization Trend	Rx Utilization Trend	Prescription Drug Rebate Trend	GLP-1 and like drugs Utilization Trend	GLP-1 and like drugs Allowed Claims Trend	GLP-1 and like drugs Paid Claims Trend	Allowed Claims (Net of Prescription Drug Rebates) Trend
							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%	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%	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%	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%	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%	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%	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%	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%	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%
							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%	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%	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%	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%	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%	0.0%

Carrier Name:	**Highmark Care Benefits (HCB)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2026**

Table 2b. Manual Experience Period Claims and Premiums

Manual Experience Description:	Manual experience is based on Highmark Northeastern PA population (FPLIC) which will be mapped to the new Highmark Care Benefits entity

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
$ 54,464,485.30	$ 58,006,737.06	$ 59,325,532.21	75,301	$ 8,289,519.38	$ 67,615,051.59	$ -	$ (6,279,356.00)	$ -	$ -	$ -	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 814.54**
Loss Ratio											**97.40%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	6.30%	6.09%		12.77%	13.89%
Outpatient Hospital	6.30%	6.09%		12.77%	42.35%
Professional	5.59%	5.44%		11.33%	22.65%
Other Medical	6.02%	5.83%		12.20%	1.40%
Capitation				0.00%	0.00%
Prescription Drugs	11.35%	3.13%		14.84%	19.71%
Total Annual Trend				12.85%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.273	

** 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	Medical Incurred Claims	Rx Incurred Claims	Med Completion Factor *	Rx Completion Factor *	Ultimate Med Claims	Ultimate Rx Claims
Jan-21		0.00	0.0%	0.00		0.00				0.00					0	0
Feb-21		0.00	0.0%	0.00		0.00				0.00					0	0
Mar-21		0.00	0.0%	0.00		0.00				0.00					0	0
Apr-21		0.00	0.0%	0.00		0.00				0.00					0	0
May-21		0.00	0.0%	0.00		0.00				0.00					0	0
Jun-21		0.00	0.0%	0.00		0.00				0.00					0	0
Jul-21		0.00	0.0%	0.00		0.00				0.00					0	0
Aug-21		0.00	0.0%	0.00		0.00				0.00					0	0
Sep-21		0.00	0.0%	0.00		0.00				0.00					0	0
Oct-21		0.00	0.0%	0.00		0.00				0.00					0	0
Nov-21		0.00	0.0%	0.00		0.00				0.00					0	0
Dec-21		0.00	0.0%	0.00		0.00				0.00					0	0
Jan-22		0.00	0.0%	0.00		0.00				0.00					0	0
Feb-22		0.00	0.0%	0.00		0.00				0.00					0	0
Mar-22		0.00	0.0%	0.00		0.00				0.00					0	0
Apr-22		0.00	0.0%	0.00		0.00				0.00					0	0
May-22		0.00	0.0%	0.00		0.00				0.00					0	0
Jun-22		0.00	0.0%	0.00		0.00				0.00					0	0
Jul-22		0.00	0.0%	0.00		0.00				0.00					0	0
Aug-22		0.00	0.0%	0.00		0.00				0.00					0	0
Sep-22		0.00	0.0%	0.00		0.00				0.00					0	0
Oct-22		0.00	0.0%	0.00		0.00				0.00					0	0
Nov-22		0.00	0.0%	0.00		0.00				0.00					0	0
Dec-22		0.00	0.0%	0.00		0.00				0.00					0	0
Jan-23		0.00	0.0%	0.00		0.00				0.00					0	0
Feb-23		0.00	0.0%	0.00		0.00				0.00					0	0
Mar-23		0.00	0.0%	0.00		0.00				0.00					0	0
Apr-23		0.00	0.0%	0.00		0.00				0.00					0	0
May-23		0.00	0.0%	0.00		0.00				0.00					0	0
Jun-23		0.00	0.0%	0.00		0.00				0.00					0	0
Jul-23		0.00	0.0%	0.00		0.00				0.00					0	0
Aug-23		0.00	0.0%	0.00		0.00				0.00					0	0
Sep-23		0.00	0.0%	0.00		0.00				0.00					0	0
Oct-23		0.00	0.0%	0.00		0.00				0.00					0	0
Nov-23		0.00	0.0%	0.00		0.00				0.00					0	0
Dec-23		0.00	0.0%	0.00		0.00				0.00					0	0
Jan-24		0.00	0.0%	0.00		0.00				0.00					0	0
Feb-24		0.00	0.0%	0.00		0.00				0.00					0	0
Mar-24		0.00	0.0%	0.00		0.00				0.00					0	0
Apr-24		0.00	0.0%	0.00		0.00				0.00					0	0
May-24		0.00	0.0%	0.00		0.00				0.00					0	0
Jun-24		0.00	0.0%	0.00		0.00				0.00					0	0
Jul-24		0.00	0.0%	0.00		0.00				0.00					0	0
Aug-24		0.00	0.0%	0.00		0.00				0.00					0	0
Sep-24		0.00	0.0%	0.00		0.00				0.00					0	0
Oct-24		0.00	0.0%	0.00		0.00				0.00					0	0
Nov-24		0.00	0.0%	0.00		0.00				0.00					0	0
Dec-24		0.00	0.0%	0.00		0.00				0.00					0	0

** Express Completion Factor as a percentage*

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

IP Admits per 1000	OP Visits per 1000	Prof Visits per 1000	Rx Scripts per 1000	GLP-1 and like drugs Scripts per 1000	GLP-1 and like drugs Completed Allowed Claims	GLP-1 and like drugs Completed Paid Claims	IP Utilization Trend	OP Utilization Trend	Prof Utilization Trend	Rx Utilization Trend	Prescription Drug Rebate Trend	GLP-1 and like drugs Utilization Trend	GLP-1 and like drugs Allowed Claims Trend	GLP-1 and like drugs Paid Claims Trend	Allowed Claims (Net of Prescription Drug Rebates) Trend
							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%	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%	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%	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%	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%	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%	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%	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%	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%
							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%	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%	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%	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%	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%	0.0%

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

Carrier Name:	**Highmark Care Benefits (HCB)**	**Attachment Point:**	**$60,000**
Product(s):	**PPO**	**Reinsurance Cap:**	**$100,000**
Market Segment:	**Small Group**	**Coinsurance Rate:**	**0%**
Rate Effective Date:	**01/01/2026**		
Incurred Dates:	**1/1/2024 to 12/31/2024**	**Proj. Incurred Claim Impact:**	**0.0%**

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2024 to 12/31/2024					
Annual Incurred Claims Range		**Unique Members**	**Member Months**	**Total Incurred Claims**	**Total Incurred Claims with Reinsurance**
$0	$29,999				$0
$30,000	$34,999				$0
$35,000	$39,999				$0
$40,000	$44,999				$0
$45,000	$49,999				$0
$50,000	$54,999				$0
$55,000	$59,999				$0
$60,000	$64,999				$0
$65,000	$69,999				$0
$70,000	$74,999				$0
$75,000	$79,999				$0
$80,000	$84,999				$0
$85,000	$89,999				$0
$90,000	$94,999				$0
$95,000	$99,999				$0
$100,000	$109,999				$0
$110,000	$119,999				$0
$120,000	$129,999				$0
$130,000	$139,999				$0
$140,000	$149,999				$0
$150,000	$159,999				$0
$160,000	$169,999				$0
$170,000	$179,999				$0
$180,000	$189,999				$0
$190,000	$199,999				$0
$200,000	$209,999				$0
$210,000	$219,999				$0
$220,000	$229,999				$0
$230,000	$239,999				$0
$240,000	$249,999				$0
$250,000	$259,999				$0
$260,000	$269,999				$0
$270,000	$279,999				$0
$280,000	$289,999				$0
$290,000	$299,999				$0
$300,000	$324,999				$0
$325,000	$349,999				$0
$350,000	$374,999				$0
$375,000	$399,999				$0
$400,000	$424,999				$0
$425,000	$449,999				$0
$450,000	$474,999				$0
$475,000	$499,999				$0
$500,000	$599,999				$0
$600,000	$699,999				$0
$700,000	$799,999				$0
$800,000	$899,999				$0
$900,000	$999,999				$0
$1,000,000+					$0
Total		**0**	**0**	**$0**	**$0**

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

Carrier Name:	**Highmark Care Benefits (HCB)**	**Attachment Point:**	**$60,000**
Product(s):	**PPO**	**Reinsurance Cap:**	**$100,000**
Market Segment:	**Small Group**	**Coinsurance Rate:**	**0%**
Rate Effective Date:	**01/01/2026**		
		Proj. Incurred Claim Impact:	**0.0%**
		Proj. Morbidity Impact:	**0.0%**

Reinsurance Program Impact Continuance Table Development - Plan Year 2026					
Annual Incurred Claims Range		**Unique Members**	**Member Months**	**Total Incurred Claims**	**Total Incurred Claims with Reinsurance**
$0	$29,999				$0
$30,000	$34,999				$0
$35,000	$39,999				$0
$40,000	$44,999				$0
$45,000	$49,999				$0
$50,000	$54,999				$0
$55,000	$59,999				$0
$60,000	$64,999				$0
$65,000	$69,999				$0
$70,000	$74,999				$0
$75,000	$79,999				$0
$80,000	$84,999				$0
$85,000	$89,999				$0
$90,000	$94,999				$0
$95,000	$99,999				$0
$100,000	$109,999				$0
$110,000	$119,999				$0
$120,000	$129,999				$0
$130,000	$139,999				$0
$140,000	$149,999				$0
$150,000	$159,999				$0
$160,000	$169,999				$0
$170,000	$179,999				$0
$180,000	$189,999				$0
$190,000	$199,999				$0
$200,000	$209,999				$0
$210,000	$219,999				$0
$220,000	$229,999				$0
$230,000	$239,999				$0
$240,000	$249,999				$0
$250,000	$259,999				$0
$260,000	$269,999				$0
$270,000	$279,999				$0
$280,000	$289,999				$0
$290,000	$299,999				$0
$300,000	$324,999				$0
$325,000	$349,999				$0
$350,000	$374,999				$0
$375,000	$399,999				$0
$400,000	$424,999				$0
$425,000	$449,999				$0
$450,000	$474,999				$0
$475,000	$499,999				$0
$500,000	$599,999				$0
$600,000	$699,999				$0
$700,000	$799,999				$0
$800,000	$899,999				$0
$900,000	$999,999				$0
$1,000,000+					$0
Total		**0**	**0**	**$0**	**$0**

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**Highmark Care Benefits (HCB)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2026**

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	$ -	$ 814.54	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.000	1.273	
Unadjusted Projected Allowed EHB Claims PMPM	$ -	$ 1,037.30	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.010	<- See URRT Instructions
Total Non-Morbidity Changes	1.000	1.016	
Change in Demographics	1.000	1.013	<- See URRT Instructions
Change in Network	1.000	1.004	
Change in Benefits	1.000	0.999	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ -	$ 1,065.03	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 1,065.03**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 1,065.03	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.879		
Projected Incurred EHB Claims PMPM	$ 936.29		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$ 40.60		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 895.69		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 1,018.84	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	895.6924216		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 1,018.84		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 814.54**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 54,464,485.30**	
Blended Loss Ratio	**97.40%**	

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

Effective Date	01/01/2026	04/01/2026	07/01/2026	10/01/2026	Total Single Risk Pool
# of Member Months Renewing in Quarter	20,065	5,038	3,486	7,483	36,072
Adjusted Projected Allowed EHB Claims PMPM	$ 1,065.03	$ 1,065.03	$ 1,065.03	$ 1,065.03	$ 1,065.03
Months of Trend	-	3	6	9	
Annual Trend	12.20%	15.73%	14.43%	13.99%	
Single Risk Pool Projected Allowed Claims	$ 1,065.03	$ 1,104.65	$ 1,139.27	$ 1,174.94	$ 1,100.54
Quarterly Trend Factor	1.000	1.037	1.070	1.103	1.033

Table 5B. Exchange User Fee Calculation

Exchange User Fee Percentage	3.0%
Expected On-Exchange Enrollment Percentage	0%
Projected Required Revenue PMPM	$ -
Adjustment for Catastrophic Eligibility and Benefits in Addition to EHB (if applicable)	1.000
Projected Incurred Exchange User Fee PMPM	$ -

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	7.07%	$68.14
General and Claims	4.64%	$44.79
Agent/Broker Fees and Commissions	2.07%	$19.98
Quality Improvement Initiatives	0.35%	$3.37
Taxes and Fees	0.06%	$0.55
Risk Adjustment User Fee	0.02%	$0.20
PCORI Fee	0.04%	$0.34
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.00%	$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	0.00%	$0.00
Total Retention	7.12%	$68.69
Projected Required Revenue PMPM	$ 964.38	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2025**	**2026**
Average Age Factor		1.544
Average Geographic Factor		1.000
Average Tobacco Factor		1.000
Average Benefit Richness (induced demand)		1.135
Average Network Factor		0.900
Market-Adjusted Projected Allowed Total Claims PMPM		$ 1,018.84
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	#DIV/0!	$ 645.60

Table 8. Components of Rate Change

Rate Components	2025	2026	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 511.23	$ 625.99	$ 114.76	22.4%
B. Base period allowed claims before normalization		$ 814.54	$ 814.54	159.3%
C. Normalization factor component of change	#DIV/0!	$ (298.40)	#DIV/0!	#DIV/0!
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	#DIV/0!	$ 516.14	#DIV/0!	#DIV/0!
D2. URRT Trend	#DIV/0!	$ 141.15	#DIV/0!	#DIV/0!
D3. URRT Morbidity	#DIV/0!	$ 6.65	#DIV/0!	#DIV/0!
D4. URRT Other	#DIV/0!	$ 10.92	#DIV/0!	#DIV/0!
D5. Normalized URRT Risk Adjustment on an allowed basis	#DIV/0!	$ (29.26)	#DIV/0!	#DIV/0!
D6. Normalized Exchange User Fee on an allowed basis	#DIV/0!	$ -	#DIV/0!	#DIV/0!
D7. Normalized Reinsurance Recoveries on an allowed basis	#DIV/0!	$ -	#DIV/0!	#DIV/0!
D8. Subtotal - Sum(D1:D7)	#DIV/0!	$ 645.60	#DIV/0!	#DIV/0!
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	#DIV/0!	$ (64.77)	#DIV/0!	#DIV/0!
E2. Pricing AV	#DIV/0!	$ (71.89)	#DIV/0!	#DIV/0!
E3. Benefit Richness	#DIV/0!	$ 68.54	#DIV/0!	#DIV/0!
E4. Catastrophic Eligibility	#DIV/0!	$ -	#DIV/0!	#DIV/0!
E5. Benefits in Addition to EHB	#DIV/0!	$ -	#DIV/0!	#DIV/0!
E6. Subtotal - Sum(E1:E5)	#DIV/0!	$ (68.12)	#DIV/0!	#DIV/0!
F. Change in Retention Components				
F1. Administrative Expenses	$ -	$ 44.23	$ 44.23	8.7%
F2. Taxes and Fees	$ -	$ 0.35	$ 0.35	0.1%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ -	$ 44.58	$ 44.58	8.7%
G. Change in Miscellaneous Items		$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	#DIV/0!	$ 622.07	#DIV/0!	#DIV/0!

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

	2025	**2026**	
Paid-to-Allowed		0.879	
			<- URRT W1, S2
URRT Trend (Total Applied Trend Factor)		1.273	<- URRT W1, S2
URRT Morbidity		1.010	<- URRT W1, S2
URRT "Other"		1.016	
			<- URRT W1, S3
Risk Adjustment		$ (40.60)	<- URRT W1, S3
Exchange User Fee		$ -	<- URRT W1, S3
Reinsurance Recoveries		$ -	<- URRT W1, S2
Capitation		$ -	
Network		0.900	<- For 2025 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Pricing AV		0.876	
Benefit Richness		1.135	
Catastrophic Eligibility		1.000	
Benefits in Addition to EHB		1.000	
Administrative Expenses		7.07%	
Taxes and Fees		0.06%	
Profit and/or Contingency		0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Highmark Care Benefits (HCB)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2026
Base Period Start Date	01/01/2024
Date of Most Recent Membership:	02/01/2025
Market Adjusted Index Rate:	$ 1,018.84

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2025 Plan Marketing Name
Totals - Current Membership			
Total - Projected Membership			
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL
Plan 1	49740PA0040002	PPO	BlueCare PPO $0 Platinum
Plan 2	49740PA0020002	PPO	BlueCare Custom PPO $0 Platinum
Plan 3	49740PA0040011	PPO	BlueCare PPO $250 Platinum
Plan 4	49740PA0020011	PPO	BlueCare Custom PPO $250 Platinum
Plan 5	49740PA0040018	PPO	BlueCare PPO $500 Platinum
Plan 6	49740PA0020018	PPO	BlueCare Custom PPO $500 Platinum
Plan 7	49740PA0040023	PPO	BlueCare PPO $750 Platinum
Plan 8	49740PA0020022	PPO	BlueCare Custom PPO $750 Platinum
Plan 9	49740PA0040001	PPO	BlueCare PPO $0 Gold
Plan 10	49740PA0020001	PPO	BlueCare Custom PPO $0 Gold
Plan 11	49740PA0040017	PPO	BlueCare PPO $500 Gold
Plan 12	49740PA0020017	PPO	BlueCare Custom PPO $500 Gold
Plan 13	49740PA0040005	PPO	BlueCare PPO $1000 Gold
Plan 14	49740PA0020005	PPO	BlueCare Custom PPO $1000 Gold
Plan 15	49740PA0040006	PPO	BlueCare PPO $1250 Gold
Plan 16	49740PA0020006	PPO	BlueCare Custom PPO $1250 Gold
Plan 17	49740PA0040007	PPO	BlueCare PPO $1400 Gold
Plan 18	49740PA0020007	PPO	BlueCare Custom PPO $1400 Gold
Plan 19	49740PA0040008	PPO	BlueCare PPO $1500 Gold
Plan 20	49740PA0020008	PPO	BlueCare Custom PPO $1500 Gold
Plan 21	49740PA0050001	PPO	BlueCare QHD PPO $1750 Gold
Plan 22	49740PA0030001	PPO	BlueCare Custom QHD PPO $1750 Gold
Plan 23	49740PA0040010	PPO	BlueCare PPO $2000 Gold
Plan 24	49740PA0020010	PPO	BlueCare Custom PPO $2000 Gold
Plan 25	49740PA0040009	PPO	BlueCare PPO $2000 1x Gold
Plan 26	49740PA0020009	PPO	BlueCare Custom PPO $2000 1x Gold
Plan 27	49740PA0040012	PPO	BlueCare PPO $2500 Gold
Plan 28	49740PA0020012	PPO	BlueCare Custom PPO $2500 Gold
Plan 29	49740PA0050002	PPO	BlueCare QHD PPO $2750 Gold
Plan 30	49740PA0030002	PPO	BlueCare Custom QHD PPO $2750 Gold
Plan 31	49740PA0040014	PPO	BlueCare PPO $3000 Gold
Plan 32	49740PA0020014	PPO	BlueCare Custom PPO $3000 Gold
Plan 33	49740PA0040016	PPO	BlueCare PPO $4000 Gold
Plan 34	49740PA0020016	PPO	BlueCare Custom PPO $4000 Gold
Plan 35	49740PA0040019	PPO	BlueCare PPO $5000 1x Gold
Plan 36	49740PA0020019	PPO	BlueCare Custom PPO $5000 1x Gold
Plan 37	49740PA0040003	PPO	BlueCare PPO $0 Silver
Plan 38	49740PA0020003	PPO	BlueCare Custom PPO $0 Silver
Plan 39	49740PA0040013	PPO	BlueCare PPO $2600 Silver
Plan 40	49740PA0020013	PPO	BlueCare Custom PPO $2600 Silver
Plan 41	49740PA0040015	PPO	BlueCare PPO $3000 Silver
Plan 42	49740PA0020015	PPO	BlueCare Custom PPO $3000 Silver
Plan 43	49740PA0050003	PPO	BlueCare QHD PPO $3500 Silver
Plan 44	49740PA0030003	PPO	BlueCare Custom QHD PPO $3500 Silver
Plan 45	49740PA0040020	PPO	BlueCare PPO $5000 Silver
Plan 46	49740PA0020020	PPO	BlueCare Custom PPO $5000 Silver
Plan 47	49740PA0040022	PPO	BlueCare PPO $6000 Bronze
Plan 48	49740PA0020021	PPO	BlueCare Custom PPO $6000 Bronze
Plan 49	49740PA0010003	PPO	AffordaBlue $250 Platinum
Plan 50	49740PA0010005	PPO	AffordaBlue $500 Gold
Plan 51	49740PA0010001	PPO	AffordaBlue $1000 Gold
Plan 52	49740PA0010002	PPO	AffordaBlue $1500 Gold
Plan 53	49740PA0010004	PPO	AffordaBlue $3000 Silver
Plan 54	49740PA0060002	PPO	Lehigh Valley Flex Blue PPO 500 Gold
Plan 55	49740PA0060001	PPO	Lehigh Valley Flex Blue PPO 1250 Gold
Plan 56	49740PA0070001	PPO	Lehigh Valley Flex Blue PPO Qualified Embedded 3500 Silver

Calibration	
Age Calibration Factor	1.539
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.539

Total Covered Lives @ 02-01-2025
6,508

SMALL GROUP QUARTERLY FILINGS ONLY Calculation of Average 2026 PAIR & Comparision to Average 2025 PAIR	Q1 2026	Q2 2026	Q3 2026	Q4 2026
Members	20,065	5,038	3,486	7,483

						45 CFR Part 156.8 (d) (2) Allowable Factors														02-01-2025 Number of Covered Lives by Rating Area											SMALL GROUP QUARTERLY FILINGS ONLY							
Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2026	1/1/2026 HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2026 Plans @ 02-01-2025	Total Projected Lives	2026 Calibrated Plan Adjusted Index Rate PMPM	% of Total Covered Lives	1	2	3	4	5	6	7	8	9	Total	2026 Continued/ Discontinued Plans Indicator	Q1 2026 Calibrated Plan Adjusted Index Rate PMPM	Q2 2026 Calibrated Plan Adjusted Index Rate PMPM	Q3 2026 Calibrated Plan Adjusted Index Rate PMPM	Q4 2026 Calibrated Plan Adjusted Index Rate PMPM	Average 2025 Calibrated Plan Adjusted Index Rate	Average 2026 Calibrated Plan Adjusted Index Rate	Proposed Rate Change - Average Annual PAIR	De Minimis Check
			0.798			0.876	0.999	1.000	1.000	1.000	1.000	$ 895.46	7.1%	0.1%	0.0%	6,508	3,006	$ 625.99		-	-	6,508	-	-	-	-	-	-	6,508		0	649.281544	669.62857	690.591828	0	$ 298.66	#DIV/0!	
			0.798			0.876	0.999	1.000	1.000	1.000	1.000	$ 895.69	7.1%	0.1%	0.0%																							
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	-	-	-	-	-	-	-	-	-	-	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
M	49740PA0040002	Platinum	0.870622621	Approach 1	Off	0.962	1.060	1.000	1.122	1.000	1.000	$1,166.53	6.2%	0.0%	0.0%	156	72	$ 808.77	2.4%	-	-	156	-	-	-	-	-	-	156	1		$ 838.86	$ 865.15	$ 892.23		$ 385.86	0.0%	yes
M	49740PA0020002	Platinum	0.870622621	Approach 1	Off	0.962	1.060	1.000	0.948	1.000	1.000	$985.76	6.7%	0.1%	0.0%	138	64	$ 686.90	2.1%	-	-	138	-	-	-	-	-	-	138	1		$ 712.46	$ 734.79	$ 757.79		$ 327.72	0.0%	yes
M	49740PA0040011	Platinum	0.864504254	Approach 1	Off	0.959	1.058	1.000	1.122	1.000	1.000	$1,159.43	6.2%	0.1%	0.0%	198	91	$ 803.99	3.0%	-	-	198	-	-	-	-	-	-	198	1		$ 833.90	$ 860.03	$ 886.96		$ 383.58	0.0%	yes
M	49740PA0020011	Platinum	0.864504254	Approach 1	Off	0.959	1.058	1.000	0.948	1.000	1.000	$979.77	6.7%	0.1%	0.0%	159	74	$ 682.86	2.4%	-	-	159	-	-	-	-	-	-	159	1		$ 708.27	$ 730.46	$ 753.33		$ 325.79	0.0%	yes
M	49740PA0040018	Platinum	0.872575553	Approach 1	Off	0.953	1.053	1.000	1.122	1.000	1.000	$1,147.23	6.3%	0.1%	0.0%	354	165	$ 795.76	5.4%	-	-	354	-	-	-	-	-	-	354	1		$ 825.37	$ 851.23	$ 877.88		$ 379.65	0.0%	yes
M	49740PA0020018	Platinum	0.872575553	Approach 1	Off	0.953	1.053	1.000	0.948	1.000	1.000	$969.46	6.8%	0.1%	0.0%	259	120	$ 675.91	4.0%	-	-	259	-	-	-	-	-	-	259	1		$ 701.06	$ 723.03	$ 745.66		$ 322.47	0.0%	yes
M	49740PA0040023	Platinum	0.867132691	Approach 1	Off	0.941	1.043	1.000	1.122	1.000	1.000	$1,122.69	6.3%	0.1%	0.0%	88	41	$ 779.22	1.4%	-	-	88	-	-	-	-	-	-	88	1		$ 808.21	$ 833.54	$ 859.63		$ 371.76	0.0%	yes
M	49740PA0020022	Platinum	0.867132691	Approach 1	Off	0.941	1.043	1.000	0.948	1.000	1.000	$948.72	6.8%	0.1%	0.0%	152	70	$ 661.92	2.3%	-	-	152	-	-	-	-	-	-	152	1		$ 686.55	$ 708.07	$ 730.23		$ 315.80	0.0%	yes
M	49740PA0040001	Gold	0.782474488	Approach 1	Off	0.924	1.030	1.000	1.122	1.000	1.000	$1,087.80	6.4%	0.1%	0.0%	7	4	$ 755.70	0.1%	-	-	7	-	-	-	-	-	-	7	1		$ 783.82	$ 808.38	$ 833.69		$ 360.54	0.0%	yes
M	49740PA0020001	Gold	0.782474488	Approach 1	Off	0.924	1.030	1.000	0.948	1.000	1.000	$919.24	6.9%	0.1%	0.0%	73	34	$ 642.04	1.1%	-	-	73	-	-	-	-	-	-	73	1		$ 665.93	$ 686.80	$ 708.30		$ 306.31	0.0%	yes
M	49740PA0040017	Gold	0.773680954	Approach 1	Off	0.886	1.003	1.000	1.122	1.000	1.000	$1,015.38	6.6%	0.1%	0.0%	229	106	$ 706.87	3.5%	-	-	229	-	-	-	-	-	-	229	1		$ 733.18	$ 756.15	$ 779.82		$ 337.25	0.0%	yes
M	49740PA0020017	Gold	0.773680954	Approach 1	Off	0.886	1.003	1.000	0.948	1.000	1.000	$858.04	7.1%	0.1%	0.0%	289	132	$ 600.77	4.4%	-	-	289	-	-	-	-	-	-	289	1		$ 623.12	$ 642.65	$ 662.77		$ 286.62	0.0%	yes
M	49740PA0040005	Gold	0.774651079	Approach 1	Off	0.865	0.989	1.000	1.122	1.000	1.000	$977.79	6.7%	0.1%	0.0%	336	155	$ 681.53	5.2%	-	-	336	-	-	-	-	-	-	336	1		$ 706.89	$ 729.04	$ 751.86		$ 325.15	0.0%	yes
M	49740PA0020005	Gold	0.774651079	Approach 1	Off	0.865	0.989	1.000	0.948	1.000	1.000	$826.27	7.3%	0.1%	0.0%	953	431	$ 579.34	14.6%	-	-	953	-	-	-	-	-	-	953	1		$ 600.90	$ 619.73	$ 639.13		$ 276.40	0.0%	yes
M	49740PA0040006	Gold	0.762367046	Approach 1	Off	0.874	0.995	1.000	1.122	1.000	1.000	$993.92	6.7%	0.1%	0.0%	12	6	$ 692.40	0.2%	-	-	12	-	-	-	-	-	-	12	1		$ 718.17	$ 740.67	$ 763.86		$ 330.34	0.0%	yes
M	49740PA0020006	Gold	0.762367046	Approach 1	Off	0.874	0.995	1.000	0.948	1.000	1.000	$839.90	7.2%	0.1%	0.0%	105	47	$ 588.54	1.6%	-	-	105	-	-	-	-	-	-	105	1		$ 610.43	$ 629.56	$ 649.27		$ 280.79	0.0%	yes
M	49740PA0040007	Gold	0.762855078	Approach 1	Off	0.847	0.978	1.000	1.122	1.000	1.000	$947.92	6.8%	0.1%	0.0%	30	14	$ 661.38	0.5%	-	-	30	-	-	-	-	-	-	30	1		$ 685.99	$ 707.49	$ 729.64		$ 315.54	0.0%	yes
M	49740PA0020007	Gold	0.762855078	Approach 1	Off	0.847	0.978	1.000	0.948	1.000	1.000	$801.03	7.4%	0.1%	0.0%	120	56	$ 562.31	1.8%	-	-	120	-	-	-	-	-	-	120	1		$ 583.23	$ 601.51	$ 620.34		$ 268.27	0.0%	yes
M	49740PA0040008	Gold	0.781772653	Approach 1	Off	0.871	0.993	1.000	1.122	1.000	1.000	$988.85	6.7%	0.1%	0.0%	86	40	$ 688.99	1.3%	-	-	86	-	-	-	-	-	-	86	1		$ 714.62	$ 737.02	$ 760.09		$ 328.71	0.0%	yes
M	49740PA0020008	Gold	0.781772653	Approach 1	Off	0.871	0.993	1.000	0.948	1.000	1.000	$835.62	7.2%	0.1%	0.0%	137	63	$ 585.65	2.1%	-	-	137	-	-	-	-	-	-	137	1		$ 607.44	$ 626.47	$ 646.08		$ 279.41	0.0%	yes
M	49740PA0050001	Gold	0.800693318	Standard AV	Off	0.860	0.986	1.000	1.122	1.000	1.000	$969.93	6.7%	0.1%	0.0%	35	16	$ 676.23	0.5%	-	-	35	-	-	-	-	-	-	35	1		$ 701.39	$ 723.37	$ 746.02		$ 322.62	0.0%	yes
M	49740PA0030001	Gold	0.800693318	Standard AV	Off	0.860	0.986	1.000	0.948	1.000	1.000	$819.63	7.3%	0.1%	0.0%	-	-	$ 574.86	0.0%	-	-	-	-	-	-	-	-	-	-	1		$ 596.25	$ 614.94	$ 634.19		$ 274.26	0.0%	yes
M	49740PA0040010	Gold	0.795826238	Approach 1	Off	0.826	0.966	1.000	1.122	1.000	1.000	$911.61	6.9%	0.1%	0.0%	17	8	$ 636.90	0.3%	-	-	17	-	-	-	-	-	-	17	1		$ 660.59	$ 681.30	$ 702.62		$ 303.86	0.0%	yes
M	49740PA0020010	Gold	0.795826238	Approach 1	Off	0.826	0.966	1.000	0.948	1.000	1.000	$770.34	7.5%	0.1%	0.0%	73	34	$ 541.61	1.1%	-	-	73	-	-	-	-	-	-	73	1		$ 561.76	$ 579.36	$ 597.50		$ 258.40	0.0%	yes
M	49740PA0040009	Gold	0.773850338	Approach 1	Off	0.879	0.999	1.000	1.122	1.000	1.000	$1,003.97	6.6%	0.1%	0.0%	188	87	$ 699.18	2.9%	-	-	188	-	-	-	-	-	-	188	1		$ 725.19	$ 747.92	$ 771.33		$ 333.57	0.0%	yes
M	49740PA0020009	Gold	0.773850338	Approach 1	Off	0.879	0.999	1.000	0.948	1.000	1.000	$848.39	7.2%	0.1%	0.0%	292	136	$ 594.26	4.5%	-	-	292	-	-	-	-	-	-	292	1		$ 616.37	$ 635.69	$ 655.59		$ 283.52	0.0%	yes
M	49740PA0040012	Gold	0.809896376	Approach 1	Off	0.824	0.964	1.000	1.122	1.000	1.000	$908.03	7.0%	0.1%	0.0%	43	19	$ 634.49	0.7%	-	-	43	-	-	-	-	-	-	43	1		$ 658.09	$ 678.72	$ 699.97		$ 302.71	0.0%	yes
M	49740PA0020012	Gold	0.809896376	Approach 1	Off	0.824	0.964	1.000	0.948	1.000	1.000	$767.32	7.5%	0.1%	0.0%	93	44	$ 539.57	1.4%	-	-	93	-	-	-	-	-	-	93	1		$ 559.65	$ 577.19	$ 595.25		$ 257.43	0.0%	yes
M	49740PA0050002	Gold	0.790488232	Standard AV	Off	0.839	0.973	1.000	1.122	1.000	1.000	$934.11	6.9%	0.1%	0.0%	-	-	$ 652.07	0.0%	-	-	-	-	-	-	-	-	-	-	1		$ 676.33	$ 697.53	$ 719.37		$ 311.10	0.0%	yes
M	49740PA0030002	Gold	0.790488232	Standard AV	Off	0.839	0.973	1.000	0.948	1.000	1.000	$789.36	7.4%	0.1%	0.0%	-	-	$ 554.44	0.0%	-	-	-	-	-	-	-	-	-	-	1		$ 575.07	$ 593.09	$ 611.66		$ 264.52	0.0%	yes
M	49740PA0040014	Gold	0.812599051	Approach 1	Off	0.850	0.980	1.000	1.122	1.000	1.000	$952.42	6.8%	0.1%	0.0%	132	62	$ 664.42	2.0%	-	-	132	-	-	-	-	-	-	132	1		$ 689.14	$ 710.74	$ 732.99		$ 316.99	0.0%	yes
M	49740PA0020014	Gold	0.812599051	Approach 1	Off	0.850	0.980	1.000	0.948	1.000	1.000	$804.83	7.4%	0.1%	0.0%	112	52	$ 564.88	1.7%	-	-	112	-	-	-	-	-	-	112	1		$ 585.90	$ 604.26	$ 623.17		$ 269.50	0.0%	yes
M	49740PA0040016	Gold	0.807789212	Approach 1	Off	0.821	0.963	1.000	1.122	1.000	1.000	$903.33	7.0%	0.1%	0.0%	62	29	$ 631.32	1.0%	-	-	62	-	-	-	-	-	-	62	1		$ 654.81	$ 675.33	$ 696.47		$ 301.20	0.0%	yes
M	49740PA0020016	Gold	0.807789212	Approach 1	Off	0.821	0.963	1.000	0.948	1.000	1.000	$763.35	7.6%	0.1%	0.0%	175	81	$ 536.89	2.7%	-	-	175	-	-	-	-	-	-	175	1		$ 556.87	$ 574.32	$ 592.30		$ 256.15	0.0%	yes
M	49740PA0040019	Gold	0.80880327	Approach 1	Off	0.835	0.971	1.000	1.122	1.000	1.000	$926.04	6.9%	0.1%	0.0%	34	16	$ 646.63	0.5%	-	-	34	-	-	-	-	-	-	34	1		$ 670.69	$ 691.71	$ 713.37		$ 308.50	0.0%	yes
M	49740PA0020019	Gold	0.80880327	Approach 1	Off	0.835	0.971	1.000	0.948	1.000	1.000	$782.54	7.5%	0.1%	0.0%	101	47	$ 549.84	1.6%	-	-	101	-	-	-	-	-	-	101	1		$ 570.30	$ 588.17	$ 606.58		$ 262.33	0.0%	yes
M	49740PA0040003	Silver	0.718267213	Approach 1	Off	0.874	0.995	1.000	1.122	1.000	1.000	$995.17	6.7%	0.1%	0.0%	-	-	$ 693.25	0.0%	-	-	-	-	-	-	-	-	-	-	1		$ 719.04	$ 741.57	$ 764.79		$ 330.74	0.0%	yes
M	49740PA0020003	Silver	0.718267213	Approach 1	Off	0.874	0.995	1.000	0.948	1.000	1.000	$840.96	7.2%	0.1%	0.0%	-	-	$ 589.25	0.0%	-	-	-	-	-	-	-	-	-	-	1		$ 611.17	$ 630.32	$ 650.06		$ 281.13	0.0%	yes
M	49740PA0040013	Silver	0.719568833	Approach 1	Off	0.765	0.934	1.000	1.122	1.000	1.000	$817.37	7.3%	0.1%	0.0%	19	10	$ 573.34	0.3%	-	-	19	-	-	-	-	-	-	19	1		$ 594.67	$ 613.31	$ 632.51		$ 273.54	0.0%	yes
M	49740PA0020013	Silver	0.719568833	Approach 1	Off	0.765	0.934	1.000	0.948	1.000	1.000	$690.71	7.9%	0.1%	0.0%	106	49	$ 487.87	1.6%	-	-	106	-	-	-	-	-	-	106	1		$ 506.02	$ 521.88	$ 538.22		$ 232.76	0.0%	yes
M	49740PA0040015	Silver	0.71469756	Approach 1	Off	0.759	0.931	1.000	1.122	1.000	1.000	$808.39	7.3%	0.1%	0.0%	11	6	$ 567.28	0.2%	-	-	11	-	-	-	-	-	-	11	1		$ 588.39	$ 606.82	$ 625.82		$ 270.64	0.0%	yes
M	49740PA0020015	Silver	0.71469756	Approach 1	Off	0.759	0.931	1.000	0.948	1.000	1.000	$683.12	8.0%	0.1%	0.0%	77	36	$ 482.75	1.2%	-	-	77	-	-	-	-	-	-	77	1		$ 500.71	$ 516.40	$ 532.56		$ 230.31	0.0%	yes
M	49740PA0050003	Silver	0.707388071	Standard AV	Off	0.798	0.950	1.000	1.122	1.000	1.000	$866.69	7.1%	0.1%	0.0%	12	6	$ 606.61	0.2%	-	-	12	-	-	-	-	-	-	12	1		$ 629.18	$ 648.89	$ 669.21		$ 289.41	0.0%	yes
M	49740PA0030003	Silver	0.707388071	Standard AV	Off	0.798	0.950	1.000	0.948	1.000	1.000	$732.39	7.7%	0.1%	0.0%	14	6	$ 516.00	0.2%	-	-	14	-	-	-	-	-	-	14	1		$ 535.20	$ 551.97	$ 569.25		$ 246.18	0.0%	yes
M	49740PA0040020	Silver	0.709376443	Approach 1	Off	0.794	0.948	1.000	1.122	1.000	1.000	$860.66	7.1%	0.1%	0.0%	138	64	$ 602.54	2.1%	-	-	138	-	-	-	-	-	-	138	1		$ 624.96	$ 644.54	$ 664.72		$ 287.47	0.0%	yes
M	49740PA0020020	Silver	0.709376443	Approach 1	Off	0.794	0.948	1.000	0.948	1.000	1.000	$727.29	7.7%	0.1%	0.0%	298	138	$ 512.56	4.6%	-	-	298	-	-	-	-	-	-	298	1		$ 531.63	$ 548.29	$ 565.46		$ 244.54	0.0%	yes
M	49740PA0040022	Bronze	0.619280766	Approach 1	Off	0.697	0.906	1.000	1.122	1.000	1.000	$722.01	7.8%	0.1%	0.0%	-	-	$ 508.99	0.0%	-	-	-	-	-	-	-	-	-	-	1		$ 527.93	$ 544.48	$ 561.52		$ 242.84	0.0%	yes
M	49740PA0020021	Bronze	0.619280766	Approach 1	Off	0.697	0.906	1.000	0.948	1.000	1.000	$610.13	8.5%	0.1%	0.0%	24	11	$ 433.46	0.4%	-	-	24	-	-	-	-	-	-	24	1		$ 449.59	$ 463.68	$ 478.19		$ 206.80	0.0%	yes
M	49740PA0010003	Platinum	0.911857419	Approach 1	Off	0.948	1.049	1.000	0.867	1.000	1.000	$877.83	7.1%	0.1%	0.0%	165	75	$ 614.12	2.5%	-	-	165	-	-	-	-	-	-	165	1		$ 636.97	$ 656.93	$ 677.50		$ 292.99	0.0%	yes
M	49740PA0010005	Gold	0.817419843	Approach 1	Off	0.884	1.002	1.000	0.867	1.000	1.000	$781.96	7.5%	0.1%	0.0%	98	46	$ 549.45	1.5%	-	-	98	-	-	-	-	-	-	98	1		$ 569.89	$ 587.75	$ 606.15		$ 262.14	0.0%	yes
M	49740PA0010001	Gold	0.815965976	Approach 1	Off	0.866	0.990	1.000	0.867	1.000	1.000	$758.06	7.6%	0.1%	0.0%	67	31	$ 533.32	1.0%	-	-	67	-	-	-	-	-	-	67	1		$ 553.17	$ 570.50	$ 588.36		$ 254.44	0.0%	yes
M	49740PA0010002	Gold	0.818751861	Approach 1	Off	0.859	0.986	1.000	0.867	1.000	1.000	$747.94	7.6%	0.1%	0.0%	120	56	$ 526.49	1.8%	-	-	120	-	-	-	-	-	-	120	1		$ 546.08	$ 563.20	$ 580.83		$ 251.19	0.0%	yes
M	49740PA0010004	Silver	0.719926303	Approach 1	Off	0.770	0.936	1.000	0.867	1.000	1.000	$637.03	8.3%	0.1%	0.0%	121	56	$ 451.63	1.9%	-	-	121	-	-	-	-	-	-	121	1		$ 468.43	$ 483.11	$ 498.23		$ 215.47	0.0%	yes
M	49740PA0060002	Gold	0.804485344	Approach 1	Off	0.880	0.999	1.000	1.055	1.000	1.000	$945.27	6.8%	0.1%	0.0%	-	-	$ 659.60	0.0%	-	-	-	-	-	-	-	-	-	-	1		$ 684.14	$ 705.58	$ 727.67		$ 314.69	0.0%	yes
M	49740PA0060001	Gold	0.804084537	Approach 1	Off	0.864	0.989	1.000	1.055	1.000	1.000	$918.18	6.9%	0.1%	0.0%	-	-	$ 641.33	0.0%	-	-	-	-	-	-	-	-	-	-	1		$ 665.19	$ 686.04	$ 707.51		$ 305.97	0.0%	yes
M	49740PA0070001	Silver	0.716297636	Standard AV	Off	0.794	0.948	1.000	1.055	1.000	1.000	$808.47	7.3%	0.1%	0.0%	-	-	$ 567.33	0.0%	-	-	-	-	-	-	-	-	-	-	1		$ 588.44	$ 606.88	$ 625.88		$ 270.67	0.0%	yes

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

Carrier Name: Highmark Care Benefits (HCB)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2026

Plan Number	HIOS Plan ID (Standard Component)	1/1/2025 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2026	1/1/2026 HIOS Plan ID (If 1/1/2025 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	49740PA0040002	lueCare PPO $0 Platinur	M	49740PA0040002	Platinum	Off
Plan 2	49740PA0020002	are Custom PPO $0 Plat	M	49740PA0020002	Platinum	Off
Plan 3	49740PA0040011	ueCare PPO $250 Platinu	M	49740PA0040011	Platinum	Off
Plan 4	49740PA0020011	re Custom PPO $250 Pla	M	49740PA0020011	Platinum	Off
Plan 5	49740PA0040018	ueCare PPO $500 Platinu	M	49740PA0040018	Platinum	Off
Plan 6	49740PA0020018	re Custom PPO $500 Pla	M	49740PA0020018	Platinum	Off
Plan 7	49740PA0040023	ueCare PPO $750 Platinu	M	49740PA0040023	Platinum	Off
Plan 8	49740PA0020022	re Custom PPO $750 Pla	M	49740PA0020022	Platinum	Off
Plan 9	49740PA0040001	BlueCare PPO $0 Gold	M	49740PA0040001	Gold	Off
Plan 10	49740PA0020001	eCare Custom PPO $0 G	M	49740PA0020001	Gold	Off
Plan 11	49740PA0040017	BlueCare PPO $500 Gold	M	49740PA0040017	Gold	Off
Plan 12	49740PA0020017	Care Custom PPO $500	M	49740PA0020017	Gold	Off
Plan 13	49740PA0040005	lueCare PPO $1000 Gol	M	49740PA0040005	Gold	Off
Plan 14	49740PA0020005	Care Custom PPO $1000	M	49740PA0020005	Gold	Off
Plan 15	49740PA0040006	lueCare PPO $1250 Gol	M	49740PA0040006	Gold	Off
Plan 16	49740PA0020006	Care Custom PPO $1250	M	49740PA0020006	Gold	Off
Plan 17	49740PA0040007	lueCare PPO $1400 Gol	M	49740PA0040007	Gold	Off
Plan 18	49740PA0020007	Care Custom PPO $1400	M	49740PA0020007	Gold	Off
Plan 19	49740PA0040008	lueCare PPO $1500 Gol	M	49740PA0040008	Gold	Off
Plan 20	49740PA0020008	Care Custom PPO $1500	M	49740PA0020008	Gold	Off
Plan 21	49740PA0050001	eCare QHD PPO $1750 G	M	49740PA0050001	Gold	Off
Plan 22	49740PA0030001	e Custom QHD PPO $17	M	49740PA0030001	Gold	Off
Plan 23	49740PA0040010	lueCare PPO $2000 Gol	M	49740PA0040010	Gold	Off
Plan 24	49740PA0020010	Care Custom PPO $2000	M	49740PA0020010	Gold	Off
Plan 25	49740PA0040009	ueCare PPO $2000 1x Go	M	49740PA0040009	Gold	Off
Plan 26	49740PA0020009	are Custom PPO $2000 1	M	49740PA0020009	Gold	Off
Plan 27	49740PA0040012	lueCare PPO $2500 Gol	M	49740PA0040012	Gold	Off
Plan 28	49740PA0020012	Care Custom PPO $2500	M	49740PA0020012	Gold	Off
Plan 29	49740PA0050002	eCare QHD PPO $2750 G	M	49740PA0050002	Gold	Off
Plan 30	49740PA0030002	e Custom QHD PPO $27	M	49740PA0030002	Gold	Off
Plan 31	49740PA0040014	lueCare PPO $3000 Gol	M	49740PA0040014	Gold	Off
Plan 32	49740PA0020014	Care Custom PPO $3000	M	49740PA0020014	Gold	Off
Plan 33	49740PA0040016	lueCare PPO $4000 Gol	M	49740PA0040016	Gold	Off
Plan 34	49740PA0020016	Care Custom PPO $4000	M	49740PA0020016	Gold	Off
Plan 35	49740PA0040019	ueCare PPO $5000 1x Go	M	49740PA0040019	Gold	Off
Plan 36	49740PA0020019	are Custom PPO $5000 1	M	49740PA0020019	Gold	Off
Plan 37	49740PA0040003	BlueCare PPO $0 Silver	M	49740PA0040003	Silver	Off
Plan 38	49740PA0020003	eCare Custom PPO $0 Si	M	49740PA0020003	Silver	Off
Plan 39	49740PA0040013	lueCare PPO $2600 Silve	M	49740PA0040013	Silver	Off
Plan 40	49740PA0020013	are Custom PPO $2600	M	49740PA0020013	Silver	Off
Plan 41	49740PA0040015	lueCare PPO $3000 Silve	M	49740PA0040015	Silver	Off
Plan 42	49740PA0020015	are Custom PPO $3000	M	49740PA0020015	Silver	Off
Plan 43	49740PA0050003	eCare QHD PPO $3500 Si	M	49740PA0050003	Silver	Off
Plan 44	49740PA0030003	e Custom QHD PPO $35	M	49740PA0030003	Silver	Off
Plan 45	49740PA0040020	lueCare PPO $5000 Silve	M	49740PA0040020	Silver	Off
Plan 46	49740PA0020020	are Custom PPO $5000	M	49740PA0020020	Silver	Off
Plan 47	49740PA0040022	ueCare PPO $6000 Bron	M	49740PA0040022	Bronze	Off
Plan 48	49740PA0020021	are Custom PPO $6000 E	M	49740PA0020021	Bronze	Off
Plan 49	49740PA0010003	ffordaBlue $250 Platinu	M	49740PA0010003	Platinum	Off
Plan 50	49740PA0010005	AffordaBlue $500 Gold	M	49740PA0010005	Gold	Off
Plan 51	49740PA0010001	AffordaBlue $1000 Gold	M	49740PA0010001	Gold	Off
Plan 52	49740PA0010002	AffordaBlue $1500 Gold	M	49740PA0010002	Gold	Off
Plan 53	49740PA0010004	AffordaBlue $3000 Silve	M	49740PA0010004	Silver	Off
Plan 54	49740PA0060002	Valley Flex Blue PPO 50	M	49740PA0060002	Gold	Off
Plan 55	49740PA0060001	Valley Flex Blue PPO 12	M	49740PA0060001	Gold	Off
Plan 56	49740PA0070001	Blue PPO Qualified Em	M	49740PA0070001	Silver	Off

Plan Number	Quarter 1 2025, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ 511.23	$ -	$ -	$ -	$ -	$ -	$ -	$ 511.23
Plan 1	$ -	$ -	$ 683.81	$ -	$ -	$ -	$ -	$ -	$ -	$ 683.81
Plan 2	$ -	$ -	$ 581.19	$ -	$ -	$ -	$ -	$ -	$ -	$ 581.19
Plan 3	$ -	$ -	$ 675.16	$ -	$ -	$ -	$ -	$ -	$ -	$ 675.16
Plan 4	$ -	$ -	$ 573.87	$ -	$ -	$ -	$ -	$ -	$ -	$ 573.87
Plan 5	$ -	$ -	$ 666.55	$ -	$ -	$ -	$ -	$ -	$ -	$ 666.55
Plan 6	$ -	$ -	$ 566.60	$ -	$ -	$ -	$ -	$ -	$ -	$ 566.60
Plan 7	$ -	$ -	$ 646.75	$ -	$ -	$ -	$ -	$ -	$ -	$ 646.75
Plan 8	$ -	$ -	$ 549.85	$ -	$ -	$ -	$ -	$ -	$ -	$ 549.85
Plan 9	$ -	$ -	$ 605.89	$ -	$ -	$ -	$ -	$ -	$ -	$ 605.89
Plan 10	$ -	$ -	$ 515.31	$ -	$ -	$ -	$ -	$ -	$ -	$ 515.31
Plan 11	$ -	$ -	$ 579.70	$ -	$ -	$ -	$ -	$ -	$ -	$ 579.70
Plan 12	$ -	$ -	$ 493.17	$ -	$ -	$ -	$ -	$ -	$ -	$ 493.17
Plan 13	$ -	$ -	$ 549.91	$ -	$ -	$ -	$ -	$ -	$ -	$ 549.91
Plan 14	$ -	$ -	$ 467.98	$ -	$ -	$ -	$ -	$ -	$ -	$ 467.98
Plan 15	$ -	$ -	$ 569.78	$ -	$ -	$ -	$ -	$ -	$ -	$ 569.78
Plan 16	$ -	$ -	$ 484.78	$ -	$ -	$ -	$ -	$ -	$ -	$ 484.78
Plan 17	$ -	$ -	$ 541.36	$ -	$ -	$ -	$ -	$ -	$ -	$ 541.36
Plan 18	$ -	$ -	$ 460.75	$ -	$ -	$ -	$ -	$ -	$ -	$ 460.75
Plan 19	$ -	$ -	$ 567.47	$ -	$ -	$ -	$ -	$ -	$ -	$ 567.47
Plan 20	$ -	$ -	$ 482.83	$ -	$ -	$ -	$ -	$ -	$ -	$ 482.83
Plan 21	$ -	$ -	$ 552.36	$ -	$ -	$ -	$ -	$ -	$ -	$ 552.36
Plan 22	$ -	$ -	$ 470.06	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ 514.29	$ -	$ -	$ -	$ -	$ -	$ -	$ 514.29
Plan 24	$ -	$ -	$ 437.86	$ -	$ -	$ -	$ -	$ -	$ -	$ 437.86
Plan 25	$ -	$ -	$ 573.38	$ -	$ -	$ -	$ -	$ -	$ -	$ 573.38
Plan 26	$ -	$ -	$ 487.83	$ -	$ -	$ -	$ -	$ -	$ -	$ 487.83
Plan 27	$ -	$ -	$ 511.94	$ -	$ -	$ -	$ -	$ -	$ -	$ 511.94
Plan 28	$ -	$ -	$ 435.88	$ -	$ -	$ -	$ -	$ -	$ -	$ 435.88
Plan 29	$ -	$ -	$ 520.97	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ 443.51	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ 539.83	$ -	$ -	$ -	$ -	$ -	$ -	$ 539.83
Plan 32	$ -	$ -	$ 459.46	$ -	$ -	$ -	$ -	$ -	$ -	$ 459.46
Plan 33	$ -	$ -	$ 508.02	$ -	$ -	$ -	$ -	$ -	$ -	$ 508.02
Plan 34	$ -	$ -	$ 432.56	$ -	$ -	$ -	$ -	$ -	$ -	$ 432.56
Plan 35	$ -	$ -	$ 522.99	$ -	$ -	$ -	$ -	$ -	$ -	$ 522.99
Plan 36	$ -	$ -	$ 445.21	$ -	$ -	$ -	$ -	$ -	$ -	$ 445.21
Plan 37	$ -	$ -	$ 570.37	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ 485.28	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ 447.39	$ -	$ -	$ -	$ -	$ -	$ -	$ 447.39
Plan 40	$ -	$ -	$ 381.28	$ -	$ -	$ -	$ -	$ -	$ -	$ 381.28
Plan 41	$ -	$ -	$ 447.42	$ -	$ -	$ -	$ -	$ -	$ -	$ 447.42
Plan 42	$ -	$ -	$ 381.31	$ -	$ -	$ -	$ -	$ -	$ -	$ 381.31
Plan 43	$ -	$ -	$ 481.96	$ -	$ -	$ -	$ -	$ -	$ -	$ 481.96
Plan 44	$ -	$ -	$ 410.52	$ -	$ -	$ -	$ -	$ -	$ -	$ 410.52
Plan 45	$ -	$ -	$ 451.76	$ -	$ -	$ -	$ -	$ -	$ -	$ 451.76
Plan 46	$ -	$ -	$ 384.98	$ -	$ -	$ -	$ -	$ -	$ -	$ 384.98
Plan 47	$ -	$ -	$ 423.41	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ 361.00	$ -	$ -	$ -	$ -	$ -	$ -	$ 361.00
Plan 49	$ -	$ -	$ 510.00	$ -	$ -	$ -	$ -	$ -	$ -	$ 510.00
Plan 50	$ -	$ -	$ 450.95	$ -	$ -	$ -	$ -	$ -	$ -	$ 450.95
Plan 51	$ -	$ -	$ 439.00	$ -	$ -	$ -	$ -	$ -	$ -	$ 439.00
Plan 52	$ -	$ -	$ 431.89	$ -	$ -	$ -	$ -	$ -	$ -	$ 431.89
Plan 53	$ -	$ -	$ 367.15	$ -	$ -	$ -	$ -	$ -	$ -	$ 367.15
Plan 54	$ -	$ -	$ 535.88	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ 519.83	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ 448.37	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Plan Number	Quarter 1 2026, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ 625.99	$ -	$ -	$ -	$ -	$ -	$ -	$ 625.99
Plan 1	$ -	$ -	$ 808.77	$ -	$ -	$ -	$ -	$ -	$ -	$ 808.77
Plan 2	$ -	$ -	$ 686.90	$ -	$ -	$ -	$ -	$ -	$ -	$ 686.90
Plan 3	$ -	$ -	$ 803.99	$ -	$ -	$ -	$ -	$ -	$ -	$ 803.99
Plan 4	$ -	$ -	$ 683.86	$ -	$ -	$ -	$ -	$ -	$ -	$ 683.86
Plan 5	$ -	$ -	$ 795.76	$ -	$ -	$ -	$ -	$ -	$ -	$ 795.76
Plan 6	$ -	$ -	$ 675.91	$ -	$ -	$ -	$ -	$ -	$ -	$ 675.91
Plan 7	$ -	$ -	$ 779.22	$ -	$ -	$ -	$ -	$ -	$ -	$ 779.22
Plan 8	$ -	$ -	$ 662.92	$ -	$ -	$ -	$ -	$ -	$ -	$ 662.92
Plan 9	$ -	$ -	$ 755.70	$ -	$ -	$ -	$ -	$ -	$ -	$ 755.70
Plan 10	$ -	$ -	$ 642.04	$ -	$ -	$ -	$ -	$ -	$ -	$ 642.04
Plan 11	$ -	$ -	$ 706.87	$ -	$ -	$ -	$ -	$ -	$ -	$ 706.87
Plan 12	$ -	$ -	$ 600.77	$ -	$ -	$ -	$ -	$ -	$ -	$ 600.77
Plan 13	$ -	$ -	$ 681.53	$ -	$ -	$ -	$ -	$ -	$ -	$ 681.53
Plan 14	$ -	$ -	$ 579.34	$ -	$ -	$ -	$ -	$ -	$ -	$ 579.34
Plan 15	$ -	$ -	$ 693.40	$ -	$ -	$ -	$ -	$ -	$ -	$ 693.40
Plan 16	$ -	$ -	$ 588.54	$ -	$ -	$ -	$ -	$ -	$ -	$ 588.54
Plan 17	$ -	$ -	$ 661.38	$ -	$ -	$ -	$ -	$ -	$ -	$ 661.38
Plan 18	$ -	$ -	$ 562.31	$ -	$ -	$ -	$ -	$ -	$ -	$ 562.31
Plan 19	$ -	$ -	$ 688.99	$ -	$ -	$ -	$ -	$ -	$ -	$ 688.99
Plan 20	$ -	$ -	$ 585.65	$ -	$ -	$ -	$ -	$ -	$ -	$ 585.65
Plan 21	$ -	$ -	$ 676.23	$ -	$ -	$ -	$ -	$ -	$ -	$ 676.23
Plan 22	$ -	$ -	$ 574.86	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ 636.90	$ -	$ -	$ -	$ -	$ -	$ -	$ 636.90
Plan 24	$ -	$ -	$ 541.61	$ -	$ -	$ -	$ -	$ -	$ -	$ 541.61
Plan 25	$ -	$ -	$ 699.18	$ -	$ -	$ -	$ -	$ -	$ -	$ 699.18
Plan 26	$ -	$ -	$ 594.26	$ -	$ -	$ -	$ -	$ -	$ -	$ 594.26
Plan 27	$ -	$ -	$ 634.49	$ -	$ -	$ -	$ -	$ -	$ -	$ 634.49
Plan 28	$ -	$ -	$ 539.57	$ -	$ -	$ -	$ -	$ -	$ -	$ 539.57
Plan 29	$ -	$ -	$ 652.07	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ 554.44	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ 664.42	$ -	$ -	$ -	$ -	$ -	$ -	$ 664.42
Plan 32	$ -	$ -	$ 564.88	$ -	$ -	$ -	$ -	$ -	$ -	$ 564.88
Plan 33	$ -	$ -	$ 631.32	$ -	$ -	$ -	$ -	$ -	$ -	$ 631.32
Plan 34	$ -	$ -	$ 536.89	$ -	$ -	$ -	$ -	$ -	$ -	$ 536.89
Plan 35	$ -	$ -	$ 646.63	$ -	$ -	$ -	$ -	$ -	$ -	$ 646.63
Plan 36	$ -	$ -	$ 549.84	$ -	$ -	$ -	$ -	$ -	$ -	$ 549.84
Plan 37	$ -	$ -	$ 693.25	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ 589.25	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ 573.34	$ -	$ -	$ -	$ -	$ -	$ -	$ 573.34
Plan 40	$ -	$ -	$ 487.87	$ -	$ -	$ -	$ -	$ -	$ -	$ 487.87
Plan 41	$ -	$ -	$ 567.28	$ -	$ -	$ -	$ -	$ -	$ -	$ 567.28
Plan 42	$ -	$ -	$ 482.75	$ -	$ -	$ -	$ -	$ -	$ -	$ 482.75
Plan 43	$ -	$ -	$ 606.61	$ -	$ -	$ -	$ -	$ -	$ -	$ 606.61
Plan 44	$ -	$ -	$ 516.00	$ -	$ -	$ -	$ -	$ -	$ -	$ 516.00
Plan 45	$ -	$ -	$ 602.54	$ -	$ -	$ -	$ -	$ -	$ -	$ 602.54
Plan 46	$ -	$ -	$ 512.56	$ -	$ -	$ -	$ -	$ -	$ -	$ 512.56
Plan 47	$ -	$ -	$ 508.98	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ 433.46	$ -	$ -	$ -	$ -	$ -	$ -	$ 433.46
Plan 49	$ -	$ -	$ 614.12	$ -	$ -	$ -	$ -	$ -	$ -	$ 614.12
Plan 50	$ -	$ -	$ 549.45	$ -	$ -	$ -	$ -	$ -	$ -	$ 549.45
Plan 51	$ -	$ -	$ 533.32	$ -	$ -	$ -	$ -	$ -	$ -	$ 533.32
Plan 52	$ -	$ -	$ 526.49	$ -	$ -	$ -	$ -	$ -	$ -	$ 526.49
Plan 53	$ -	$ -	$ 451.63	$ -	$ -	$ -	$ -	$ -	$ -	$ 451.63
Plan 54	$ -	$ -	$ 659.80	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ 641.31	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ 567.33	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Plan Number	Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	0.0%	0.0%	22.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	22.4%
Plan 1			18.3%							18.3%
Plan 2			18.2%							18.2%
Plan 3			19.1%							19.1%
Plan 4			19.2%							19.2%
Plan 5			19.4%							19.4%
Plan 6			19.3%							19.3%
Plan 7			20.5%							20.5%
Plan 8			20.6%							20.6%
Plan 9			24.7%							24.7%
Plan 10			24.6%							24.6%
Plan 11			21.9%							21.9%
Plan 12			21.8%							21.8%
Plan 13			23.9%							23.9%
Plan 14			23.8%							23.8%
Plan 15			21.7%							21.7%
Plan 16			21.4%							21.4%
Plan 17			22.2%							22.2%
Plan 18			22.0%							22.0%
Plan 19			21.4%							21.4%
Plan 20			21.3%							21.3%
Plan 21			22.4%							22.4%
Plan 22			22.3%							
Plan 23			23.8%							23.8%
Plan 24			23.7%							23.7%
Plan 25			21.9%							21.9%
Plan 26			21.8%							21.8%
Plan 27			23.9%							23.9%
Plan 28			23.8%							23.8%
Plan 29			25.2%							
Plan 30			25.0%							
Plan 31			23.1%							23.1%
Plan 32			22.9%							22.9%
Plan 33			24.3%							24.3%
Plan 34			24.1%							24.1%
Plan 35			23.6%							23.6%
Plan 36			23.5%							23.5%
Plan 37			21.5%							
Plan 38			21.4%							
Plan 39			28.2%							28.2%
Plan 40			28.0%							28.0%
Plan 41			26.8%							26.8%
Plan 42			26.6%							26.6%
Plan 43			25.9%							25.9%
Plan 44			25.7%							25.7%
Plan 45			33.4%							33.4%
Plan 46			33.1%							33.1%
Plan 47			20.2%							
Plan 48			20.1%							20.1%
Plan 49			20.4%							20.4%
Plan 50			21.8%							21.8%
Plan 51			21.5%							21.5%
Plan 52			21.9%							21.9%
Plan 53			23.0%							23.0%
Plan 54			23.1%							
Plan 55			23.4%							
Plan 56			26.5%							

Plan Number	Quarter 2 2026, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ 649.28	$ -	$ -	$ -	$ -	$ -	$ -	$ 649.28
Plan 1	$ -	$ -	$ 838.86	$ -	$ -	$ -	$ -	$ -	$ -	$ 838.86
Plan 2	$ -	$ -	$ 712.46	$ -	$ -	$ -	$ -	$ -	$ -	$ 712.46
Plan 3	$ -	$ -	$ 833.90	$ -	$ -	$ -	$ -	$ -	$ -	$ 833.90
Plan 4	$ -	$ -	$ 708.27	$ -	$ -	$ -	$ -	$ -	$ -	$ 708.27
Plan 5	$ -	$ -	$ 825.37	$ -	$ -	$ -	$ -	$ -	$ -	$ 825.37
Plan 6	$ -	$ -	$ 701.06	$ -	$ -	$ -	$ -	$ -	$ -	$ 701.06
Plan 7	$ -	$ -	$ 808.21	$ -	$ -	$ -	$ -	$ -	$ -	$ 808.21
Plan 8	$ -	$ -	$ 686.55	$ -	$ -	$ -	$ -	$ -	$ -	$ 686.55
Plan 9	$ -	$ -	$ 783.82	$ -	$ -	$ -	$ -	$ -	$ -	$ 783.82
Plan 10	$ -	$ -	$ 665.93	$ -	$ -	$ -	$ -	$ -	$ -	$ 665.93
Plan 11	$ -	$ -	$ 733.18	$ -	$ -	$ -	$ -	$ -	$ -	$ 733.18
Plan 12	$ -	$ -	$ 623.12	$ -	$ -	$ -	$ -	$ -	$ -	$ 623.12
Plan 13	$ -	$ -	$ 706.89	$ -	$ -	$ -	$ -	$ -	$ -	$ 706.89
Plan 14	$ -	$ -	$ 600.90	$ -	$ -	$ -	$ -	$ -	$ -	$ 600.90
Plan 15	$ -	$ -	$ 719.17	$ -	$ -	$ -	$ -	$ -	$ -	$ 719.17
Plan 16	$ -	$ -	$ 610.43	$ -	$ -	$ -	$ -	$ -	$ -	$ 610.43
Plan 17	$ -	$ -	$ 685.99	$ -	$ -	$ -	$ -	$ -	$ -	$ 685.99
Plan 18	$ -	$ -	$ 583.23	$ -	$ -	$ -	$ -	$ -	$ -	$ 583.23
Plan 19	$ -	$ -	$ 714.62	$ -	$ -	$ -	$ -	$ -	$ -	$ 714.62
Plan 20	$ -	$ -	$ 607.44	$ -	$ -	$ -	$ -	$ -	$ -	$ 607.44
Plan 21	$ -	$ -	$ 701.39	$ -	$ -	$ -	$ -	$ -	$ -	$ 701.39
Plan 22	$ -	$ -	$ 596.25	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ 660.59	$ -	$ -	$ -	$ -	$ -	$ -	$ 660.59
Plan 24	$ -	$ -	$ 561.76	$ -	$ -	$ -	$ -	$ -	$ -	$ 561.76
Plan 25	$ -	$ -	$ 725.19	$ -	$ -	$ -	$ -	$ -	$ -	$ 725.19
Plan 26	$ -	$ -	$ 616.37	$ -	$ -	$ -	$ -	$ -	$ -	$ 616.37
Plan 27	$ -	$ -	$ 658.09	$ -	$ -	$ -	$ -	$ -	$ -	$ 658.09
Plan 28	$ -	$ -	$ 559.65	$ -	$ -	$ -	$ -	$ -	$ -	$ 559.65
Plan 29	$ -	$ -	$ 676.33	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ 575.07	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ 689.14	$ -	$ -	$ -	$ -	$ -	$ -	$ 689.14
Plan 32	$ -	$ -	$ 585.90	$ -	$ -	$ -	$ -	$ -	$ -	$ 585.90
Plan 33	$ -	$ -	$ 654.81	$ -	$ -	$ -	$ -	$ -	$ -	$ 654.81
Plan 34	$ -	$ -	$ 556.87	$ -	$ -	$ -	$ -	$ -	$ -	$ 556.87
Plan 35	$ -	$ -	$ 670.69	$ -	$ -	$ -	$ -	$ -	$ -	$ 670.69
Plan 36	$ -	$ -	$ 570.30	$ -	$ -	$ -	$ -	$ -	$ -	$ 570.30
Plan 37	$ -	$ -	$ 719.04	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ 611.17	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ 594.67	$ -	$ -	$ -	$ -	$ -	$ -	$ 594.67
Plan 40	$ -	$ -	$ 506.02	$ -	$ -	$ -	$ -	$ -	$ -	$ 506.02
Plan 41	$ -	$ -	$ 588.39	$ -	$ -	$ -	$ -	$ -	$ -	$ 588.39
Plan 42	$ -	$ -	$ 500.71	$ -	$ -	$ -	$ -	$ -	$ -	$ 500.71
Plan 43	$ -	$ -	$ 629.18	$ -	$ -	$ -	$ -	$ -	$ -	$ 629.18
Plan 44	$ -	$ -	$ 535.20	$ -	$ -	$ -	$ -	$ -	$ -	$ 535.20
Plan 45	$ -	$ -	$ 624.96	$ -	$ -	$ -	$ -	$ -	$ -	$ 624.96
Plan 46	$ -	$ -	$ 531.63	$ -	$ -	$ -	$ -	$ -	$ -	$ 531.63
Plan 47	$ -	$ -	$ 527.93	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ 449.59	$ -	$ -	$ -	$ -	$ -	$ -	$ 449.59
Plan 49	$ -	$ -	$ 636.97	$ -	$ -	$ -	$ -	$ -	$ -	$ 636.97
Plan 50	$ -	$ -	$ 569.89	$ -	$ -	$ -	$ -	$ -	$ -	$ 569.89
Plan 51	$ -	$ -	$ 553.17	$ -	$ -	$ -	$ -	$ -	$ -	$ 553.17
Plan 52	$ -	$ -	$ 546.08	$ -	$ -	$ -	$ -	$ -	$ -	$ 546.08
Plan 53	$ -	$ -	$ 468.43	$ -	$ -	$ -	$ -	$ -	$ -	$ 468.43
Plan 54	$ -	$ -	$ 684.34	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ 665.16	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ 588.44	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Quarter 3 2026, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ 669.63	$ -	$ -	$ -	$ -	$ -	$ -	$ 669.63
$ -	$ -	$ 865.15	$ -	$ -	$ -	$ -	$ -	$ -	$ 865.15
$ -	$ -	$ 734.79	$ -	$ -	$ -	$ -	$ -	$ -	$ 734.79
$ -	$ -	$ 860.03	$ -	$ -	$ -	$ -	$ -	$ -	$ 860.03
$ -	$ -	$ 730.46	$ -	$ -	$ -	$ -	$ -	$ -	$ 730.46
$ -	$ -	$ 851.23	$ -	$ -	$ -	$ -	$ -	$ -	$ 851.23
$ -	$ -	$ 723.03	$ -	$ -	$ -	$ -	$ -	$ -	$ 723.03
$ -	$ -	$ 833.54	$ -	$ -	$ -	$ -	$ -	$ -	$ 833.54
$ -	$ -	$ 708.07	$ -	$ -	$ -	$ -	$ -	$ -	$ 708.07
$ -	$ -	$ 808.38	$ -	$ -	$ -	$ -	$ -	$ -	$ 808.38
$ -	$ -	$ 686.80	$ -	$ -	$ -	$ -	$ -	$ -	$ 686.80
$ -	$ -	$ 756.15	$ -	$ -	$ -	$ -	$ -	$ -	$ 756.15
$ -	$ -	$ 642.65	$ -	$ -	$ -	$ -	$ -	$ -	$ 642.65
$ -	$ -	$ 729.04	$ -	$ -	$ -	$ -	$ -	$ -	$ 729.04
$ -	$ -	$ 619.73	$ -	$ -	$ -	$ -	$ -	$ -	$ 619.73
$ -	$ -	$ 740.67	$ -	$ -	$ -	$ -	$ -	$ -	$ 740.67
$ -	$ -	$ 629.56	$ -	$ -	$ -	$ -	$ -	$ -	$ 629.56
$ -	$ -	$ 707.49	$ -	$ -	$ -	$ -	$ -	$ -	$ 707.49
$ -	$ -	$ 601.51	$ -	$ -	$ -	$ -	$ -	$ -	$ 601.51
$ -	$ -	$ 737.02	$ -	$ -	$ -	$ -	$ -	$ -	$ 737.02
$ -	$ -	$ 626.47	$ -	$ -	$ -	$ -	$ -	$ -	$ 626.47
$ -	$ -	$ 723.37	$ -	$ -	$ -	$ -	$ -	$ -	$ 723.37
$ -	$ -	$ 614.94	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 681.30	$ -	$ -	$ -	$ -	$ -	$ -	$ 681.30
$ -	$ -	$ 579.36	$ -	$ -	$ -	$ -	$ -	$ -	$ 579.36
$ -	$ -	$ 747.92	$ -	$ -	$ -	$ -	$ -	$ -	$ 747.92
$ -	$ -	$ 635.69	$ -	$ -	$ -	$ -	$ -	$ -	$ 635.69
$ -	$ -	$ 678.72	$ -	$ -	$ -	$ -	$ -	$ -	$ 678.72
$ -	$ -	$ 577.19	$ -	$ -	$ -	$ -	$ -	$ -	$ 577.19
$ -	$ -	$ 697.53	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 593.09	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 710.74	$ -	$ -	$ -	$ -	$ -	$ -	$ 710.74
$ -	$ -	$ 604.26	$ -	$ -	$ -	$ -	$ -	$ -	$ 604.26
$ -	$ -	$ 675.33	$ -	$ -	$ -	$ -	$ -	$ -	$ 675.33
$ -	$ -	$ 574.32	$ -	$ -	$ -	$ -	$ -	$ -	$ 574.32
$ -	$ -	$ 691.71	$ -	$ -	$ -	$ -	$ -	$ -	$ 691.71
$ -	$ -	$ 588.17	$ -	$ -	$ -	$ -	$ -	$ -	$ 588.17
$ -	$ -	$ 741.57	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 630.32	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 613.31	$ -	$ -	$ -	$ -	$ -	$ -	$ 613.31
$ -	$ -	$ 521.88	$ -	$ -	$ -	$ -	$ -	$ -	$ 521.88
$ -	$ -	$ 606.82	$ -	$ -	$ -	$ -	$ -	$ -	$ 606.82
$ -	$ -	$ 516.40	$ -	$ -	$ -	$ -	$ -	$ -	$ 516.40
$ -	$ -	$ 648.89	$ -	$ -	$ -	$ -	$ -	$ -	$ 648.89
$ -	$ -	$ 551.97	$ -	$ -	$ -	$ -	$ -	$ -	$ 551.97
$ -	$ -	$ 644.54	$ -	$ -	$ -	$ -	$ -	$ -	$ 644.54
$ -	$ -	$ 548.29	$ -	$ -	$ -	$ -	$ -	$ -	$ 548.29
$ -	$ -	$ 544.48	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 463.68	$ -	$ -	$ -	$ -	$ -	$ -	$ 463.68
$ -	$ -	$ 656.93	$ -	$ -	$ -	$ -	$ -	$ -	$ 656.93
$ -	$ -	$ 587.75	$ -	$ -	$ -	$ -	$ -	$ -	$ 587.75
$ -	$ -	$ 570.50	$ -	$ -	$ -	$ -	$ -	$ -	$ 570.50
$ -	$ -	$ 563.20	$ -	$ -	$ -	$ -	$ -	$ -	$ 563.20
$ -	$ -	$ 483.11	$ -	$ -	$ -	$ -	$ -	$ -	$ 483.11
$ -	$ -	$ 705.58	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 686.04	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 606.88	$ -	$ -	$ -	$ -	$ -	$ -	$ -

Quarter 4 2026, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
$ -	$ -	$ 690.59	$ -	$ -	$ -	$ -	$ -	$ -	$ 690.59
$ -	$ -	$ 892.23	$ -	$ -	$ -	$ -	$ -	$ -	$ 892.23
$ -	$ -	$ 757.79	$ -	$ -	$ -	$ -	$ -	$ -	$ 757.79
$ -	$ -	$ 886.96	$ -	$ -	$ -	$ -	$ -	$ -	$ 886.96
$ -	$ -	$ 753.33	$ -	$ -	$ -	$ -	$ -	$ -	$ 753.33
$ -	$ -	$ 877.88	$ -	$ -	$ -	$ -	$ -	$ -	$ 877.88
$ -	$ -	$ 745.66	$ -	$ -	$ -	$ -	$ -	$ -	$ 745.66
$ -	$ -	$ 859.63	$ -	$ -	$ -	$ -	$ -	$ -	$ 859.63
$ -	$ -	$ 730.23	$ -	$ -	$ -	$ -	$ -	$ -	$ 730.23
$ -	$ -	$ 833.69	$ -	$ -	$ -	$ -	$ -	$ -	$ 833.69
$ -	$ -	$ 708.30	$ -	$ -	$ -	$ -	$ -	$ -	$ 708.30
$ -	$ -	$ 779.82	$ -	$ -	$ -	$ -	$ -	$ -	$ 779.82
$ -	$ -	$ 662.77	$ -	$ -	$ -	$ -	$ -	$ -	$ 662.77
$ -	$ -	$ 751.86	$ -	$ -	$ -	$ -	$ -	$ -	$ 751.86
$ -	$ -	$ 639.13	$ -	$ -	$ -	$ -	$ -	$ -	$ 639.13
$ -	$ -	$ 763.86	$ -	$ -	$ -	$ -	$ -	$ -	$ 763.86
$ -	$ -	$ 649.27	$ -	$ -	$ -	$ -	$ -	$ -	$ 649.27
$ -	$ -	$ 729.64	$ -	$ -	$ -	$ -	$ -	$ -	$ 729.64
$ -	$ -	$ 620.34	$ -	$ -	$ -	$ -	$ -	$ -	$ 620.34
$ -	$ -	$ 760.09	$ -	$ -	$ -	$ -	$ -	$ -	$ 760.09
$ -	$ -	$ 646.08	$ -	$ -	$ -	$ -	$ -	$ -	$ 646.08
$ -	$ -	$ 746.02	$ -	$ -	$ -	$ -	$ -	$ -	$ 746.02
$ -	$ -	$ 634.19	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 702.62	$ -	$ -	$ -	$ -	$ -	$ -	$ 702.62
$ -	$ -	$ 597.50	$ -	$ -	$ -	$ -	$ -	$ -	$ 597.50
$ -	$ -	$ 771.33	$ -	$ -	$ -	$ -	$ -	$ -	$ 771.33
$ -	$ -	$ 655.59	$ -	$ -	$ -	$ -	$ -	$ -	$ 655.59
$ -	$ -	$ 699.97	$ -	$ -	$ -	$ -	$ -	$ -	$ 699.97
$ -	$ -	$ 595.25	$ -	$ -	$ -	$ -	$ -	$ -	$ 595.25
$ -	$ -	$ 719.37	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 611.66	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 732.99	$ -	$ -	$ -	$ -	$ -	$ -	$ 732.99
$ -	$ -	$ 623.17	$ -	$ -	$ -	$ -	$ -	$ -	$ 623.17
$ -	$ -	$ 696.47	$ -	$ -	$ -	$ -	$ -	$ -	$ 696.47
$ -	$ -	$ 592.30	$ -	$ -	$ -	$ -	$ -	$ -	$ 592.30
$ -	$ -	$ 713.37	$ -	$ -	$ -	$ -	$ -	$ -	$ 713.37
$ -	$ -	$ 606.58	$ -	$ -	$ -	$ -	$ -	$ -	$ 606.58
$ -	$ -	$ 764.79	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 650.06	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 632.51	$ -	$ -	$ -	$ -	$ -	$ -	$ 632.51
$ -	$ -	$ 538.22	$ -	$ -	$ -	$ -	$ -	$ -	$ 538.22
$ -	$ -	$ 625.82	$ -	$ -	$ -	$ -	$ -	$ -	$ 625.82
$ -	$ -	$ 532.56	$ -	$ -	$ -	$ -	$ -	$ -	$ 532.56
$ -	$ -	$ 669.21	$ -	$ -	$ -	$ -	$ -	$ -	$ 669.21
$ -	$ -	$ 569.25	$ -	$ -	$ -	$ -	$ -	$ -	$ 569.25
$ -	$ -	$ 664.72	$ -	$ -	$ -	$ -	$ -	$ -	$ 664.72
$ -	$ -	$ 565.46	$ -	$ -	$ -	$ -	$ -	$ -	$ 565.46
$ -	$ -	$ 561.52	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 478.19	$ -	$ -	$ -	$ -	$ -	$ -	$ 478.19
$ -	$ -	$ 677.50	$ -	$ -	$ -	$ -	$ -	$ -	$ 677.50
$ -	$ -	$ 606.15	$ -	$ -	$ -	$ -	$ -	$ -	$ 606.15
$ -	$ -	$ 588.36	$ -	$ -	$ -	$ -	$ -	$ -	$ 588.36
$ -	$ -	$ 580.83	$ -	$ -	$ -	$ -	$ -	$ -	$ 580.83
$ -	$ -	$ 498.23	$ -	$ -	$ -	$ -	$ -	$ -	$ 498.23
$ -	$ -	$ 727.67	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 707.51	$ -	$ -	$ -	$ -	$ -	$ -	$ -
$ -	$ -	$ 625.88	$ -	$ -	$ -	$ -	$ -	$ -	$ -

02-01-2025 Number of Covered Lives by																																							
Clarion	Crawford	Erie	Forest	McKean	Mercer	Venango	Warren	1	Cameron	Elk	Potter	2	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	3	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	4	Bedford	Blair
0	0	0	0	0	0	0	0	Match	0	0	0	Match	572	306	126	1204	1665	469	746	124	45	188	200	625	238	Match	0	0	0	0	0	0	0	0	0	0	Match	0	0
-	-	-	-	-	-	-	-	Match	-	-	-	Match	6	26	2	17	29	10	23	15	-	4	2	7	15	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	10	3	-	31	24	2	4	-	-	-	-	14	50	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	9	-	-	41	71	-	1	-	-	13	2	61	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	16	57	11	20	-	-	6	19	19	11	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	6	27	-	118	106	30	27	5	-	-	-	14	21	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	23	5	-	78	49	13	57	2	-	5	3	23	1	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	9	17	-	30	18	-	8	-	-	-	-	5	1	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	18	-	35	49	3	3	-	-	2	2	40	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	-	1	-	-	6	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	3	3	4	18	4	20	3	-	-	12	2	4	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	13	16	-	98	45	2	27	3	-	21	-	4	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	30	-	-	54	140	7	27	-	4	-	2	19	6	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	22	14	11	41	120	6	69	25	-	-	2	22	4	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	59	21	48	129	269	118	86	22	6	20	21	121	33	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	2	-	-	-	10	-	-	-	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	1	-	20	18	-	45	-	-	-	13	5	3	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	2	-	13	1	13	-	-	1	-	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	54	3	2	7	14	7	16	4	-	-	-	3	10	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	7	3	-	14	22	7	6	-	-	10	-	17	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	-	-	-	17	59	20	12	-	3	-	15	11	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	28	3	6	88	77	3	24	-	20	8	9	18	8	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	15	8	-	1	31	4	17	3	-	4	3	-	26	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	45	1	-	107	20	17	30	4	-	15	13	33	13	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
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-	-	-	-	-	-	-	-	Match	-	-	-	Match	16	-	-	6	14	11	10	3	7	-	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	5	15	-	2	31	30	14	5	-	-	1	17	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
-	-	-	-	-	-	-	-	Match	-	-	-	Match	79	3	-	19	-	4	13	1	-	2	-	-	-	Match	-	-	-	-	-	-	-	-	-	-	Match	-	-
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County

Cambria	Clearfield	Huntingdon	Jefferson	Somerset	5	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	6	Adams	Berks	Lancaster	York	7	Bucks	Chester	Delaware	Montgomery	Philadelphia	8	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	9
0	0	0	0	0	Match	0	0	0	0	0	0	0	0	0	0	Match	0	0	0	0	Match	0	0	0	0	0	Match	0	0	0	0	0	0	0	Match
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PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Highmark Care Benefits (HCB)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2026**

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 and Adjusted Loss Ratios

Geographic Area Factors and Risk Adjusted Loss Ratios								
Area	**Counties**	**Current Factor**	**Proposed Factor**	**CY 2024 Member Months**	**CY 2024 Allowed Claims PMPM**	**CY 2024 Incurred Claims PMPM**	**CY 2024 Earned Premiums PMPM**	**Risk Adjusted Loss Ratio**
Rating Area 1								0.0%
Rating Area 2								0.0%
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.000	1.000	0.000	$ -	$ -	$ -	0.0%
Rating Area 4								0.0%
Rating Area 5								0.0%
Rating Area 6								0.0%
Rating Area 7								0.0%
Rating Area 8								0.0%
Rating Area 9								0.0%

Table 14. Network Factors

Projection Period Network Factors				
Network Name	**Rating Area**	**Current Factor**	**Proposed Factor**	**Approval Date**
PPO (Including QHD)	3	1.010	1.010	
CustomPPO (Including QHD)	3	0.853	0.853	
AffordaBlue	3	0.780	0.780	
Lehigh Valley Flex Blue	3	0.949	0.949	

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	22.45%
Revised Requested Average Rate Change:	22.45%
Minimum Requested Rate Change:	18.19%
Maximum Requested Rate Change:	33.38%
Mapped Members:	6,508
Available in Rating Areas:	Rating Area 3

Carrier Name:	Highmark Care Benefits (HCB)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2026

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1		1	
2		1	
3	3	1	3
4		0	
5		0	
6		0	
7		0	
8		0	
9		0	

Key Information

Jan. 2024 - Dec. 2024 Financial Experience

Premium	$ -
Claims	$ -
Administrative Expenses	
Taxes & Fees	
Company Made After Taxes	$ -

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2026:

Claims:	93%
Administrative Expenses:	7%
Taxes & Fees:	0%
Profit:	0%

The company expects its annual medical costs to increase: 0.00%

Explanation of requested rate change: The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2025 and throughout 2026 because of both higher utilization and the increasing cost of healthcare services.

MLR and Rebate Calculation

Carrier Name:	**Highmark Care Benefits (HCB)**
Product(s):	**PPO**
Market Segment:	**Small Group**
Rate Effective Date:	**01/01/2026**
Historical Claims as-of Date	

Line Description	Health Insurance Coverage Total	Health Insurance Coverage 2022	Health Insurance Coverage 2023	Health Insurance Coverage 2024	Health Insurance Coverage Projections 2025	Health Insurance Coverage Projections 2026
1. Medical Loss Ratio Numerator						
1.2 Adjusted incurred claims	$0	$0	$0	$0	$0	$32,923,302
1.3 Improving Health Care Quality Expenses	$0	$0	$0	$0	$0	$198,759
1.4 Reconciled payments of cost-sharing reductions	$0	$0	$0	$0	$0	$0
1.5 Federal Transitional Reinsurance Program payments from HHS	$0	$0	$0	$0	$0	$0
1.6 Federal Risk Adjustment Program net payments expected from HHS / (charges payable to HHS)	$0	$0	$0	$0	$0	$888,130
1.8 Shared Savings payments to enrollees	$0	$0	$0	$0	$0	$0
1.9 MLR numerator	**$0**	**$0**	**$0**	**$0**	**$0**	**$32,233,931**
2. Medical Loss Ratio Denominator						
2.1 Premium earned including Federal and State high risk programs and adjusted for net premium stabilization program payments / (charges)	$0	$0	$0	$0	$0	$37,047,872
2.2 Federal and State taxes and licensing or regulatory fees	$0	$0	$0	$0	$0	$0
2.3 MLR Denominator (Lines 2.1 - 2.2)	**$0**	**$0**	**$0**	**$0**	**$0**	**$37,047,872**
3. Credibility Adjustment						
3.1 Life-years	0	0	0	0	0	3,905
3.2 Base credibility factor	0.0%					
3.3 Average deductible	$0					
3.4 Deductible factor	1.000					
3.5 Credibility adjustment (Lines 3.2 x 3.4 (do not round))	0.0%					
4. MLR Calculation (for issuers with at least 1,000 life years in the Total column of Line 3.1)						
4.1 Preliminary MLR (Lines 1.9 / 2.3)	0.0%	0.0%	0.0%	0.0%	0.0%	87.0%
4.2 Credibility adjustment (Line 3.5, if applicable)	0.0%					
4.3 Credibility-adjusted MLR (Lines 4.1 + 4.2)	**0.0%**					
5. Rebate Calculation						
5.1 MLR standard	80.0%	80.0%	80.0%	80.0%	80.0%	80.0%
5.2 Credibility-adjusted MLR (Line 4.3)	0.0%					
5.3 Adjusted earned premium (Lines 2.1 - 2.2 CY)	$0					
5.4 Rebate amount if credibility-adjusted MLR is less than MLR standard (Lines (5.1 - 5.2) x 5.3)	$0.00					

Table 1 - Base Credibility Adjustment Factors	
Life Years	**Base credibility factor**
-	0.0%
1,000	8.3%
2,500	5.2%
5,000	3.7%
10,000	2.6%
25,000	1.6%
50,000	1.2%
75,000	0.0%

Table 2 - Deductible Factors	
Average Health Plan Deductible	**Deductible factor**
$0	1.000
$2,500	1.164
$5,000	1.402
$10,000	1.736

Table 17-1. Projected Historical Experience from the Plan Year 2025 Filing

Month-Year	Total Annual Premium	Ultimate Incurred Claims	Members	Prescription Drug Rebates**	Variance ($) - Premium	Variance (%) - Premium	Variance ($) - Claims	Variance (%) - Claims	Variance ($) - Drug Rebates	Variance (%) - Drug Rebates
Jan-21										
Feb-21										
Mar-21										
Apr-21										
May-21										
Jun-21										
Jul-21										
Aug-21										
Sep-21										
Oct-21										
Nov-21										
Dec-21					$ -	0.0%	$ -	0.0%	$ -	0.0%
Jan-22										
Feb-22										
Mar-22										
Apr-22										
May-22										
Jun-22										
Jul-22										
Aug-22										
Sep-22										
Oct-22										
Nov-22										
Dec-22					$ -	0.0%	$ -	0.0%	$ -	0.0%
Jan-23										
Feb-23										
Mar-23										
Apr-23										
May-23										
Jun-23										
Jul-23										
Aug-23										
Sep-23										
Oct-23										
Nov-23										
Dec-23					$ -	0.0%	$ -	0.0%	$ -	0.0%

Table 17-2. Assessment of Actual to Projected for Paid Claims, Risk Adjustment, and Reinsurance

Plan Year	Category	Projected PMPM *	Actual PMPM	Variance
2024	Ultimate Incurred Claims		$ -	$ -
	Drug Rebates		$ -	$ -
	Risk Adjustment		$ -	$ -
	Reinsurance		$ -	$ -
	TOTAL	$ -	$ -	$ -

* Projected PMPMs should come from PY24 filing.

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040002		49740PA0020002		49740PA0040011		49740PA0020011		49740PA0040018		49740PA0020018		49740PA0040023		49740PA0020022		49740PA0040001		49740PA0020001		49740PA0040017		49740PA0020017	
Plan Marketing Name =>	BlueCare PPO $0 Platinum		BlueCare Custom PPO $0 Platinum		BlueCare PPO $250 Platinum		BlueCare Custom PPO $250 Platinum		BlueCare PPO $500 Platinum		BlueCare Custom PPO $500 Platinum		BlueCare PPO $750 Platinum		BlueCare Custom PPO $750 Platinum		BlueCare PPO $0 Gold		BlueCare Custom PPO $0 Gold		BlueCare PPO $500 Gold		BlueCare Custom PPO $500 Gold	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold	
Deductible =>	0		0		250		250		500		500		750		750		0		0		500		500	
Coinsurance =>	1		1		1		1		1		1		1		1		1		1		1		1	
Copays =>	23.75		23.75		9.5		9.5		9.5		9.5		9.5		9.5		38		38		28.5		28.5	
OOP Maximum =>	5000		5000		8700		8700		5000		5000		5000		5000		9100		9100		10600		10600	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$618.71	$618.71	$525.48	$525.48	$615.05	$615.05	$522.39	$522.39	$608.76	$608.76	$517.07	$517.07	$596.10	$596.10	$506.37	$506.37	$578.11	$578.11	$491.16	$491.16	$540.76	$540.76	$459.59	$459.59
15	$673.71	$673.71	$572.19	$572.19	$669.72	$669.72	$568.82	$568.82	$662.87	$662.87	$563.03	$563.03	$649.09	$649.09	$551.38	$551.38	$629.50	$629.50	$534.82	$534.82	$588.82	$588.82	$500.44	$500.44
16	$694.73	$694.73	$590.05	$590.05	$690.63	$690.63	$586.58	$586.58	$683.56	$683.56	$580.61	$580.61	$669.35	$669.35	$568.59	$568.59	$649.15	$649.15	$551.51	$551.51	$607.20	$607.20	$516.06	$516.06
17	$715.76	$715.76	$607.91	$607.91	$711.53	$711.53	$604.33	$604.33	$704.25	$704.25	$598.18	$598.18	$689.61	$689.61	$585.80	$585.80	$668.79	$668.79	$568.21	$568.21	$625.58	$625.58	$531.68	$531.68
18	$738.41	$738.41	$627.14	$627.14	$734.04	$734.04	$623.45	$623.45	$726.53	$726.53	$617.11	$617.11	$711.43	$711.43	$604.33	$604.33	$689.95	$689.95	$586.18	$586.18	$645.37	$645.37	$548.50	$548.50
19	$761.05	$761.05	$646.37	$646.37	$756.55	$756.55	$642.57	$642.57	$748.81	$748.81	$636.03	$636.03	$733.25	$733.25	$622.87	$622.87	$711.11	$711.11	$604.16	$604.16	$665.16	$665.16	$565.32	$565.32
20	$784.51	$784.51	$666.29	$666.29	$779.87	$779.87	$662.37	$662.37	$771.89	$771.89	$655.63	$655.63	$755.84	$755.84	$642.06	$642.06	$733.03	$733.03	$622.78	$622.78	$685.66	$685.66	$582.75	$582.75
21	$808.77	$808.77	$686.90	$686.90	$803.99	$803.99	$682.86	$682.86	$795.76	$795.76	$675.91	$675.91	$779.22	$779.22	$661.92	$661.92	$755.70	$755.70	$642.04	$642.04	$706.87	$706.87	$600.77	$600.77
22	$808.77	$808.77	$686.90	$686.90	$803.99	$803.99	$682.86	$682.86	$795.76	$795.76	$675.91	$675.91	$779.22	$779.22	$661.92	$661.92	$755.70	$755.70	$642.04	$642.04	$706.87	$706.87	$600.77	$600.77
23	$808.77	$808.77	$686.90	$686.90	$803.99	$803.99	$682.86	$682.86	$795.76	$795.76	$675.91	$675.91	$779.22	$779.22	$661.92	$661.92	$755.70	$755.70	$642.04	$642.04	$706.87	$706.87	$600.77	$600.77
24	$808.77	$808.77	$686.90	$686.90	$803.99	$803.99	$682.86	$682.86	$795.76	$795.76	$675.91	$675.91	$779.22	$779.22	$661.92	$661.92	$755.70	$755.70	$642.04	$642.04	$706.87	$706.87	$600.77	$600.77
25	$812.01	$812.01	$689.65	$689.65	$807.21	$807.21	$685.59	$685.59	$798.94	$798.94	$678.61	$678.61	$782.34	$782.34	$664.57	$664.57	$758.72	$758.72	$644.61	$644.61	$709.70	$709.70	$603.17	$603.17
26	$828.18	$828.18	$703.39	$703.39	$823.29	$823.29	$699.25	$699.25	$814.86	$814.86	$692.13	$692.13	$797.92	$797.92	$677.81	$677.81	$773.84	$773.84	$657.45	$657.45	$723.83	$723.83	$615.19	$615.19
27	$847.59	$847.59	$719.87	$719.87	$842.58	$842.58	$715.64	$715.64	$833.96	$833.96	$708.35	$708.35	$816.62	$816.62	$693.69	$693.69	$791.97	$791.97	$672.86	$672.86	$740.80	$740.80	$629.61	$629.61
28	$879.13	$879.13	$746.66	$746.66	$873.94	$873.94	$742.27	$742.27	$864.99	$864.99	$734.71	$734.71	$847.01	$847.01	$719.51	$719.51	$821.45	$821.45	$697.90	$697.90	$768.37	$768.37	$653.04	$653.04
29	$905.01	$905.01	$768.64	$768.64	$899.66	$899.66	$764.12	$764.12	$890.46	$890.46	$756.34	$756.34	$871.95	$871.95	$740.69	$740.69	$845.63	$845.63	$718.44	$718.44	$790.99	$790.99	$672.26	$672.26
30	$917.95	$917.95	$779.63	$779.63	$912.53	$912.53	$775.05	$775.05	$903.19	$903.19	$767.16	$767.16	$884.41	$884.41	$751.28	$751.28	$857.72	$857.72	$728.72	$728.72	$802.30	$802.30	$681.87	$681.87
31	$937.36	$937.36	$796.12	$796.12	$931.82	$931.82	$791.43	$791.43	$922.29	$922.29	$783.38	$783.38	$903.12	$903.12	$767.17	$767.17	$875.86	$875.86	$744.12	$744.12	$819.26	$819.26	$696.29	$696.29
32	$956.77	$956.77	$812.60	$812.60	$951.12	$951.12	$807.82	$807.82	$941.38	$941.38	$799.60	$799.60	$921.82	$921.82	$783.05	$783.05	$893.99	$893.99	$759.53	$759.53	$836.23	$836.23	$710.71	$710.71
33	$968.91	$968.91	$822.91	$822.91	$963.18	$963.18	$818.07	$818.07	$953.32	$953.32	$809.74	$809.74	$933.51	$933.51	$792.98	$792.98	$905.33	$905.33	$769.16	$769.16	$846.83	$846.83	$719.72	$719.72
34	$981.85	$981.85	$833.90	$833.90	$976.04	$976.04	$828.99	$828.99	$966.05	$966.05	$820.55	$820.55	$945.97	$945.97	$803.57	$803.57	$917.42	$917.42	$779.44	$779.44	$858.14	$858.14	$729.33	$729.33
35	$988.32	$988.32	$839.39	$839.39	$982.48	$982.48	$834.45	$834.45	$972.42	$972.42	$825.96	$825.96	$952.21	$952.21	$808.87	$808.87	$923.47	$923.47	$784.57	$784.57	$863.80	$863.80	$734.14	$734.14
36	$994.79	$994.79	$844.89	$844.89	$988.91	$988.91	$839.92	$839.92	$978.78	$978.78	$831.37	$831.37	$958.44	$958.44	$814.16	$814.16	$929.51	$929.51	$789.71	$789.71	$869.45	$869.45	$738.95	$738.95
37	$1,001.26	$1,001.26	$850.38	$850.38	$995.34	$995.34	$845.38	$845.38	$985.15	$985.15	$836.78	$836.78	$964.67	$964.67	$819.46	$819.46	$935.56	$935.56	$794.85	$794.85	$875.11	$875.11	$743.75	$743.75
38	$1,007.73	$1,007.73	$855.88	$855.88	$1,001.77	$1,001.77	$850.84	$850.84	$991.52	$991.52	$842.18	$842.18	$970.91	$970.91	$824.75	$824.75	$941.60	$941.60	$799.98	$799.98	$880.76	$880.76	$748.56	$748.56
39	$1,020.67	$1,020.67	$866.87	$866.87	$1,014.64	$1,014.64	$861.77	$861.77	$1,004.25	$1,004.25	$853.00	$853.00	$983.38	$983.38	$835.34	$835.34	$953.69	$953.69	$810.25	$810.25	$892.07	$892.07	$758.17	$758.17
40	$1,033.61	$1,033.61	$877.86	$877.86	$1,027.50	$1,027.50	$872.70	$872.70	$1,016.98	$1,016.98	$863.81	$863.81	$995.84	$995.84	$845.93	$845.93	$965.78	$965.78	$820.53	$820.53	$903.38	$903.38	$767.78	$767.78
41	$1,053.02	$1,053.02	$894.34	$894.34	$1,046.79	$1,046.79	$889.08	$889.08	$1,036.08	$1,036.08	$880.03	$880.03	$1,014.54	$1,014.54	$861.82	$861.82	$983.92	$983.92	$835.94	$835.94	$920.34	$920.34	$782.20	$782.20
42	$1,071.62	$1,071.62	$910.14	$910.14	$1,065.29	$1,065.29	$904.79	$904.79	$1,054.38	$1,054.38	$895.58	$895.58	$1,032.47	$1,032.47	$877.04	$877.04	$1,001.30	$1,001.30	$850.70	$850.70	$936.60	$936.60	$796.02	$796.02
43	$1,097.50	$1,097.50	$932.12	$932.12	$1,091.01	$1,091.01	$926.64	$926.64	$1,079.85	$1,079.85	$917.21	$917.21	$1,057.40	$1,057.40	$898.23	$898.23	$1,025.48	$1,025.48	$871.25	$871.25	$959.22	$959.22	$815.24	$815.24
44	$1,129.85	$1,129.85	$959.60	$959.60	$1,123.17	$1,123.17	$953.96	$953.96	$1,111.68	$1,111.68	$944.25	$944.25	$1,088.57	$1,088.57	$924.70	$924.70	$1,055.71	$1,055.71	$896.93	$896.93	$987.50	$987.50	$839.28	$839.28
45	$1,167.86	$1,167.86	$991.88	$991.88	$1,160.96	$1,160.96	$986.05	$986.05	$1,149.08	$1,149.08	$976.01	$976.01	$1,125.19	$1,125.19	$955.81	$955.81	$1,091.23	$1,091.23	$927.11	$927.11	$1,020.72	$1,020.72	$867.51	$867.51
46	$1,213.16	$1,213.16	$1,030.35	$1,030.35	$1,205.99	$1,205.99	$1,024.29	$1,024.29	$1,193.64	$1,193.64	$1,013.87	$1,013.87	$1,168.83	$1,168.83	$992.88	$992.88	$1,133.55	$1,133.55	$963.06	$963.06	$1,060.31	$1,060.31	$901.16	$901.16
47	$1,264.11	$1,264.11	$1,073.62	$1,073.62	$1,256.64	$1,256.64	$1,067.31	$1,067.31	$1,243.77	$1,243.77	$1,056.45	$1,056.45	$1,217.92	$1,217.92	$1,034.58	$1,034.58	$1,181.16	$1,181.16	$1,003.51	$1,003.51	$1,104.84	$1,104.84	$939.00	$939.00
48	$1,322.34	$1,322.34	$1,123.08	$1,123.08	$1,314.52	$1,314.52	$1,116.48	$1,116.48	$1,301.07	$1,301.07	$1,105.11	$1,105.11	$1,274.02	$1,274.02	$1,082.24	$1,082.24	$1,235.57	$1,235.57	$1,049.74	$1,049.74	$1,155.73	$1,155.73	$982.26	$982.26
49	$1,379.76	$1,379.76	$1,171.85	$1,171.85	$1,371.61	$1,371.61	$1,164.96	$1,164.96	$1,357.57	$1,357.57	$1,153.10	$1,153.10	$1,329.35	$1,329.35	$1,129.24	$1,129.24	$1,289.22	$1,289.22	$1,095.32	$1,095.32	$1,205.92	$1,205.92	$1,024.91	$1,024.91
50	$1,444.46	$1,444.46	$1,226.80	$1,226.80	$1,435.93	$1,435.93	$1,219.59	$1,219.59	$1,421.23	$1,421.23	$1,207.18	$1,207.18	$1,391.69	$1,391.69	$1,182.19	$1,182.19	$1,349.68	$1,349.68	$1,146.68	$1,146.68	$1,262.47	$1,262.47	$1,072.98	$1,072.98
51	$1,508.36	$1,508.36	$1,281.07	$1,281.07	$1,499.44	$1,499.44	$1,273.53	$1,273.53	$1,484.09	$1,484.09	$1,260.57	$1,260.57	$1,453.25	$1,453.25	$1,234.48	$1,234.48	$1,409.38	$1,409.38	$1,197.40	$1,197.40	$1,318.31	$1,318.31	$1,120.44	$1,120.44
52	$1,578.72	$1,578.72	$1,340.83	$1,340.83	$1,569.39	$1,569.39	$1,332.94	$1,332.94	$1,553.32	$1,553.32	$1,319.38	$1,319.38	$1,521.04	$1,521.04	$1,292.07	$1,292.07	$1,475.13	$1,475.13	$1,253.26	$1,253.26	$1,379.81	$1,379.81	$1,172.70	$1,172.70
53	$1,649.89	$1,649.89	$1,401.28	$1,401.28	$1,640.14	$1,640.14	$1,393.03	$1,393.03	$1,623.35	$1,623.35	$1,378.86	$1,378.86	$1,589.61	$1,589.61	$1,350.32	$1,350.32	$1,541.63	$1,541.63	$1,309.76	$1,309.76	$1,442.01	$1,442.01	$1,225.57	$1,225.57
54	$1,726.72	$1,726.72	$1,466.53	$1,466.53	$1,716.52	$1,716.52	$1,457.91	$1,457.91	$1,698.95	$1,698.95	$1,443.07	$1,443.07	$1,663.63	$1,663.63	$1,413.20	$1,413.20	$1,613.42	$1,613.42	$1,370.76	$1,370.76	$1,509.17	$1,509.17	$1,282.64	$1,282.64
55	$1,803.56	$1,803.56	$1,531.79	$1,531.79	$1,792.90	$1,792.90	$1,522.78	$1,522.78	$1,774.54	$1,774.54	$1,507.28	$1,507.28	$1,737.66	$1,737.66	$1,476.08	$1,476.08	$1,685.21	$1,685.21	$1,431.75	$1,431.75	$1,576.32	$1,576.32	$1,339.72	$1,339.72
56	$1,886.86	$1,886.86	$1,602.54	$1,602.54	$1,875.71	$1,875.71	$1,593.11	$1,593.11	$1,856.51	$1,856.51	$1,576.90	$1,576.90	$1,817.92	$1,817.92	$1,544.26	$1,544.26	$1,763.05	$1,763.05	$1,497.88	$1,497.88	$1,649.13	$1,649.13	$1,401.60	$1,401.60
57	$1,970.97	$1,970.97	$1,673.98	$1,673.98	$1,959.32	$1,959.32	$1,664.13	$1,664.13	$1,939.27	$1,939.27	$1,647.19	$1,647.19	$1,898.96	$1,898.96	$1,613.10	$1,613.10	$1,841.64	$1,841.64	$1,564.65	$1,564.65	$1,722.64	$1,722.64	$1,464.08	$1,464.08
58	$2,060.75	$2,060.75	$1,750.22	$1,750.22	$2,048.57	$2,048.57	$1,739.93	$1,739.93	$2,027.60	$2,027.60	$1,722.22	$1,722.22	$1,985.45	$1,985.45	$1,686.57	$1,686.57	$1,925.52	$1,925.52	$1,635.92	$1,635.92	$1,801.10	$1,801.10	$1,530.76	$1,530.76
59	$2,105.23	$2,105.23	$1,788.00	$1,788.00	$2,092.79	$2,092.79	$1,777.48	$1,777.48	$2,071.36	$2,071.36	$1,759.39	$1,759.39	$2,028.31	$2,028.31	$1,722.98	$1,722.98	$1,967.09	$1,967.09	$1,671.23	$1,671.23	$1,839.98	$1,839.98	$1,563.80	$1,563.80
60	$2,195.00	$2,195.00	$1,864.25	$1,864.25	$2,182.03	$2,182.03	$1,853.28	$1,853.28	$2,159.69	$2,159.69	$1,834.42	$1,834.42	$2,114.80	$2,114.80	$1,796.45	$1,796.45	$2,050.97	$2,050.97	$1,742.50	$1,742.50	$1,918.45	$1,918.45	$1,630.49	$1,630.49
61	$2,272.64	$2,272.64	$1,930.19	$1,930.19	$2,259.21	$2,259.21	$1,918.84	$1,918.84	$2,236.09	$2,236.09	$1,899.31	$1,899.31	$2,189.61	$2,189.61	$1,860.00	$1,860.00	$2,123.52	$2,123.52	$1,804.13	$1,804.13	$1,986.30	$1,986.30	$1,688.16	$1,688.16
62	$2,323.60	$2,323.60	$1,973.46	$1,973.46	$2,309.86	$2,309.86	$1,961.86	$1,961.86	$2,286.22	$2,286.22	$1,941.89	$1,941.89	$2,238.70	$2,238.70	$1,901.70	$1,901.70	$2,171.13	$2,171.13	$1,844.58	$1,844.58	$2,030.84	$2,030.84	$1,726.01	$1,726.01
63	$2,387.49	$2,387.49	$2,027.73	$2,027.73	$2,373.38	$2,373.38	$2,015.80	$2,015.80	$2,349.08	$2,349.08	$1,995.29	$1,995.29	$2,300.26	$2,300.26	$1,953.99	$1,953.99	$2,230.83	$2,230.83	$1,895.30	$1,895.30	$2,086.68	$2,086.68	$1,773.47	$1,773.47
64+	$2,426.31	$2,426.31	$2,060.70	$2,060.70	$2,411.97	$2,411.97	$2,048.58	$2,048.58	$2,387.28	$2,387.28	$2,027.73	$2,027.73	$2,337.66	$2,337.66	$1,985.76	$1,985.76	$2,267.10	$2,267.10	$1,926.12	$1,926.12	$2,120.61	$2,120.61	$1,802.31	$1,802.31

HIOS Plan ID (Off Exchange)=>	Plan Marketing Name =>	Form # =>	Rating Area =>	Network =>	Metal =>	Deductible =>	Coinsurance =>	Copays =>	OOP Maximum =>	Pediatric Dental (Yes/No) =>
49740PA0040005	BlueCare PPO $1000 Gold	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Gold	1000	1	28.5	10600	Yes
49740PA0020005	BlueCare Custom PPO $1000 Gold	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Gold	1000	1	28.5	10600	Yes
49740PA0040006	BlueCare PPO $1250 Gold	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Gold	1250	1	33.25	10600	Yes
49740PA0020006	BlueCare Custom PPO $1250 Gold	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Gold	1250	1	33.25	10600	Yes
49740PA0040007	BlueCare PPO $1400 Gold	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Gold	1400	1	42.75	9100	Yes
49740PA0020007	BlueCare Custom PPO $1400 Gold	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Gold	1400	1	42.75	9100	Yes
49740PA0040008	BlueCare PPO $1500 Gold	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Gold	1500	1	19	10600	Yes
49740PA0020008	BlueCare Custom PPO $1500 Gold	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Gold	1500	1	19	10600	Yes
49740PA0050001	BlueCare QHD PPO $1750 Gold	CERT-HCB-BC-HDHP-SM-2026	Area 3	U	Gold	1750	1	14.25	5000	Yes
49740PA0030001	BlueCare Custom QHD PPO $1750 Gold	CERT-HCB-BCUST-HDHP-SM-2026	Area 3	U	Gold	1750	1	14.25	5000	Yes
49740PA0040010	BlueCare PPO $2000 Gold	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Gold	2000	0.9	42.75	7900	Yes
49740PA0020010	BlueCare Custom PPO $2000 Gold	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Gold	2000	0.9	42.75	7900	Yes
49740PA0040009	BlueCare PPO $2000 1x Gold	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Gold	2000	1	19	10600	Yes
49740PA0020009	BlueCare Custom PPO $2000 1x Gold	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Gold	2000	1	19	10600	Yes
49740PA0040012	BlueCare PPO $2500 Gold	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Gold	2500	0.9	23.75	7900	Yes
49740PA0020012	BlueCare Custom PPO $2500 Gold	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Gold	2500	0.9	23.75	7900	Yes
49740PA0050002	BlueCare QHD PPO $2750 Gold	CERT-HCB-BC-HDHP-SM-2026	Area 3	U	Gold	2750	1	14.25	4800	Yes
49740PA0030002	BlueCare Custom QHD PPO $2750 Gold	CERT-HCB-BCUST-HDHP-SM-2026	Area 3	U	Gold	2750	1	14.25	4800	Yes
49740PA0040014	BlueCare PPO $3000 Gold	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Gold	3000	1	14.25	9100	Yes
49740PA0020014	BlueCare Custom PPO $3000 Gold	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Gold	3000	1	14.25	9100	Yes
49740PA0040016	BlueCare PPO $4000 Gold	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Gold	4000	1	23.75	7900	Yes
49740PA0020016	BlueCare Custom PPO $4000 Gold	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Gold	4000	1	23.75	7900	Yes
49740PA0040019	BlueCare PPO $5000 1x Gold	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Gold	5000	1	28.5	7100	Yes
49740PA0020019	BlueCare Custom PPO $5000 1x Gold	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Gold	5000	1	28.5	7100	Yes
49740PA0040003	BlueCare PPO $0 Silver	CERT-HCB-BC-PPO-SM-2026	Area 3	U	Silver	0	1	57	10150	Yes
49740PA0020003	BlueCare Custom PPO $0 Silver	CERT-HCB-BCUST-PPO-SM-2026	Area 3	U	Silver	0	1	57	10150	Yes

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040013		49740PA0020013		49740PA0040015		49740PA0020015		49740PA0050003		49740PA0030003	
Plan Marketing Name =>	BlueCare PPO $2600 Silver		lueCare Custom PPO $2600 Silve		BlueCare PPO $3000 Silver		lueCare Custom PPO $3000 Silve		BlueCare QHD PPO $3500 Silver		eCare Custom QHD PPO $3500 Si	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-HDHP-SM-2026		CERT-HCB-BCUST-HDHP-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	2600		2600		3000		3000		3500		3500	
Coinsurance =>	0.7		0.7		0.8		0.8		1		1	
Copays =>	38		38		47.5		47.5		14.25		14.25	
OOP Maximum =>	9200		9200		9200		9200		7500		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$438.61	$438.61	$373.22	$373.22	$433.97	$433.97	$369.30	$369.30	$464.06	$464.06	$394.74	$394.74
15	$477.59	$477.59	$406.40	$406.40	$472.54	$472.54	$402.13	$402.13	$505.31	$505.31	$429.83	$429.83
16	$492.50	$492.50	$419.08	$419.08	$487.29	$487.29	$414.68	$414.68	$521.08	$521.08	$443.24	$443.24
17	$507.41	$507.41	$431.76	$431.76	$502.04	$502.04	$427.23	$427.23	$536.85	$536.85	$456.66	$456.66
18	$523.46	$523.46	$445.43	$445.43	$517.93	$517.93	$440.75	$440.75	$553.83	$553.83	$471.11	$471.11
19	$539.51	$539.51	$459.09	$459.09	$533.81	$533.81	$454.27	$454.27	$570.82	$570.82	$485.56	$485.56
20	$556.14	$556.14	$473.23	$473.23	$550.26	$550.26	$468.27	$468.27	$588.41	$588.41	$500.52	$500.52
21	$573.34	$573.34	$487.87	$487.87	$567.28	$567.28	$482.75	$482.75	$606.61	$606.61	$516.00	$516.00
22	$573.34	$573.34	$487.87	$487.87	$567.28	$567.28	$482.75	$482.75	$606.61	$606.61	$516.00	$516.00
23	$573.34	$573.34	$487.87	$487.87	$567.28	$567.28	$482.75	$482.75	$606.61	$606.61	$516.00	$516.00
24	$573.34	$573.34	$487.87	$487.87	$567.28	$567.28	$482.75	$482.75	$606.61	$606.61	$516.00	$516.00
25	$575.63	$575.63	$489.82	$489.82	$569.55	$569.55	$484.68	$484.68	$609.04	$609.04	$518.06	$518.06
26	$587.10	$587.10	$499.58	$499.58	$580.89	$580.89	$494.34	$494.34	$621.17	$621.17	$528.38	$528.38
27	$600.86	$600.86	$511.29	$511.29	$594.51	$594.51	$505.92	$505.92	$635.73	$635.73	$540.77	$540.77
28	$623.22	$623.22	$530.31	$530.31	$616.63	$616.63	$524.75	$524.75	$659.39	$659.39	$560.89	$560.89
29	$641.57	$641.57	$545.93	$545.93	$634.79	$634.79	$540.20	$540.20	$678.80	$678.80	$577.40	$577.40
30	$650.74	$650.74	$553.73	$553.73	$643.86	$643.86	$547.92	$547.92	$688.50	$688.50	$585.66	$585.66
31	$664.50	$664.50	$565.44	$565.44	$657.48	$657.48	$559.51	$559.51	$703.06	$703.06	$598.04	$598.04
32	$678.26	$678.26	$577.15	$577.15	$671.09	$671.09	$571.09	$571.09	$717.62	$717.62	$610.43	$610.43
33	$686.86	$686.86	$584.47	$584.47	$679.60	$679.60	$578.33	$578.33	$726.72	$726.72	$618.17	$618.17
34	$696.03	$696.03	$592.27	$592.27	$688.68	$688.68	$586.06	$586.06	$736.42	$736.42	$626.42	$626.42
35	$700.62	$700.62	$596.18	$596.18	$693.22	$693.22	$589.92	$589.92	$741.28	$741.28	$630.55	$630.55
36	$705.21	$705.21	$600.08	$600.08	$697.75	$697.75	$593.78	$593.78	$746.13	$746.13	$634.68	$634.68
37	$709.79	$709.79	$603.98	$603.98	$702.29	$702.29	$597.64	$597.64	$750.98	$750.98	$638.81	$638.81
38	$714.38	$714.38	$607.89	$607.89	$706.83	$706.83	$601.51	$601.51	$755.84	$755.84	$642.94	$642.94
39	$723.56	$723.56	$615.69	$615.69	$715.91	$715.91	$609.23	$609.23	$765.54	$765.54	$651.19	$651.19
40	$732.73	$732.73	$623.50	$623.50	$724.98	$724.98	$616.95	$616.95	$775.25	$775.25	$659.45	$659.45
41	$746.49	$746.49	$635.21	$635.21	$738.60	$738.60	$628.54	$628.54	$789.81	$789.81	$671.83	$671.83
42	$759.68	$759.68	$646.43	$646.43	$751.65	$751.65	$639.64	$639.64	$803.76	$803.76	$683.70	$683.70
43	$778.02	$778.02	$662.04	$662.04	$769.80	$769.80	$655.09	$655.09	$823.17	$823.17	$700.21	$700.21
44	$800.96	$800.96	$681.55	$681.55	$792.49	$792.49	$674.40	$674.40	$847.43	$847.43	$720.85	$720.85
45	$827.90	$827.90	$704.48	$704.48	$819.15	$819.15	$697.09	$697.09	$875.94	$875.94	$745.10	$745.10
46	$860.01	$860.01	$731.81	$731.81	$850.92	$850.92	$724.13	$724.13	$909.92	$909.92	$774.00	$774.00
47	$896.13	$896.13	$762.54	$762.54	$886.66	$886.66	$754.54	$754.54	$948.13	$948.13	$806.51	$806.51
48	$937.41	$937.41	$797.67	$797.67	$927.50	$927.50	$789.30	$789.30	$991.81	$991.81	$843.66	$843.66
49	$978.12	$978.12	$832.31	$832.31	$967.78	$967.78	$823.57	$823.57	$1,034.88	$1,034.88	$880.30	$880.30
50	$1,023.99	$1,023.99	$871.34	$871.34	$1,013.16	$1,013.16	$862.19	$862.19	$1,083.41	$1,083.41	$921.58	$921.58
51	$1,069.28	$1,069.28	$909.88	$909.88	$1,057.98	$1,057.98	$900.33	$900.33	$1,131.33	$1,131.33	$962.34	$962.34
52	$1,119.16	$1,119.16	$952.32	$952.32	$1,107.33	$1,107.33	$942.33	$942.33	$1,184.10	$1,184.10	$1,007.23	$1,007.23
53	$1,169.61	$1,169.61	$995.25	$995.25	$1,157.25	$1,157.25	$984.81	$984.81	$1,237.48	$1,237.48	$1,052.64	$1,052.64
54	$1,224.08	$1,224.08	$1,041.60	$1,041.60	$1,211.14	$1,211.14	$1,030.67	$1,030.67	$1,295.11	$1,295.11	$1,101.66	$1,101.66
55	$1,278.55	$1,278.55	$1,087.95	$1,087.95	$1,265.03	$1,265.03	$1,076.53	$1,076.53	$1,352.74	$1,352.74	$1,150.68	$1,150.68
56	$1,337.60	$1,337.60	$1,138.20	$1,138.20	$1,323.46	$1,323.46	$1,126.26	$1,126.26	$1,415.22	$1,415.22	$1,203.83	$1,203.83
57	$1,397.23	$1,397.23	$1,188.94	$1,188.94	$1,382.46	$1,382.46	$1,176.46	$1,176.46	$1,478.31	$1,478.31	$1,257.49	$1,257.49
58	$1,460.87	$1,460.87	$1,243.09	$1,243.09	$1,445.43	$1,445.43	$1,230.05	$1,230.05	$1,545.64	$1,545.64	$1,314.77	$1,314.77
59	$1,492.40	$1,492.40	$1,269.93	$1,269.93	$1,476.63	$1,476.63	$1,256.60	$1,256.60	$1,579.01	$1,579.01	$1,343.15	$1,343.15
60	$1,556.04	$1,556.04	$1,324.08	$1,324.08	$1,539.60	$1,539.60	$1,310.18	$1,310.18	$1,646.34	$1,646.34	$1,400.42	$1,400.42
61	$1,611.09	$1,611.09	$1,370.91	$1,370.91	$1,594.06	$1,594.06	$1,356.53	$1,356.53	$1,704.57	$1,704.57	$1,449.96	$1,449.96
62	$1,647.21	$1,647.21	$1,401.65	$1,401.65	$1,629.80	$1,629.80	$1,386.94	$1,386.94	$1,742.79	$1,742.79	$1,482.47	$1,482.47
63	$1,692.50	$1,692.50	$1,440.19	$1,440.19	$1,674.61	$1,674.61	$1,425.08	$1,425.08	$1,790.71	$1,790.71	$1,523.23	$1,523.23
64+	$1,720.02	$1,720.02	$1,463.61	$1,463.61	$1,701.84	$1,701.84	$1,448.25	$1,448.25	$1,819.83	$1,819.83	$1,548.00	$1,548.00

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040020		49740PA0020020		49740PA0040022		49740PA0020021		49740PA0010003		49740PA0010005	
Plan Marketing Name =>	BlueCare PPO $5000 Silver		lueCare Custom PPO $5000 Silve		BlueCare PPO $6000 Bronze		ueCare Custom PPO $6000 Bronz		AffordaBlue $250 Platinum		AffordaBlue $500 Gold	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-AB-COMP-SM-2026		CERT-HCB-AB-COMP-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U	
Metal =>	Silver		Silver		Bronze		Bronze		Platinum		Gold	
Deductible =>	5000		5000		6000		6000		250		500	
Coinsurance =>	1		1		0.5		0.5		1		1	
Copays =>	23.75		23.75		0		0		15		25	
OOP Maximum =>	10600		10600		10600		10600		2000		8000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$460.94	$460.94	$392.11	$392.11	$389.38	$389.38	$331.60	$331.60	$469.80	$469.80	$420.33	$420.33
15	$501.92	$501.92	$426.96	$426.96	$423.99	$423.99	$361.07	$361.07	$511.56	$511.56	$457.69	$457.69
16	$517.58	$517.58	$440.29	$440.29	$437.22	$437.22	$372.34	$372.34	$527.53	$527.53	$471.98	$471.98
17	$533.25	$533.25	$453.62	$453.62	$450.46	$450.46	$383.61	$383.61	$543.50	$543.50	$486.26	$486.26
18	$550.12	$550.12	$467.97	$467.97	$464.71	$464.71	$395.75	$395.75	$560.69	$560.69	$501.65	$501.65
19	$566.99	$566.99	$482.32	$482.32	$478.96	$478.96	$407.89	$407.89	$577.89	$577.89	$517.03	$517.03
20	$584.46	$584.46	$497.18	$497.18	$493.72	$493.72	$420.46	$420.46	$595.70	$595.70	$532.97	$532.97
21	$602.54	$602.54	$512.56	$512.56	$508.99	$508.99	$433.46	$433.46	$614.12	$614.12	$549.45	$549.45
22	$602.54	$602.54	$512.56	$512.56	$508.99	$508.99	$433.46	$433.46	$614.12	$614.12	$549.45	$549.45
23	$602.54	$602.54	$512.56	$512.56	$508.99	$508.99	$433.46	$433.46	$614.12	$614.12	$549.45	$549.45
24	$602.54	$602.54	$512.56	$512.56	$508.99	$508.99	$433.46	$433.46	$614.12	$614.12	$549.45	$549.45
25	$604.95	$604.95	$514.61	$514.61	$511.03	$511.03	$435.19	$435.19	$616.58	$616.58	$551.65	$551.65
26	$617.00	$617.00	$524.86	$524.86	$521.21	$521.21	$443.86	$443.86	$628.86	$628.86	$562.64	$562.64
27	$631.46	$631.46	$537.16	$537.16	$533.42	$533.42	$454.27	$454.27	$643.60	$643.60	$575.82	$575.82
28	$654.96	$654.96	$557.15	$557.15	$553.27	$553.27	$471.17	$471.17	$667.55	$667.55	$597.25	$597.25
29	$674.24	$674.24	$573.55	$573.55	$569.56	$569.56	$485.04	$485.04	$687.20	$687.20	$614.83	$614.83
30	$683.88	$683.88	$581.76	$581.76	$577.70	$577.70	$491.98	$491.98	$697.03	$697.03	$623.63	$623.63
31	$698.34	$698.34	$594.06	$594.06	$589.92	$589.92	$502.38	$502.38	$711.77	$711.77	$636.81	$636.81
32	$712.80	$712.80	$606.36	$606.36	$602.14	$602.14	$512.78	$512.78	$726.50	$726.50	$650.00	$650.00
33	$721.84	$721.84	$614.05	$614.05	$609.77	$609.77	$519.29	$519.29	$735.72	$735.72	$658.24	$658.24
34	$731.48	$731.48	$622.25	$622.25	$617.91	$617.91	$526.22	$526.22	$745.54	$745.54	$667.03	$667.03
35	$736.30	$736.30	$626.35	$626.35	$621.99	$621.99	$529.69	$529.69	$750.45	$750.45	$671.43	$671.43
36	$741.12	$741.12	$630.45	$630.45	$626.06	$626.06	$533.16	$533.16	$755.37	$755.37	$675.82	$675.82
37	$745.94	$745.94	$634.55	$634.55	$630.13	$630.13	$536.62	$536.62	$760.28	$760.28	$680.22	$680.22
38	$750.76	$750.76	$638.65	$638.65	$634.20	$634.20	$540.09	$540.09	$765.19	$765.19	$684.61	$684.61
39	$760.41	$760.41	$646.85	$646.85	$642.35	$642.35	$547.03	$547.03	$775.02	$775.02	$693.41	$693.41
40	$770.05	$770.05	$655.05	$655.05	$650.49	$650.49	$553.96	$553.96	$784.85	$784.85	$702.20	$702.20
41	$784.51	$784.51	$667.35	$667.35	$662.70	$662.70	$564.36	$564.36	$799.58	$799.58	$715.38	$715.38
42	$798.37	$798.37	$679.14	$679.14	$674.41	$674.41	$574.33	$574.33	$813.71	$813.71	$728.02	$728.02
43	$817.65	$817.65	$695.54	$695.54	$690.70	$690.70	$588.21	$588.21	$833.36	$833.36	$745.60	$745.60
44	$841.75	$841.75	$716.05	$716.05	$711.06	$711.06	$605.54	$605.54	$857.93	$857.93	$767.58	$767.58
45	$870.07	$870.07	$740.14	$740.14	$734.98	$734.98	$625.92	$625.92	$886.79	$886.79	$793.41	$793.41
46	$903.81	$903.81	$768.84	$768.84	$763.49	$763.49	$650.19	$650.19	$921.18	$921.18	$824.18	$824.18
47	$941.77	$941.77	$801.13	$801.13	$795.55	$795.55	$677.50	$677.50	$959.87	$959.87	$858.79	$858.79
48	$985.15	$985.15	$838.04	$838.04	$832.20	$832.20	$708.71	$708.71	$1,004.09	$1,004.09	$898.35	$898.35
49	$1,027.93	$1,027.93	$874.43	$874.43	$868.34	$868.34	$739.48	$739.48	$1,047.69	$1,047.69	$937.36	$937.36
50	$1,076.14	$1,076.14	$915.43	$915.43	$909.06	$909.06	$774.16	$774.16	$1,096.82	$1,096.82	$981.32	$981.32
51	$1,123.74	$1,123.74	$955.92	$955.92	$949.27	$949.27	$808.40	$808.40	$1,145.33	$1,145.33	$1,024.72	$1,024.72
52	$1,176.16	$1,176.16	$1,000.52	$1,000.52	$993.55	$993.55	$846.11	$846.11	$1,198.76	$1,198.76	$1,072.53	$1,072.53
53	$1,229.18	$1,229.18	$1,045.62	$1,045.62	$1,038.34	$1,038.34	$884.26	$884.26	$1,252.80	$1,252.80	$1,120.88	$1,120.88
54	$1,286.42	$1,286.42	$1,094.32	$1,094.32	$1,086.69	$1,086.69	$925.44	$925.44	$1,311.15	$1,311.15	$1,173.08	$1,173.08
55	$1,343.66	$1,343.66	$1,143.01	$1,143.01	$1,135.05	$1,135.05	$966.62	$966.62	$1,369.49	$1,369.49	$1,225.27	$1,225.27
56	$1,405.73	$1,405.73	$1,195.80	$1,195.80	$1,187.47	$1,187.47	$1,011.26	$1,011.26	$1,432.74	$1,432.74	$1,281.87	$1,281.87
57	$1,468.39	$1,468.39	$1,249.11	$1,249.11	$1,240.41	$1,240.41	$1,056.34	$1,056.34	$1,496.61	$1,496.61	$1,339.01	$1,339.01
58	$1,535.27	$1,535.27	$1,306.00	$1,306.00	$1,296.91	$1,296.91	$1,104.46	$1,104.46	$1,564.78	$1,564.78	$1,400.00	$1,400.00
59	$1,568.41	$1,568.41	$1,334.19	$1,334.19	$1,324.90	$1,324.90	$1,128.30	$1,128.30	$1,598.55	$1,598.55	$1,430.22	$1,430.22
60	$1,635.29	$1,635.29	$1,391.09	$1,391.09	$1,381.40	$1,381.40	$1,176.41	$1,176.41	$1,666.72	$1,666.72	$1,491.21	$1,491.21
61	$1,693.14	$1,693.14	$1,440.29	$1,440.29	$1,430.26	$1,430.26	$1,218.02	$1,218.02	$1,725.68	$1,725.68	$1,543.95	$1,543.95
62	$1,731.10	$1,731.10	$1,472.58	$1,472.58	$1,462.33	$1,462.33	$1,245.33	$1,245.33	$1,764.37	$1,764.37	$1,578.57	$1,578.57
63	$1,778.70	$1,778.70	$1,513.08	$1,513.08	$1,502.54	$1,502.54	$1,279.57	$1,279.57	$1,812.88	$1,812.88	$1,621.98	$1,621.98
64+	$1,807.62	$1,807.62	$1,537.68	$1,537.68	$1,526.97	$1,526.97	$1,300.38	$1,300.38	$1,842.36	$1,842.36	$1,648.35	$1,648.35

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0010001		49740PA0010002		49740PA0010004		49740PA0060002		49740PA0060001		49740PA0070001	
Plan Marketing Name =>	AffordaBlue $1000 Gold		AffordaBlue $1500 Gold		AffordaBlue $3000 Silver		high Valley Flex Blue PPO 500 Go		high Valley Flex Blue PPO 1250 Go		Flex Blue PPO Qualified Embedde	
Form # =>	CERT-HCB-AB-COMP-SM-2026		CERT-HCB-AB-COMP-SM-2026		CERT-HCB-AB-COMP-SM-2026		CERT-HCB-LV-PPO-SM-2026		CERT-HCB-LV-PPO-SM-2026		CERT-HCB-LV-HDHP-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		Q		Q		Q	
Metal =>	Gold		Gold		Silver		Gold		Gold		Silver	
Deductible =>	1000		1500		3000		500		1250		3500	
Coinsurance =>	1		1		1		1		1		0.9	
Copays =>	40		20		60		30		25		0	
OOP Maximum =>	8000		8000		8000		9100		9100		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$407.99	$407.99	$402.76	$402.76	$345.50	$345.50	$504.59	$504.59	$490.62	$490.62	$434.01	$434.01
15	$444.26	$444.26	$438.57	$438.57	$376.21	$376.21	$549.45	$549.45	$534.23	$534.23	$472.59	$472.59
16	$458.12	$458.12	$452.25	$452.25	$387.95	$387.95	$566.60	$566.60	$550.90	$550.90	$487.34	$487.34
17	$471.99	$471.99	$465.94	$465.94	$399.69	$399.69	$583.75	$583.75	$567.58	$567.58	$502.09	$502.09
18	$486.92	$486.92	$480.69	$480.69	$412.34	$412.34	$602.21	$602.21	$585.53	$585.53	$517.97	$517.97
19	$501.85	$501.85	$495.43	$495.43	$424.98	$424.98	$620.68	$620.68	$603.49	$603.49	$533.86	$533.86
20	$517.32	$517.32	$510.70	$510.70	$438.08	$438.08	$639.81	$639.81	$622.09	$622.09	$550.31	$550.31
21	$533.32	$533.32	$526.49	$526.49	$451.63	$451.63	$659.60	$659.60	$641.33	$641.33	$567.33	$567.33
22	$533.32	$533.32	$526.49	$526.49	$451.63	$451.63	$659.60	$659.60	$641.33	$641.33	$567.33	$567.33
23	$533.32	$533.32	$526.49	$526.49	$451.63	$451.63	$659.60	$659.60	$641.33	$641.33	$567.33	$567.33
24	$533.32	$533.32	$526.49	$526.49	$451.63	$451.63	$659.60	$659.60	$641.33	$641.33	$567.33	$567.33
25	$535.45	$535.45	$528.60	$528.60	$453.44	$453.44	$662.24	$662.24	$643.90	$643.90	$569.60	$569.60
26	$546.12	$546.12	$539.13	$539.13	$462.47	$462.47	$675.43	$675.43	$656.72	$656.72	$580.95	$580.95
27	$558.92	$558.92	$551.76	$551.76	$473.31	$473.31	$691.26	$691.26	$672.11	$672.11	$594.56	$594.56
28	$579.72	$579.72	$572.29	$572.29	$490.92	$490.92	$716.99	$716.99	$697.13	$697.13	$616.69	$616.69
29	$596.79	$596.79	$589.14	$589.14	$505.37	$505.37	$738.09	$738.09	$717.65	$717.65	$634.84	$634.84
30	$605.32	$605.32	$597.57	$597.57	$512.60	$512.60	$748.65	$748.65	$727.91	$727.91	$643.92	$643.92
31	$618.12	$618.12	$610.20	$610.20	$523.44	$523.44	$764.48	$764.48	$743.30	$743.30	$657.54	$657.54
32	$630.92	$630.92	$622.84	$622.84	$534.28	$534.28	$780.31	$780.31	$758.69	$758.69	$671.15	$671.15
33	$638.92	$638.92	$630.74	$630.74	$541.05	$541.05	$790.20	$790.20	$768.31	$768.31	$679.66	$679.66
34	$647.45	$647.45	$639.16	$639.16	$548.28	$548.28	$800.75	$800.75	$778.57	$778.57	$688.74	$688.74
35	$651.72	$651.72	$643.37	$643.37	$551.89	$551.89	$806.03	$806.03	$783.71	$783.71	$693.28	$693.28
36	$655.98	$655.98	$647.58	$647.58	$555.50	$555.50	$811.31	$811.31	$788.84	$788.84	$697.82	$697.82
37	$660.25	$660.25	$651.79	$651.79	$559.12	$559.12	$816.58	$816.58	$793.97	$793.97	$702.35	$702.35
38	$664.52	$664.52	$656.01	$656.01	$562.73	$562.73	$821.86	$821.86	$799.10	$799.10	$706.89	$706.89
39	$673.05	$673.05	$664.43	$664.43	$569.96	$569.96	$832.42	$832.42	$809.36	$809.36	$715.97	$715.97
40	$681.58	$681.58	$672.85	$672.85	$577.18	$577.18	$842.97	$842.97	$819.62	$819.62	$725.05	$725.05
41	$694.38	$694.38	$685.49	$685.49	$588.02	$588.02	$858.80	$858.80	$835.01	$835.01	$738.66	$738.66
42	$706.65	$706.65	$697.60	$697.60	$598.41	$598.41	$873.97	$873.97	$849.76	$849.76	$751.71	$751.71
43	$723.72	$723.72	$714.45	$714.45	$612.86	$612.86	$895.08	$895.08	$870.28	$870.28	$769.87	$769.87
44	$745.05	$745.05	$735.51	$735.51	$630.93	$630.93	$921.46	$921.46	$895.94	$895.94	$792.56	$792.56
45	$770.11	$770.11	$760.25	$760.25	$652.15	$652.15	$952.46	$952.46	$926.08	$926.08	$819.22	$819.22
46	$799.98	$799.98	$789.74	$789.74	$677.45	$677.45	$989.40	$989.40	$962.00	$962.00	$851.00	$851.00
47	$833.58	$833.58	$822.90	$822.90	$705.90	$705.90	$1,030.95	$1,030.95	$1,002.40	$1,002.40	$886.74	$886.74
48	$871.98	$871.98	$860.81	$860.81	$738.42	$738.42	$1,078.45	$1,078.45	$1,048.57	$1,048.57	$927.58	$927.58
49	$909.84	$909.84	$898.19	$898.19	$770.48	$770.48	$1,125.28	$1,125.28	$1,094.11	$1,094.11	$967.86	$967.86
50	$952.51	$952.51	$940.31	$940.31	$806.61	$806.61	$1,178.05	$1,178.05	$1,145.42	$1,145.42	$1,013.25	$1,013.25
51	$994.64	$994.64	$981.90	$981.90	$842.29	$842.29	$1,230.15	$1,230.15	$1,196.08	$1,196.08	$1,058.07	$1,058.07
52	$1,041.04	$1,041.04	$1,027.71	$1,027.71	$881.58	$881.58	$1,287.54	$1,287.54	$1,251.88	$1,251.88	$1,107.43	$1,107.43
53	$1,087.97	$1,087.97	$1,074.04	$1,074.04	$921.33	$921.33	$1,345.58	$1,345.58	$1,308.31	$1,308.31	$1,157.35	$1,157.35
54	$1,138.64	$1,138.64	$1,124.06	$1,124.06	$964.23	$964.23	$1,408.25	$1,408.25	$1,369.24	$1,369.24	$1,211.25	$1,211.25
55	$1,189.30	$1,189.30	$1,174.07	$1,174.07	$1,007.13	$1,007.13	$1,470.91	$1,470.91	$1,430.17	$1,430.17	$1,265.15	$1,265.15
56	$1,244.24	$1,244.24	$1,228.30	$1,228.30	$1,053.65	$1,053.65	$1,538.85	$1,538.85	$1,496.22	$1,496.22	$1,323.58	$1,323.58
57	$1,299.70	$1,299.70	$1,283.06	$1,283.06	$1,100.62	$1,100.62	$1,607.45	$1,607.45	$1,562.92	$1,562.92	$1,382.58	$1,382.58
58	$1,358.90	$1,358.90	$1,341.50	$1,341.50	$1,150.75	$1,150.75	$1,680.66	$1,680.66	$1,634.11	$1,634.11	$1,445.56	$1,445.56
59	$1,388.23	$1,388.23	$1,370.45	$1,370.45	$1,175.59	$1,175.59	$1,716.94	$1,716.94	$1,669.38	$1,669.38	$1,476.76	$1,476.76
60	$1,447.43	$1,447.43	$1,428.89	$1,428.89	$1,225.72	$1,225.72	$1,790.15	$1,790.15	$1,740.57	$1,740.57	$1,539.73	$1,539.73
61	$1,498.63	$1,498.63	$1,479.44	$1,479.44	$1,269.08	$1,269.08	$1,853.48	$1,853.48	$1,802.14	$1,802.14	$1,594.20	$1,594.20
62	$1,532.23	$1,532.23	$1,512.61	$1,512.61	$1,297.53	$1,297.53	$1,895.03	$1,895.03	$1,842.54	$1,842.54	$1,629.94	$1,629.94
63	$1,574.36	$1,574.36	$1,554.20	$1,554.20	$1,333.21	$1,333.21	$1,947.14	$1,947.14	$1,893.21	$1,893.21	$1,674.76	$1,674.76
64+	$1,599.96	$1,599.96	$1,579.47	$1,579.47	$1,354.89	$1,354.89	$1,978.80	$1,978.80	$1,923.99	$1,923.99	$1,701.99	$1,701.99

	N/A		N/A		N/A		N/A		N/A		N/A	
	49740PA0040018		49740PA0020018		49740PA0040023		49740PA0020022		49740PA0040001		49740PA0020001	
	BlueCare PPO $500 Platinum		BlueCare Custom PPO $500 Platinum		BlueCare PPO $750 Platinum		BlueCare Custom PPO $750 Platinum		BlueCare PPO $0 Gold		BlueCare Custom PPO $0 Gold	
	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026	
	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
	U		U		U		U		U		U	
	Platinum		Platinum		Platinum		Platinum		Gold		Gold	
	500		500		750		750		0		0	
	1		1		1		1		1		1	
	9.5		9.5		9.5		9.5		38		38	
	5000		5000		5000		5000		9100		9100	
	Yes		Yes		Yes		Yes		Yes		Yes	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$631.41	$631.41	$536.31	$536.31	$618.28	$618.28	$525.21	$525.21	$599.62	$599.62	$509.44	$509.44
15	$687.53	$687.53	$583.98	$583.98	$673.24	$673.24	$571.90	$571.90	$652.92	$652.92	$554.72	$554.72
16	$708.99	$708.99	$602.21	$602.21	$694.25	$694.25	$589.75	$589.75	$673.30	$673.30	$572.03	$572.03
17	$730.45	$730.45	$620.44	$620.44	$715.27	$715.27	$607.60	$607.60	$693.68	$693.68	$589.35	$589.35
18	$753.56	$753.56	$640.07	$640.07	$737.90	$737.90	$626.82	$626.82	$715.63	$715.63	$607.99	$607.99
19	$776.67	$776.67	$659.70	$659.70	$760.53	$760.53	$646.04	$646.04	$737.57	$737.57	$626.64	$626.64
20	$800.61	$800.61	$680.03	$680.03	$783.96	$783.96	$665.95	$665.95	$760.31	$760.31	$645.95	$645.95
21	$825.37	$825.37	$701.06	$701.06	$808.21	$808.21	$686.55	$686.55	$783.82	$783.82	$665.93	$665.93
22	$825.37	$825.37	$701.06	$701.06	$808.21	$808.21	$686.55	$686.55	$783.82	$783.82	$665.93	$665.93
23	$825.37	$825.37	$701.06	$701.06	$808.21	$808.21	$686.55	$686.55	$783.82	$783.82	$665.93	$665.93
24	$825.37	$825.37	$701.06	$701.06	$808.21	$808.21	$686.55	$686.55	$783.82	$783.82	$665.93	$665.93
25	$828.67	$828.67	$703.86	$703.86	$811.44	$811.44	$689.30	$689.30	$786.96	$786.96	$668.59	$668.59
26	$845.18	$845.18	$717.89	$717.89	$827.61	$827.61	$703.03	$703.03	$802.63	$802.63	$681.91	$681.91
27	$864.99	$864.99	$734.71	$734.71	$847.00	$847.00	$719.50	$719.50	$821.44	$821.44	$697.89	$697.89
28	$897.18	$897.18	$762.05	$762.05	$878.52	$878.52	$746.28	$746.28	$852.01	$852.01	$723.87	$723.87
29	$923.59	$923.59	$784.49	$784.49	$904.39	$904.39	$768.25	$768.25	$877.09	$877.09	$745.18	$745.18
30	$936.79	$936.79	$795.70	$795.70	$917.32	$917.32	$779.23	$779.23	$889.64	$889.64	$755.83	$755.83
31	$956.60	$956.60	$812.53	$812.53	$936.72	$936.72	$795.71	$795.71	$908.45	$908.45	$771.81	$771.81
32	$976.41	$976.41	$829.35	$829.35	$956.11	$956.11	$812.19	$812.19	$927.26	$927.26	$787.80	$787.80
33	$988.79	$988.79	$839.87	$839.87	$968.24	$968.24	$822.49	$822.49	$939.02	$939.02	$797.78	$797.78
34	$1,002.00	$1,002.00	$851.09	$851.09	$981.17	$981.17	$833.47	$833.47	$951.56	$951.56	$808.44	$808.44
35	$1,008.60	$1,008.60	$856.70	$856.70	$987.63	$987.63	$838.96	$838.96	$957.83	$957.83	$813.77	$813.77
36	$1,015.21	$1,015.21	$862.30	$862.30	$994.10	$994.10	$844.46	$844.46	$964.10	$964.10	$819.09	$819.09
37	$1,021.81	$1,021.81	$867.91	$867.91	$1,000.56	$1,000.56	$849.95	$849.95	$970.37	$970.37	$824.42	$824.42
38	$1,028.41	$1,028.41	$873.52	$873.52	$1,007.03	$1,007.03	$855.44	$855.44	$976.64	$976.64	$829.75	$829.75
39	$1,041.62	$1,041.62	$884.74	$884.74	$1,019.96	$1,019.96	$866.43	$866.43	$989.18	$989.18	$840.40	$840.40
40	$1,054.82	$1,054.82	$895.95	$895.95	$1,032.89	$1,032.89	$877.41	$877.41	$1,001.72	$1,001.72	$851.06	$851.06
41	$1,074.63	$1,074.63	$912.78	$912.78	$1,052.29	$1,052.29	$893.89	$893.89	$1,020.53	$1,020.53	$867.04	$867.04
42	$1,093.62	$1,093.62	$928.90	$928.90	$1,070.88	$1,070.88	$909.68	$909.68	$1,038.56	$1,038.56	$882.36	$882.36
43	$1,120.03	$1,120.03	$951.34	$951.34	$1,096.74	$1,096.74	$931.65	$931.65	$1,063.64	$1,063.64	$903.67	$903.67
44	$1,153.04	$1,153.04	$979.38	$979.38	$1,129.07	$1,129.07	$959.11	$959.11	$1,095.00	$1,095.00	$930.30	$930.30
45	$1,191.83	$1,191.83	$1,012.33	$1,012.33	$1,167.06	$1,167.06	$991.38	$991.38	$1,131.84	$1,131.84	$961.60	$961.60
46	$1,238.06	$1,238.06	$1,051.59	$1,051.59	$1,212.32	$1,212.32	$1,029.83	$1,029.83	$1,175.73	$1,175.73	$998.90	$998.90
47	$1,290.05	$1,290.05	$1,095.76	$1,095.76	$1,263.23	$1,263.23	$1,073.08	$1,073.08	$1,225.11	$1,225.11	$1,040.85	$1,040.85
48	$1,349.48	$1,349.48	$1,146.23	$1,146.23	$1,321.42	$1,321.42	$1,122.51	$1,122.51	$1,281.55	$1,281.55	$1,088.80	$1,088.80
49	$1,408.08	$1,408.08	$1,196.01	$1,196.01	$1,378.81	$1,378.81	$1,171.25	$1,171.25	$1,337.20	$1,337.20	$1,136.08	$1,136.08
50	$1,474.11	$1,474.11	$1,252.09	$1,252.09	$1,443.46	$1,443.46	$1,226.18	$1,226.18	$1,399.90	$1,399.90	$1,189.35	$1,189.35
51	$1,539.32	$1,539.32	$1,307.48	$1,307.48	$1,507.31	$1,507.31	$1,280.42	$1,280.42	$1,461.82	$1,461.82	$1,241.96	$1,241.96
52	$1,611.12	$1,611.12	$1,368.47	$1,368.47	$1,577.63	$1,577.63	$1,340.15	$1,340.15	$1,530.02	$1,530.02	$1,299.90	$1,299.90
53	$1,683.75	$1,683.75	$1,430.16	$1,430.16	$1,648.75	$1,648.75	$1,400.56	$1,400.56	$1,598.99	$1,598.99	$1,358.50	$1,358.50
54	$1,762.16	$1,762.16	$1,496.76	$1,496.76	$1,725.53	$1,725.53	$1,465.78	$1,465.78	$1,673.46	$1,673.46	$1,421.76	$1,421.76
55	$1,840.58	$1,840.58	$1,563.36	$1,563.36	$1,802.31	$1,802.31	$1,531.01	$1,531.01	$1,747.92	$1,747.92	$1,485.02	$1,485.02
56	$1,925.59	$1,925.59	$1,635.57	$1,635.57	$1,885.55	$1,885.55	$1,601.72	$1,601.72	$1,828.65	$1,828.65	$1,553.61	$1,553.61
57	$2,011.43	$2,011.43	$1,708.48	$1,708.48	$1,969.61	$1,969.61	$1,673.12	$1,673.12	$1,910.17	$1,910.17	$1,622.87	$1,622.87
58	$2,103.04	$2,103.04	$1,786.30	$1,786.30	$2,059.32	$2,059.32	$1,749.33	$1,749.33	$1,997.17	$1,997.17	$1,696.79	$1,696.79
59	$2,148.44	$2,148.44	$1,824.86	$1,824.86	$2,103.77	$2,103.77	$1,787.09	$1,787.09	$2,040.28	$2,040.28	$1,733.42	$1,733.42
60	$2,240.05	$2,240.05	$1,902.68	$1,902.68	$2,193.48	$2,193.48	$1,863.30	$1,863.30	$2,127.29	$2,127.29	$1,807.33	$1,807.33
61	$2,319.29	$2,319.29	$1,969.98	$1,969.98	$2,271.07	$2,271.07	$1,929.21	$1,929.21	$2,202.53	$2,202.53	$1,871.26	$1,871.26
62	$2,371.29	$2,371.29	$2,014.15	$2,014.15	$2,321.99	$2,321.99	$1,972.46	$1,972.46	$2,251.91	$2,251.91	$1,913.22	$1,913.22
63	$2,436.49	$2,436.49	$2,069.53	$2,069.53	$2,385.84	$2,385.84	$2,026.70	$2,026.70	$2,313.84	$2,313.84	$1,965.83	$1,965.83
64	$2,476.11	$2,476.11	$2,103.18	$2,103.18	$2,424.63	$2,424.63	$2,059.65	$2,059.65	$2,351.46	$2,351.46	$1,997.79	$1,997.79

	N/A		N/A		N/A		N/A		N/A		N/A	
	49740PA0040017		49740PA0020017		49740PA0040005		49740PA0020005		49740PA0040006		49740PA0020006	
	BlueCare PPO $500 Gold		BlueCare Custom PPO $500 Gold		BlueCare PPO $1000 Gold		BlueCare Custom PPO $1000 Gold		BlueCare PPO $1250 Gold		BlueCare Custom PPO $1250 Gold	
	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026	
	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
	U		U		U		U		U		U	
	Gold		Gold		Gold		Gold		Gold		Gold	
	500		500		1000		1000		1250		1250	
	1		1		1		1		1		1	
	28.5		28.5		28.5		28.5		33.25		33.25	
	10600		10600		10600		10600		10600		10600	
	Yes		Yes		Yes		Yes		Yes		Yes	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$560.88	$560.88	$476.69	$476.69	$540.77	$540.77	$459.69	$459.69	$549.40	$549.40	$466.98	$466.98
15	$610.74	$610.74	$519.06	$519.06	$588.84	$588.84	$500.55	$500.55	$598.24	$598.24	$508.49	$508.49
16	$629.80	$629.80	$535.26	$535.26	$607.22	$607.22	$516.17	$516.17	$616.91	$616.91	$524.36	$524.36
17	$648.86	$648.86	$551.46	$551.46	$625.60	$625.60	$531.80	$531.80	$635.58	$635.58	$540.23	$540.23
18	$669.39	$669.39	$568.91	$568.91	$645.39	$645.39	$548.62	$548.62	$655.69	$655.69	$557.32	$557.32
19	$689.92	$689.92	$586.36	$586.36	$665.18	$665.18	$565.45	$565.45	$675.80	$675.80	$574.41	$574.41
20	$711.18	$711.18	$604.43	$604.43	$685.68	$685.68	$582.87	$582.87	$696.62	$696.62	$592.12	$592.12
21	$733.18	$733.18	$623.12	$623.12	$706.89	$706.89	$600.90	$600.90	$718.17	$718.17	$610.43	$610.43
22	$733.18	$733.18	$623.12	$623.12	$706.89	$706.89	$600.90	$600.90	$718.17	$718.17	$610.43	$610.43
23	$733.18	$733.18	$623.12	$623.12	$706.89	$706.89	$600.90	$600.90	$718.17	$718.17	$610.43	$610.43
24	$733.18	$733.18	$623.12	$623.12	$706.89	$706.89	$600.90	$600.90	$718.17	$718.17	$610.43	$610.43
25	$736.11	$736.11	$625.61	$625.61	$709.72	$709.72	$603.30	$603.30	$721.04	$721.04	$612.87	$612.87
26	$750.78	$750.78	$638.07	$638.07	$723.86	$723.86	$615.32	$615.32	$735.41	$735.41	$625.08	$625.08
27	$768.37	$768.37	$653.03	$653.03	$740.82	$740.82	$629.74	$629.74	$752.64	$752.64	$639.73	$639.73
28	$796.97	$796.97	$677.33	$677.33	$768.39	$768.39	$653.18	$653.18	$780.65	$780.65	$663.54	$663.54
29	$820.43	$820.43	$697.27	$697.27	$791.01	$791.01	$672.41	$672.41	$803.63	$803.63	$683.07	$683.07
30	$832.16	$832.16	$707.24	$707.24	$802.32	$802.32	$682.02	$682.02	$815.12	$815.12	$692.84	$692.84
31	$849.76	$849.76	$722.20	$722.20	$819.29	$819.29	$696.44	$696.44	$832.36	$832.36	$707.49	$707.49
32	$867.35	$867.35	$737.15	$737.15	$836.25	$836.25	$710.86	$710.86	$849.60	$849.60	$722.14	$722.14
33	$878.35	$878.35	$746.50	$746.50	$846.85	$846.85	$719.88	$719.88	$860.37	$860.37	$731.30	$731.30
34	$890.08	$890.08	$756.47	$756.47	$858.16	$858.16	$729.49	$729.49	$871.86	$871.86	$741.06	$741.06
35	$895.95	$895.95	$761.45	$761.45	$863.82	$863.82	$734.30	$734.30	$877.60	$877.60	$745.95	$745.95
36	$901.81	$901.81	$766.44	$766.44	$869.47	$869.47	$739.11	$739.11	$883.35	$883.35	$750.83	$750.83
37	$907.68	$907.68	$771.42	$771.42	$875.13	$875.13	$743.91	$743.91	$889.09	$889.09	$755.71	$755.71
38	$913.54	$913.54	$776.41	$776.41	$880.78	$880.78	$748.72	$748.72	$894.84	$894.84	$760.60	$760.60
39	$925.27	$925.27	$786.38	$786.38	$892.10	$892.10	$758.34	$758.34	$906.33	$906.33	$770.36	$770.36
40	$937.00	$937.00	$796.35	$796.35	$903.41	$903.41	$767.95	$767.95	$917.82	$917.82	$780.13	$780.13
41	$954.60	$954.60	$811.30	$811.30	$920.37	$920.37	$782.37	$782.37	$935.06	$935.06	$794.78	$794.78
42	$971.46	$971.46	$825.63	$825.63	$936.63	$936.63	$796.19	$796.19	$951.58	$951.58	$808.82	$808.82
43	$994.93	$994.93	$845.57	$845.57	$959.25	$959.25	$815.42	$815.42	$974.56	$974.56	$828.35	$828.35
44	$1,024.25	$1,024.25	$870.50	$870.50	$987.53	$987.53	$839.46	$839.46	$1,003.28	$1,003.28	$852.77	$852.77
45	$1,058.71	$1,058.71	$899.79	$899.79	$1,020.75	$1,020.75	$867.70	$867.70	$1,037.04	$1,037.04	$881.46	$881.46
46	$1,099.77	$1,099.77	$934.68	$934.68	$1,060.34	$1,060.34	$901.35	$901.35	$1,077.26	$1,077.26	$915.65	$915.65
47	$1,145.96	$1,145.96	$973.94	$973.94	$1,104.87	$1,104.87	$939.21	$939.21	$1,122.50	$1,122.50	$954.10	$954.10
48	$1,198.75	$1,198.75	$1,018.80	$1,018.80	$1,155.77	$1,155.77	$982.47	$982.47	$1,174.21	$1,174.21	$998.05	$998.05
49	$1,250.81	$1,250.81	$1,063.04	$1,063.04	$1,205.95	$1,205.95	$1,025.14	$1,025.14	$1,225.20	$1,225.20	$1,041.39	$1,041.39
50	$1,309.46	$1,309.46	$1,112.89	$1,112.89	$1,262.51	$1,262.51	$1,073.21	$1,073.21	$1,282.65	$1,282.65	$1,090.23	$1,090.23
51	$1,367.38	$1,367.38	$1,162.12	$1,162.12	$1,318.35	$1,318.35	$1,120.68	$1,120.68	$1,339.39	$1,339.39	$1,138.45	$1,138.45
52	$1,431.17	$1,431.17	$1,216.33	$1,216.33	$1,379.85	$1,379.85	$1,172.96	$1,172.96	$1,401.87	$1,401.87	$1,191.56	$1,191.56
53	$1,495.69	$1,495.69	$1,271.16	$1,271.16	$1,442.06	$1,442.06	$1,225.84	$1,225.84	$1,465.07	$1,465.07	$1,245.28	$1,245.28
54	$1,565.34	$1,565.34	$1,330.36	$1,330.36	$1,509.21	$1,509.21	$1,282.92	$1,282.92	$1,533.29	$1,533.29	$1,303.27	$1,303.27
55	$1,634.99	$1,634.99	$1,389.56	$1,389.56	$1,576.36	$1,576.36	$1,340.01	$1,340.01	$1,601.52	$1,601.52	$1,361.26	$1,361.26
56	$1,710.51	$1,710.51	$1,453.74	$1,453.74	$1,649.17	$1,649.17	$1,401.90	$1,401.90	$1,675.49	$1,675.49	$1,424.13	$1,424.13
57	$1,786.76	$1,786.76	$1,518.54	$1,518.54	$1,722.69	$1,722.69	$1,464.39	$1,464.39	$1,750.18	$1,750.18	$1,487.62	$1,487.62
58	$1,868.14	$1,868.14	$1,587.71	$1,587.71	$1,801.16	$1,801.16	$1,531.09	$1,531.09	$1,829.90	$1,829.90	$1,555.38	$1,555.38
59	$1,908.47	$1,908.47	$1,621.98	$1,621.98	$1,840.03	$1,840.03	$1,564.14	$1,564.14	$1,869.40	$1,869.40	$1,588.95	$1,588.95
60	$1,989.85	$1,989.85	$1,691.15	$1,691.15	$1,918.50	$1,918.50	$1,630.84	$1,630.84	$1,949.11	$1,949.11	$1,656.71	$1,656.71
61	$2,060.24	$2,060.24	$1,750.97	$1,750.97	$1,986.36	$1,986.36	$1,688.53	$1,688.53	$2,018.06	$2,018.06	$1,715.31	$1,715.31
62	$2,106.43	$2,106.43	$1,790.22	$1,790.22	$2,030.89	$2,030.89	$1,726.39	$1,726.39	$2,063.30	$2,063.30	$1,753.77	$1,753.77
63	$2,164.35	$2,164.35	$1,839.45	$1,839.45	$2,086.74	$2,086.74	$1,773.86	$1,773.86	$2,120.04	$2,120.04	$1,801.99	$1,801.99
64	$2,199.54	$2,199.54	$1,869.36	$1,869.36	$2,120.67	$2,120.67	$1,802.70	$1,802.70	$2,154.51	$2,154.51	$1,831.29	$1,831.29

	N/A		N/A		N/A		N/A		N/A		N/A	
	49740PA0040007		49740PA0020007		49740PA0040008		49740PA0020008		49740PA0050001		49740PA0030001	
	BlueCare PPO $1400 Gold		BlueCare Custom PPO $1400 Gold		BlueCare PPO $1500 Gold		BlueCare Custom PPO $1500 Gold		BlueCare QHD PPO $1750 Gold		BlueCare Custom QHD PPO $1750 Gold	
	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-HDHP-SM-2026		CERT-HCB-BCUST-HDHP-SM-2026	
	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
	U		U		U		U		U		U	
	Gold		Gold		Gold		Gold		Gold		Gold	
	1400		1400		1500		1500		1750		1750	
	1		1		1		1		1		1	
	42.75		42.75		19		19		14.25		14.25	
	9100		9100		10600		10600		5000		5000	
	Yes		Yes		Yes		Yes		Yes		Yes	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	$524.78	$524.78	$446.17	$446.17	$546.68	$546.68	$464.69	$464.69	$536.56	$536.56	$456.13	$456.13
15	$571.43	$571.43	$485.83	$485.83	$595.28	$595.28	$506.00	$506.00	$584.26	$584.26	$496.68	$496.68
16	$589.27	$589.27	$500.99	$500.99	$613.86	$613.86	$521.79	$521.79	$602.49	$602.49	$512.18	$512.18
17	$607.10	$607.10	$516.16	$516.16	$632.44	$632.44	$537.58	$537.58	$620.73	$620.73	$527.68	$527.68
18	$626.31	$626.31	$532.49	$532.49	$652.45	$652.45	$554.59	$554.59	$640.37	$640.37	$544.38	$544.38
19	$645.52	$645.52	$548.82	$548.82	$672.46	$672.46	$571.60	$571.60	$660.01	$660.01	$561.07	$561.07
20	$665.41	$665.41	$565.73	$565.73	$693.18	$693.18	$589.22	$589.22	$680.35	$680.35	$578.36	$578.36
21	$685.99	$685.99	$583.23	$583.23	$714.62	$714.62	$607.44	$607.44	$701.39	$701.39	$596.25	$596.25
22	$685.99	$685.99	$583.23	$583.23	$714.62	$714.62	$607.44	$607.44	$701.39	$701.39	$596.25	$596.25
23	$685.99	$685.99	$583.23	$583.23	$714.62	$714.62	$607.44	$607.44	$701.39	$701.39	$596.25	$596.25
24	$685.99	$685.99	$583.23	$583.23	$714.62	$714.62	$607.44	$607.44	$701.39	$701.39	$596.25	$596.25
25	$688.73	$688.73	$585.56	$585.56	$717.48	$717.48	$609.87	$609.87	$704.20	$704.20	$598.64	$598.64
26	$702.45	$702.45	$597.23	$597.23	$731.77	$731.77	$622.02	$622.02	$718.22	$718.22	$610.56	$610.56
27	$718.92	$718.92	$611.23	$611.23	$748.92	$748.92	$636.60	$636.60	$735.06	$735.06	$624.87	$624.87
28	$745.67	$745.67	$633.97	$633.97	$776.79	$776.79	$660.29	$660.29	$762.41	$762.41	$648.12	$648.12
29	$767.62	$767.62	$652.63	$652.63	$799.66	$799.66	$679.73	$679.73	$784.86	$784.86	$667.20	$667.20
30	$778.60	$778.60	$661.97	$661.97	$811.09	$811.09	$689.44	$689.44	$796.08	$796.08	$676.74	$676.74
31	$795.06	$795.06	$675.96	$675.96	$828.24	$828.24	$704.02	$704.02	$812.91	$812.91	$691.05	$691.05
32	$811.53	$811.53	$689.96	$689.96	$845.40	$845.40	$718.60	$718.60	$829.74	$829.74	$705.36	$705.36
33	$821.82	$821.82	$698.71	$698.71	$856.11	$856.11	$727.71	$727.71	$840.27	$840.27	$714.31	$714.31
34	$832.79	$832.79	$708.04	$708.04	$867.55	$867.55	$737.43	$737.43	$851.49	$851.49	$723.85	$723.85
35	$838.28	$838.28	$712.71	$712.71	$873.27	$873.27	$742.29	$742.29	$857.10	$857.10	$728.62	$728.62
36	$843.77	$843.77	$717.37	$717.37	$878.98	$878.98	$747.15	$747.15	$862.71	$862.71	$733.39	$733.39
37	$849.26	$849.26	$722.04	$722.04	$884.70	$884.70	$752.01	$752.01	$868.32	$868.32	$738.16	$738.16
38	$854.74	$854.74	$726.70	$726.70	$890.42	$890.42	$756.87	$756.87	$873.93	$873.93	$742.93	$742.93
39	$865.72	$865.72	$736.04	$736.04	$901.85	$901.85	$766.59	$766.59	$885.15	$885.15	$752.47	$752.47
40	$876.70	$876.70	$745.37	$745.37	$913.28	$913.28	$776.31	$776.31	$896.38	$896.38	$762.01	$762.01
41	$893.16	$893.16	$759.37	$759.37	$930.44	$930.44	$790.89	$790.89	$913.21	$913.21	$776.32	$776.32
42	$908.94	$908.94	$772.78	$772.78	$946.87	$946.87	$804.86	$804.86	$929.34	$929.34	$790.03	$790.03
43	$930.89	$930.89	$791.44	$791.44	$969.74	$969.74	$824.30	$824.30	$951.79	$951.79	$809.11	$809.11
44	$958.33	$958.33	$814.77	$814.77	$998.32	$998.32	$848.59	$848.59	$979.84	$979.84	$832.96	$832.96
45	$990.57	$990.57	$842.18	$842.18	$1,031.91	$1,031.91	$877.14	$877.14	$1,012.81	$1,012.81	$860.99	$860.99
46	$1,028.99	$1,028.99	$874.85	$874.85	$1,071.93	$1,071.93	$911.16	$911.16	$1,052.09	$1,052.09	$894.38	$894.38
47	$1,072.20	$1,072.20	$911.59	$911.59	$1,116.95	$1,116.95	$949.43	$949.43	$1,096.27	$1,096.27	$931.94	$931.94
48	$1,121.59	$1,121.59	$953.58	$953.58	$1,168.40	$1,168.40	$993.16	$993.16	$1,146.77	$1,146.77	$974.87	$974.87
49	$1,170.30	$1,170.30	$994.99	$994.99	$1,219.14	$1,219.14	$1,036.29	$1,036.29	$1,196.57	$1,196.57	$1,017.20	$1,017.20
50	$1,225.18	$1,225.18	$1,041.65	$1,041.65	$1,276.31	$1,276.31	$1,084.89	$1,084.89	$1,252.68	$1,252.68	$1,064.90	$1,064.90
51	$1,279.37	$1,279.37	$1,087.72	$1,087.72	$1,332.77	$1,332.77	$1,132.88	$1,132.88	$1,308.09	$1,308.09	$1,112.01	$1,112.01
52	$1,339.05	$1,339.05	$1,138.46	$1,138.46	$1,394.94	$1,394.94	$1,185.72	$1,185.72	$1,369.11	$1,369.11	$1,163.88	$1,163.88
53	$1,399.42	$1,399.42	$1,189.79	$1,189.79	$1,457.82	$1,457.82	$1,239.18	$1,239.18	$1,430.84	$1,430.84	$1,216.35	$1,216.35
54	$1,464.59	$1,464.59	$1,245.20	$1,245.20	$1,525.71	$1,525.71	$1,296.88	$1,296.88	$1,497.47	$1,497.47	$1,272.99	$1,272.99
55	$1,529.76	$1,529.76	$1,300.60	$1,300.60	$1,593.60	$1,593.60	$1,354.59	$1,354.59	$1,564.10	$1,564.10	$1,329.64	$1,329.64
56	$1,600.41	$1,600.41	$1,360.68	$1,360.68	$1,667.21	$1,667.21	$1,417.16	$1,417.16	$1,636.34	$1,636.34	$1,391.05	$1,391.05
57	$1,671.76	$1,671.76	$1,421.33	$1,421.33	$1,741.53	$1,741.53	$1,480.33	$1,480.33	$1,709.29	$1,709.29	$1,453.06	$1,453.06
58	$1,747.90	$1,747.90	$1,486.07	$1,486.07	$1,820.85	$1,820.85	$1,547.76	$1,547.76	$1,787.14	$1,787.14	$1,519.25	$1,519.25
59	$1,785.63	$1,785.63	$1,518.15	$1,518.15	$1,860.16	$1,860.16	$1,581.17	$1,581.17	$1,825.72	$1,825.72	$1,552.04	$1,552.04
60	$1,861.78	$1,861.78	$1,582.89	$1,582.89	$1,939.48	$1,939.48	$1,648.59	$1,648.59	$1,903.57	$1,903.57	$1,618.22	$1,618.22
61	$1,927.63	$1,927.63	$1,638.88	$1,638.88	$2,008.08	$2,008.08	$1,706.91	$1,706.91	$1,970.91	$1,970.91	$1,675.46	$1,675.46
62	$1,970.85	$1,970.85	$1,675.62	$1,675.62	$2,053.10	$2,053.10	$1,745.18	$1,745.18	$2,015.09	$2,015.09	$1,713.03	$1,713.03
63	$2,025.04	$2,025.04	$1,721.69	$1,721.69	$2,109.56	$2,109.56	$1,793.16	$1,793.16	$2,070.50	$2,070.50	$1,760.13	$1,760.13
64	$2,057.97	$2,057.97	$1,749.69	$1,749.69	$2,143.86	$2,143.86	$1,822.32	$1,822.32	$2,104.17	$2,104.17	$1,788.75	$1,788.75

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040013		49740PA0020013	
Plan Marketing Name =>	BlueCare PPO $2600 Silver		BlueCare Custom PPO $2600 [illegible]	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-[illegible]	
Rating Area =>	Area 3		Area 3	
Network =>	U		U	
Metal =>	Silver		Silver	
Deductible =>	2600		2600	
Coinsurance =>	0.7		0.7	
Copays =>	38		38	
OOP Maximum =>	9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$454.92	$454.92	$387.11	[illegible]
15	$495.36	$495.36	$421.51	[illegible]
16	$510.82	$510.82	$434.67	[illegible]
17	$526.28	$526.28	$447.83	[illegible]
18	$542.93	$542.93	$462.00	[illegible]
19	$559.58	$559.58	$476.16	[illegible]
20	$576.83	$576.83	$490.84	[illegible]
21	$594.67	$594.67	$506.02	[illegible]
22	$594.67	$594.67	$506.02	[illegible]
23	$594.67	$594.67	$506.02	[illegible]
24	$594.67	$594.67	$506.02	[illegible]
25	$597.05	$597.05	$508.04	[illegible]
26	$608.94	$608.94	$518.16	[illegible]
27	$623.21	$623.21	$530.31	[illegible]

Company Name: Highmark Care Benefits (HCB)
Market: Small Group
Product: PPO
Effective Date of Rates: July 1, 2026 **Ending date of Rates:** September 30, 2026

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040002		49740PA0020002		49740PA0040011		49740PA0020011		49740PA0040018		49740PA0020018		49740PA0040023		49740PA0020022	
Plan Marketing Name =>	BlueCare PPO $0 Platinum		BlueCare Custom PPO $0 Platinum		BlueCare PPO $250 Platinum		BlueCare Custom PPO $250 Platinum		BlueCare PPO $500 Platinum		BlueCare Custom PPO $500 Platinum		BlueCare PPO $750 Platinum		BlueCare Custom PPO $750 Platinum	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	0		0		250		250		500		500		750		750	
Coinsurance =>	1		1		1		1		1		1		1		1	
Copays =>	23.75		23.75		9.5		9.5		9.5		9.5		9.5		9.5	
OOP Maximum =>	5000		5000		8700		8700		5000		5000		5000		5000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$661.84	$661.84	$562.11	$562.11	$657.92	$657.92	$558.80	$558.80	$651.19	$651.19	$553.12	$553.12	$637.66	$637.66	$541.67	$541.67
15	$720.67	$720.67	$612.08	$612.08	$716.40	$716.40	$608.47	$608.47	$709.07	$709.07	$602.28	$602.28	$694.34	$694.34	$589.82	$589.82
16	$743.16	$743.16	$631.18	$631.18	$738.77	$738.77	$627.47	$627.47	$731.21	$731.21	$621.08	$621.08	$716.01	$716.01	$608.23	$608.23
17	$765.66	$765.66	$650.29	$650.29	$761.13	$761.13	$646.46	$646.46	$753.34	$753.34	$639.88	$639.88	$737.68	$737.68	$626.64	$626.64
18	$789.88	$789.88	$670.86	$670.86	$785.21	$785.21	$666.91	$666.91	$777.17	$777.17	$660.13	$660.13	$761.02	$761.02	$646.47	$646.47
19	$814.11	$814.11	$691.44	$691.44	$809.29	$809.29	$687.36	$687.36	$801.01	$801.01	$680.37	$680.37	$784.36	$784.36	$666.29	$666.29
20	$839.20	$839.20	$712.75	$712.75	$834.23	$834.23	$708.55	$708.55	$825.69	$825.69	$701.34	$701.34	$808.53	$808.53	$686.83	$686.83
21	$865.15	$865.15	$734.79	$734.79	$860.03	$860.03	$730.46	$730.46	$851.23	$851.23	$723.03	$723.03	$833.54	$833.54	$708.07	$708.07
22	$865.15	$865.15	$734.79	$734.79	$860.03	$860.03	$730.46	$730.46	$851.23	$851.23	$723.03	$723.03	$833.54	$833.54	$708.07	$708.07
23	$865.15	$865.15	$734.79	$734.79	$860.03	$860.03	$730.46	$730.46	$851.23	$851.23	$723.03	$723.03	$833.54	$833.54	$708.07	$708.07
24	$865.15	$865.15	$734.79	$734.79	$860.03	$860.03	$730.46	$730.46	$851.23	$851.23	$723.03	$723.03	$833.54	$833.54	$708.07	$708.07
25	$868.61	$868.61	$737.73	$737.73	$863.47	$863.47	$733.38	$733.38	$854.63	$854.63	$725.92	$725.92	$836.87	$836.87	$710.90	$710.90
26	$885.91	$885.91	$752.42	$752.42	$880.67	$880.67	$747.99	$747.99	$871.66	$871.66	$740.38	$740.38	$853.54	$853.54	$725.06	$725.06
27	$906.68	$906.68	$770.06	$770.06	$901.31	$901.31	$765.52	$765.52	$892.09	$892.09	$757.74	$757.74	$873.55	$873.55	$742.06	$742.06
28	$940.42	$940.42	$798.72	$798.72	$934.85	$934.85	$794.01	$794.01	$925.29	$925.29	$785.93	$785.93	$906.06	$906.06	$769.67	$769.67
29	$968.10	$968.10	$822.23	$822.23	$962.37	$962.37	$817.38	$817.38	$952.53	$952.53	$809.07	$809.07	$932.73	$932.73	$792.33	$792.33
30	$981.95	$981.95	$833.99	$833.99	$976.13	$976.13	$829.07	$829.07	$966.15	$966.15	$820.64	$820.64	$946.07	$946.07	$803.66	$803.66
31	$1,002.71	$1,002.71	$851.62	$851.62	$996.77	$996.77	$846.60	$846.60	$986.58	$986.58	$837.99	$837.99	$966.07	$966.07	$820.65	$820.65
32	$1,023.47	$1,023.47	$869.26	$869.26	$1,017.42	$1,017.42	$864.13	$864.13	$1,007.01	$1,007.01	$855.34	$855.34	$986.08	$986.08	$837.65	$837.65
33	$1,036.45	$1,036.45	$880.28	$880.28	$1,030.32	$1,030.32	$875.09	$875.09	$1,019.77	$1,019.77	$866.19	$866.19	$998.58	$998.58	$848.27	$848.27
34	$1,050.29	$1,050.29	$892.04	$892.04	$1,044.08	$1,044.08	$886.78	$886.78	$1,033.39	$1,033.39	$877.76	$877.76	$1,011.92	$1,011.92	$859.60	$859.60
35	$1,057.21	$1,057.21	$897.91	$897.91	$1,050.96	$1,050.96	$892.62	$892.62	$1,040.20	$1,040.20	$883.54	$883.54	$1,018.59	$1,018.59	$865.26	$865.26
36	$1,064.13	$1,064.13	$903.79	$903.79	$1,057.84	$1,057.84	$898.47	$898.47	$1,047.01	$1,047.01	$889.33	$889.33	$1,025.25	$1,025.25	$870.93	$870.93
37	$1,071.06	$1,071.06	$909.67	$909.67	$1,064.72	$1,064.72	$904.31	$904.31	$1,053.82	$1,053.82	$895.11	$895.11	$1,031.92	$1,031.92	$876.59	$876.59
38	$1,077.98	$1,077.98	$915.55	$915.55	$1,071.60	$1,071.60	$910.15	$910.15	$1,060.63	$1,060.63	$900.90	$900.90	$1,038.59	$1,038.59	$882.26	$882.26
39	$1,091.82	$1,091.82	$927.30	$927.30	$1,085.36	$1,085.36	$921.84	$921.84	$1,074.25	$1,074.25	$912.46	$912.46	$1,051.93	$1,051.93	$893.58	$893.58
40	$1,105.66	$1,105.66	$939.06	$939.06	$1,099.12	$1,099.12	$933.53	$933.53	$1,087.87	$1,087.87	$924.03	$924.03	$1,065.26	$1,065.26	$904.91	$904.91
41	$1,126.43	$1,126.43	$956.70	$956.70	$1,119.76	$1,119.76	$951.06	$951.06	$1,108.30	$1,108.30	$941.39	$941.39	$1,085.27	$1,085.27	$921.91	$921.91
42	$1,146.32	$1,146.32	$973.60	$973.60	$1,139.54	$1,139.54	$967.86	$967.86	$1,127.88	$1,127.88	$958.01	$958.01	$1,104.44	$1,104.44	$938.19	$938.19
43	$1,174.01	$1,174.01	$997.11	$997.11	$1,167.06	$1,167.06	$991.23	$991.23	$1,155.12	$1,155.12	$981.15	$981.15	$1,131.11	$1,131.11	$960.85	$960.85
44	$1,208.61	$1,208.61	$1,026.50	$1,026.50	$1,201.46	$1,201.46	$1,020.45	$1,020.45	$1,189.17	$1,189.17	$1,010.07	$1,010.07	$1,164.46	$1,164.46	$989.17	$989.17
45	$1,249.28	$1,249.28	$1,061.04	$1,061.04	$1,241.88	$1,241.88	$1,054.78	$1,054.78	$1,229.18	$1,229.18	$1,044.06	$1,044.06	$1,203.63	$1,203.63	$1,022.45	$1,022.45
46	$1,297.73	$1,297.73	$1,102.19	$1,102.19	$1,290.05	$1,290.05	$1,095.69	$1,095.69	$1,276.85	$1,276.85	$1,084.55	$1,084.55	$1,250.31	$1,250.31	$1,062.11	$1,062.11
47	$1,352.23	$1,352.23	$1,148.48	$1,148.48	$1,344.23	$1,344.23	$1,141.71	$1,141.71	$1,330.47	$1,330.47	$1,130.10	$1,130.10	$1,302.82	$1,302.82	$1,106.71	$1,106.71
48	$1,414.52	$1,414.52	$1,201.38	$1,201.38	$1,406.15	$1,406.15	$1,194.30	$1,194.30	$1,391.76	$1,391.76	$1,182.15	$1,182.15	$1,362.84	$1,362.84	$1,157.69	$1,157.69
49	$1,475.95	$1,475.95	$1,253.55	$1,253.55	$1,467.21	$1,467.21	$1,246.16	$1,246.16	$1,452.20	$1,452.20	$1,233.49	$1,233.49	$1,422.02	$1,422.02	$1,207.97	$1,207.97
50	$1,545.16	$1,545.16	$1,312.33	$1,312.33	$1,536.01	$1,536.01	$1,304.60	$1,304.60	$1,520.30	$1,520.30	$1,291.33	$1,291.33	$1,488.70	$1,488.70	$1,264.61	$1,264.61
51	$1,613.50	$1,613.50	$1,370.38	$1,370.38	$1,603.96	$1,603.96	$1,362.31	$1,362.31	$1,587.54	$1,587.54	$1,348.45	$1,348.45	$1,554.55	$1,554.55	$1,320.55	$1,320.55
52	$1,688.77	$1,688.77	$1,434.31	$1,434.31	$1,678.78	$1,678.78	$1,425.86	$1,425.86	$1,661.60	$1,661.60	$1,411.35	$1,411.35	$1,627.07	$1,627.07	$1,382.15	$1,382.15
53	$1,764.91	$1,764.91	$1,498.97	$1,498.97	$1,754.46	$1,754.46	$1,490.14	$1,490.14	$1,736.51	$1,736.51	$1,474.98	$1,474.98	$1,700.42	$1,700.42	$1,444.46	$1,444.46
54	$1,847.10	$1,847.10	$1,568.78	$1,568.78	$1,836.16	$1,836.16	$1,559.53	$1,559.53	$1,817.38	$1,817.38	$1,543.67	$1,543.67	$1,779.61	$1,779.61	$1,511.73	$1,511.73
55	$1,929.28	$1,929.28	$1,638.58	$1,638.58	$1,917.87	$1,917.87	$1,628.93	$1,628.93	$1,898.24	$1,898.24	$1,612.36	$1,612.36	$1,858.79	$1,858.79	$1,579.00	$1,579.00
56	$2,018.39	$2,018.39	$1,714.27	$1,714.27	$2,006.45	$2,006.45	$1,704.16	$1,704.16	$1,985.92	$1,985.92	$1,686.83	$1,686.83	$1,944.65	$1,944.65	$1,651.93	$1,651.93
57	$2,108.37	$2,108.37	$1,790.68	$1,790.68	$2,095.89	$2,095.89	$1,780.13	$1,780.13	$2,074.45	$2,074.45	$1,762.02	$1,762.02	$2,031.34	$2,031.34	$1,725.57	$1,725.57
58	$2,204.40	$2,204.40	$1,872.24	$1,872.24	$2,191.36	$2,191.36	$1,861.21	$1,861.21	$2,168.93	$2,168.93	$1,842.28	$1,842.28	$2,123.86	$2,123.86	$1,804.16	$1,804.16
59	$2,251.99	$2,251.99	$1,912.66	$1,912.66	$2,238.66	$2,238.66	$1,901.39	$1,901.39	$2,215.75	$2,215.75	$1,882.05	$1,882.05	$2,169.70	$2,169.70	$1,843.11	$1,843.11
60	$2,348.02	$2,348.02	$1,994.22	$1,994.22	$2,334.12	$2,334.12	$1,982.47	$1,982.47	$2,310.24	$2,310.24	$1,962.30	$1,962.30	$2,262.23	$2,262.23	$1,921.70	$1,921.70
61	$2,431.07	$2,431.07	$2,064.76	$2,064.76	$2,416.68	$2,416.68	$2,052.59	$2,052.59	$2,391.96	$2,391.96	$2,031.71	$2,031.71	$2,342.25	$2,342.25	$1,989.68	$1,989.68
62	$2,485.58	$2,485.58	$2,111.05	$2,111.05	$2,470.87	$2,470.87	$2,098.61	$2,098.61	$2,445.58	$2,445.58	$2,077.27	$2,077.27	$2,394.76	$2,394.76	$2,034.29	$2,034.29
63	$2,553.92	$2,553.92	$2,169.10	$2,169.10	$2,538.81	$2,538.81	$2,156.32	$2,156.32	$2,512.83	$2,512.83	$2,134.38	$2,134.38	$2,460.61	$2,460.61	$2,090.22	$2,090.22
64+	$2,595.45	$2,595.45	$2,204.37	$2,204.37	$2,580.09	$2,580.09	$2,191.38	$2,191.38	$2,553.69	$2,553.69	$2,169.09	$2,169.09	$2,500.62	$2,500.62	$2,124.21	$2,124.21

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040001		49740PA0020001		49740PA0040017		49740PA0020017		49740PA0040005		49740PA0020005		49740PA0040006		49740PA0020006	
Plan Marketing Name =>	BlueCare PPO $0 Gold		BlueCare Custom PPO $0 Gold		BlueCare PPO $500 Gold		BlueCare Custom PPO $500 Gold		BlueCare PPO $1000 Gold		BlueCare Custom PPO $1000 Gold		BlueCare PPO $1250 Gold		BlueCare Custom PPO $1250 Gold	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		500		500		1000		1000		1250		1250	
Coinsurance =>	1		1		1		1		1		1		1		1	
Copays =>	38		38		28.5		28.5		28.5		28.5		33.25		33.25	
OOP Maximum =>	9100		9100		10600		10600		10600		10600		10600		10600	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$618.41	$618.41	$525.40	$525.40	$578.45	$578.45	$491.63	$491.63	$557.72	$557.72	$474.09	$474.09	$566.61	$566.61	$481.61	$481.61
15	$673.38	$673.38	$572.10	$572.10	$629.87	$629.87	$535.33	$535.33	$607.29	$607.29	$516.24	$516.24	$616.98	$616.98	$524.42	$524.42
16	$694.40	$694.40	$589.96	$589.96	$649.53	$649.53	$552.04	$552.04	$626.25	$626.25	$532.35	$532.35	$636.24	$636.24	$540.79	$540.79
17	$715.42	$715.42	$607.82	$607.82	$669.19	$669.19	$568.75	$568.75	$645.20	$645.20	$548.46	$548.46	$655.49	$655.49	$557.16	$557.16
18	$738.05	$738.05	$627.05	$627.05	$690.36	$690.36	$586.74	$586.74	$665.61	$665.61	$565.81	$565.81	$676.23	$676.23	$574.79	$574.79
19	$760.69	$760.69	$646.28	$646.28	$711.54	$711.54	$604.73	$604.73	$686.03	$686.03	$583.17	$583.17	$696.97	$696.97	$592.42	$592.42
20	$784.13	$784.13	$666.20	$666.20	$733.47	$733.47	$623.37	$623.37	$707.17	$707.17	$601.14	$601.14	$718.45	$718.45	$610.67	$610.67
21	$808.38	$808.38	$686.80	$686.80	$756.15	$756.15	$642.65	$642.65	$729.04	$729.04	$619.73	$619.73	$740.67	$740.67	$629.56	$629.56
22	$808.38	$808.38	$686.80	$686.80	$756.15	$756.15	$642.65	$642.65	$729.04	$729.04	$619.73	$619.73	$740.67	$740.67	$629.56	$629.56
23	$808.38	$808.38	$686.80	$686.80	$756.15	$756.15	$642.65	$642.65	$729.04	$729.04	$619.73	$619.73	$740.67	$740.67	$629.56	$629.56
24	$808.38	$808.38	$686.80	$686.80	$756.15	$756.15	$642.65	$642.65	$729.04	$729.04	$619.73	$619.73	$740.67	$740.67	$629.56	$629.56
25	$811.61	$811.61	$689.55	$689.55	$759.17	$759.17	$645.22	$645.22	$731.96	$731.96	$622.21	$622.21	$743.63	$743.63	$632.08	$632.08
26	$827.78	$827.78	$703.28	$703.28	$774.30	$774.30	$658.07	$658.07	$746.54	$746.54	$634.60	$634.60	$758.45	$758.45	$644.67	$644.67
27	$847.18	$847.18	$719.77	$719.77	$792.45	$792.45	$673.50	$673.50	$764.03	$764.03	$649.48	$649.48	$776.22	$776.22	$659.78	$659.78
28	$878.71	$878.71	$746.55	$746.55	$821.94	$821.94	$698.56	$698.56	$792.47	$792.47	$673.65	$673.65	$805.11	$805.11	$684.33	$684.33
29	$904.58	$904.58	$768.53	$768.53	$846.13	$846.13	$719.13	$719.13	$815.80	$815.80	$693.48	$693.48	$828.81	$828.81	$704.48	$704.48
30	$917.51	$917.51	$779.52	$779.52	$858.23	$858.23	$729.41	$729.41	$827.46	$827.46	$703.39	$703.39	$840.66	$840.66	$714.55	$714.55
31	$936.91	$936.91	$796.00	$796.00	$876.38	$876.38	$744.83	$744.83	$844.96	$844.96	$718.27	$718.27	$858.44	$858.44	$729.66	$729.66
32	$956.31	$956.31	$812.48	$812.48	$894.53	$894.53	$760.25	$760.25	$862.45	$862.45	$733.14	$733.14	$876.21	$876.21	$744.77	$744.77
33	$968.44	$968.44	$822.79	$822.79	$905.87	$905.87	$769.89	$769.89	$873.39	$873.39	$742.44	$742.44	$887.32	$887.32	$754.21	$754.21
34	$981.37	$981.37	$833.78	$833.78	$917.97	$917.97	$780.18	$780.18	$885.05	$885.05	$752.35	$752.35	$899.17	$899.17	$764.29	$764.29
35	$987.84	$987.84	$839.27	$839.27	$924.02	$924.02	$785.32	$785.32	$890.89	$890.89	$757.31	$757.31	$905.10	$905.10	$769.32	$769.32
36	$994.31	$994.31	$844.76	$844.76	$930.06	$930.06	$790.46	$790.46	$896.72	$896.72	$762.27	$762.27	$911.02	$911.02	$774.36	$774.36
37	$1,000.77	$1,000.77	$850.26	$850.26	$936.11	$936.11	$795.60	$795.60	$902.55	$902.55	$767.23	$767.23	$916.95	$916.95	$779.40	$779.40
38	$1,007.24	$1,007.24	$855.75	$855.75	$942.16	$942.16	$800.74	$800.74	$908.38	$908.38	$772.18	$772.18	$922.87	$922.87	$784.43	$784.43
39	$1,020.18	$1,020.18	$866.74	$866.74	$954.26	$954.26	$811.02	$811.02	$920.05	$920.05	$782.10	$782.10	$934.73	$934.73	$794.50	$794.50
40	$1,033.11	$1,033.11	$877.73	$877.73	$966.36	$966.36	$821.31	$821.31	$931.71	$931.71	$792.01	$792.01	$946.58	$946.58	$804.58	$804.58
41	$1,052.51	$1,052.51	$894.21	$894.21	$984.51	$984.51	$836.73	$836.73	$949.21	$949.21	$806.89	$806.89	$964.35	$964.35	$819.69	$819.69
42	$1,071.10	$1,071.10	$910.01	$910.01	$1,001.90	$1,001.90	$851.51	$851.51	$965.98	$965.98	$821.14	$821.14	$981.39	$981.39	$834.17	$834.17
43	$1,096.97	$1,096.97	$931.99	$931.99	$1,026.10	$1,026.10	$872.08	$872.08	$989.31	$989.31	$840.97	$840.97	$1,005.09	$1,005.09	$854.31	$854.31
44	$1,129.31	$1,129.31	$959.46	$959.46	$1,056.34	$1,056.34	$897.78	$897.78	$1,018.47	$1,018.47	$865.76	$865.76	$1,034.72	$1,034.72	$879.50	$879.50
45	$1,167.30	$1,167.30	$991.74	$991.74	$1,091.88	$1,091.88	$927.99	$927.99	$1,052.73	$1,052.73	$894.89	$894.89	$1,069.53	$1,069.53	$909.08	$909.08
46	$1,212.57	$1,212.57	$1,030.20	$1,030.20	$1,134.23	$1,134.23	$963.98	$963.98	$1,093.56	$1,093.56	$929.60	$929.60	$1,111.01	$1,111.01	$944.34	$944.34
47	$1,263.50	$1,263.50	$1,073.47	$1,073.47	$1,181.86	$1,181.86	$1,004.46	$1,004.46	$1,139.49	$1,139.49	$968.64	$968.64	$1,157.67	$1,157.67	$984.00	$984.00
48	$1,321.70	$1,321.70	$1,122.92	$1,122.92	$1,236.31	$1,236.31	$1,050.73	$1,050.73	$1,191.98	$1,191.98	$1,013.26	$1,013.26	$1,211.00	$1,211.00	$1,029.33	$1,029.33
49	$1,379.10	$1,379.10	$1,171.68	$1,171.68	$1,289.99	$1,289.99	$1,096.36	$1,096.36	$1,243.74	$1,243.74	$1,057.26	$1,057.26	$1,263.58	$1,263.58	$1,074.03	$1,074.03
50	$1,443.77	$1,443.77	$1,226.62	$1,226.62	$1,350.48	$1,350.48	$1,147.77	$1,147.77	$1,302.07	$1,302.07	$1,106.84	$1,106.84	$1,322.84	$1,322.84	$1,124.39	$1,124.39
51	$1,507.63	$1,507.63	$1,280.88	$1,280.88	$1,410.22	$1,410.22	$1,198.54	$1,198.54	$1,359.66	$1,359.66	$1,155.80	$1,155.80	$1,381.35	$1,381.35	$1,174.13	$1,174.13
52	$1,577.96	$1,577.96	$1,340.63	$1,340.63	$1,476.00	$1,476.00	$1,254.45	$1,254.45	$1,423.09	$1,423.09	$1,209.71	$1,209.71	$1,445.79	$1,445.79	$1,228.90	$1,228.90
53	$1,649.10	$1,649.10	$1,401.07	$1,401.07	$1,542.55	$1,542.55	$1,311.01	$1,311.01	$1,487.24	$1,487.24	$1,264.25	$1,264.25	$1,510.97	$1,510.97	$1,284.30	$1,284.30
54	$1,725.89	$1,725.89	$1,466.32	$1,466.32	$1,614.38	$1,614.38	$1,372.06	$1,372.06	$1,556.50	$1,556.50	$1,323.12	$1,323.12	$1,581.33	$1,581.33	$1,344.11	$1,344.11
55	$1,802.69	$1,802.69	$1,531.56	$1,531.56	$1,686.21	$1,686.21	$1,433.11	$1,433.11	$1,625.76	$1,625.76	$1,382.00	$1,382.00	$1,651.69	$1,651.69	$1,403.92	$1,403.92
56	$1,885.95	$1,885.95	$1,602.30	$1,602.30	$1,764.10	$1,764.10	$1,499.30	$1,499.30	$1,700.85	$1,700.85	$1,445.83	$1,445.83	$1,727.98	$1,727.98	$1,468.76	$1,468.76
57	$1,970.02	$1,970.02	$1,673.73	$1,673.73	$1,842.74	$1,842.74	$1,566.14	$1,566.14	$1,776.67	$1,776.67	$1,510.28	$1,510.28	$1,805.01	$1,805.01	$1,534.24	$1,534.24
58	$2,059.75	$2,059.75	$1,749.97	$1,749.97	$1,926.67	$1,926.67	$1,637.47	$1,637.47	$1,857.59	$1,857.59	$1,579.07	$1,579.07	$1,887.23	$1,887.23	$1,604.12	$1,604.12
59	$2,104.21	$2,104.21	$1,787.74	$1,787.74	$1,968.26	$1,968.26	$1,672.82	$1,672.82	$1,897.69	$1,897.69	$1,613.16	$1,613.16	$1,927.96	$1,927.96	$1,638.74	$1,638.74
60	$2,193.94	$2,193.94	$1,863.98	$1,863.98	$2,052.19	$2,052.19	$1,744.15	$1,744.15	$1,978.61	$1,978.61	$1,681.95	$1,681.95	$2,010.18	$2,010.18	$1,708.63	$1,708.63
61	$2,271.55	$2,271.55	$1,929.91	$1,929.91	$2,124.78	$2,124.78	$1,805.85	$1,805.85	$2,048.60	$2,048.60	$1,741.44	$1,741.44	$2,081.28	$2,081.28	$1,769.06	$1,769.06
62	$2,322.48	$2,322.48	$1,973.18	$1,973.18	$2,172.42	$2,172.42	$1,846.33	$1,846.33	$2,094.53	$2,094.53	$1,780.48	$1,780.48	$2,127.94	$2,127.94	$1,808.73	$1,808.73
63	$2,386.34	$2,386.34	$2,027.43	$2,027.43	$2,232.15	$2,232.15	$1,897.10	$1,897.10	$2,152.13	$2,152.13	$1,829.44	$1,829.44	$2,186.46	$2,186.46	$1,858.46	$1,858.46
64+	$2,425.14	$2,425.14	$2,060.40	$2,060.40	$2,268.45	$2,268.45	$1,927.95	$1,927.95	$2,187.12	$2,187.12	$1,859.19	$1,859.19	$2,222.01	$2,222.01	$1,888.68	$1,888.68

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040007		49740PA0020007		49740PA0040008		49740PA0020008		49740PA0050001		49740PA0030001		49740PA0040010		49740PA0020010	
Plan Marketing Name =>	BlueCare PPO $1400 Gold		BlueCare Custom PPO $1400 Gold		BlueCare PPO $1500 Gold		BlueCare Custom PPO $1500 Gold		BlueCare QHD PPO $1750 Gold		BlueCare Custom QHD PPO $1750 Gold		BlueCare PPO $2000 Gold		BlueCare Custom PPO $2000 Gold	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-HDHP-SM-2026		CERT-HCB-BCUST-HDHP-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	1400		1400		1500		1500		1750		1750		2000		2000	
Coinsurance =>	1		1		1		1		1		1		0.9		0.9	
Copays =>	42.75		42.75		19		19		14.25		14.25		42.75		42.75	
OOP Maximum =>	9100		9100		10600		10600		5000		5000		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$541.23	$541.23	$460.16	$460.16	$563.82	$563.82	$479.25	$479.25	$553.38	$553.38	$470.43	$470.43	$521.19	$521.19	$443.21	$443.21
15	$589.34	$589.34	$501.06	$501.06	$613.94	$613.94	$521.85	$521.85	$602.57	$602.57	$512.25	$512.25	$567.52	$567.52	$482.61	$482.61
16	$607.73	$607.73	$516.70	$516.70	$633.10	$633.10	$538.14	$538.14	$621.37	$621.37	$528.23	$528.23	$585.24	$585.24	$497.67	$497.67
17	$626.13	$626.13	$532.34	$532.34	$652.26	$652.26	$554.43	$554.43	$640.18	$640.18	$544.22	$544.22	$602.95	$602.95	$512.73	$512.73
18	$645.94	$645.94	$549.18	$549.18	$672.90	$672.90	$571.97	$571.97	$660.44	$660.44	$561.44	$561.44	$622.03	$622.03	$528.96	$528.96
19	$665.75	$665.75	$566.02	$566.02	$693.54	$693.54	$589.51	$589.51	$680.69	$680.69	$578.66	$578.66	$641.10	$641.10	$545.18	$545.18
20	$686.27	$686.27	$583.46	$583.46	$714.91	$714.91	$607.68	$607.68	$701.67	$701.67	$596.49	$596.49	$660.86	$660.86	$561.98	$561.98
21	$707.49	$707.49	$601.51	$601.51	$737.02	$737.02	$626.47	$626.47	$723.37	$723.37	$614.94	$614.94	$681.30	$681.30	$579.36	$579.36
22	$707.49	$707.49	$601.51	$601.51	$737.02	$737.02	$626.47	$626.47	$723.37	$723.37	$614.94	$614.94	$681.30	$681.30	$579.36	$579.36
23	$707.49	$707.49	$601.51	$601.51	$737.02	$737.02	$626.47	$626.47	$723.37	$723.37	$614.94	$614.94	$681.30	$681.30	$579.36	$579.36
24	$707.49	$707.49	$601.51	$601.51	$737.02	$737.02	$626.47	$626.47	$723.37	$723.37	$614.94	$614.94	$681.30	$681.30	$579.36	$579.36
25	$710.32	$710.32	$603.92	$603.92	$739.97	$739.97	$628.98	$628.98	$726.26	$726.26	$617.40	$617.40	$684.03	$684.03	$581.68	$581.68
26	$724.47	$724.47	$615.95	$615.95	$754.71	$754.71	$641.51	$641.51	$740.73	$740.73	$629.70	$629.70	$697.65	$697.65	$593.26	$593.26
27	$741.45	$741.45	$630.38	$630.38	$772.40	$772.40	$656.54	$656.54	$758.09	$758.09	$644.46	$644.46	$714.00	$714.00	$607.17	$607.17
28	$769.04	$769.04	$653.84	$653.84	$801.14	$801.14	$680.97	$680.97	$786.30	$786.30	$668.44	$668.44	$740.57	$740.57	$629.76	$629.76
29	$791.68	$791.68	$673.09	$673.09	$824.73	$824.73	$701.02	$701.02	$809.45	$809.45	$688.12	$688.12	$762.37	$762.37	$648.30	$648.30
30	$803.00	$803.00	$682.71	$682.71	$836.52	$836.52	$711.04	$711.04	$821.02	$821.02	$697.96	$697.96	$773.28	$773.28	$657.57	$657.57
31	$819.98	$819.98	$697.15	$697.15	$854.21	$854.21	$726.08	$726.08	$838.39	$838.39	$712.72	$712.72	$789.63	$789.63	$671.48	$671.48
32	$836.96	$836.96	$711.59	$711.59	$871.89	$871.89	$741.11	$741.11	$855.75	$855.75	$727.47	$727.47	$805.98	$805.98	$685.38	$685.38
33	$847.57	$847.57	$720.61	$720.61	$882.95	$882.95	$750.51	$750.51	$866.60	$866.60	$736.70	$736.70	$816.20	$816.20	$694.07	$694.07
34	$858.89	$858.89	$730.23	$730.23	$894.74	$894.74	$760.53	$760.53	$878.17	$878.17	$746.54	$746.54	$827.10	$827.10	$703.34	$703.34
35	$864.55	$864.55	$735.05	$735.05	$900.64	$900.64	$765.55	$765.55	$883.96	$883.96	$751.46	$751.46	$832.55	$832.55	$707.98	$707.98
36	$870.21	$870.21	$739.86	$739.86	$906.53	$906.53	$770.56	$770.56	$889.75	$889.75	$756.38	$756.38	$838.00	$838.00	$712.61	$712.61
37	$875.87	$875.87	$744.67	$744.67	$912.43	$912.43	$775.57	$775.57	$895.53	$895.53	$761.30	$761.30	$843.45	$843.45	$717.25	$717.25
38	$881.53	$881.53	$749.48	$749.48	$918.33	$918.33	$780.58	$780.58	$901.32	$901.32	$766.22	$766.22	$848.90	$848.90	$721.88	$721.88
39	$892.85	$892.85	$759.11	$759.11	$930.12	$930.12	$790.61	$790.61	$912.89	$912.89	$776.05	$776.05	$859.80	$859.80	$731.15	$731.15
40	$904.17	$904.17	$768.73	$768.73	$941.91	$941.91	$800.63	$800.63	$924.47	$924.47	$785.89	$785.89	$870.70	$870.70	$740.42	$740.42
41	$921.15	$921.15	$783.17	$783.17	$959.60	$959.60	$815.66	$815.66	$941.83	$941.83	$800.65	$800.65	$887.05	$887.05	$754.33	$754.33
42	$937.42	$937.42	$797.00	$797.00	$976.55	$976.55	$830.07	$830.07	$958.47	$958.47	$814.80	$814.80	$902.72	$902.72	$767.65	$767.65
43	$960.06	$960.06	$816.25	$816.25	$1,000.14	$1,000.14	$850.12	$850.12	$981.61	$981.61	$834.47	$834.47	$924.52	$924.52	$786.19	$786.19
44	$988.36	$988.36	$840.31	$840.31	$1,029.62	$1,029.62	$875.18	$875.18	$1,010.55	$1,010.55	$859.07	$859.07	$951.78	$951.78	$809.37	$809.37
45	$1,021.62	$1,021.62	$868.58	$868.58	$1,064.26	$1,064.26	$904.62	$904.62	$1,044.55	$1,044.55	$887.97	$887.97	$983.80	$983.80	$836.60	$836.60
46	$1,061.24	$1,061.24	$902.27	$902.27	$1,105.53	$1,105.53	$939.71	$939.71	$1,085.06	$1,085.06	$922.41	$922.41	$1,021.95	$1,021.95	$869.04	$869.04
47	$1,105.81	$1,105.81	$940.16	$940.16	$1,151.96	$1,151.96	$979.17	$979.17	$1,130.63	$1,130.63	$961.15	$961.15	$1,064.87	$1,064.87	$905.54	$905.54
48	$1,156.75	$1,156.75	$983.47	$983.47	$1,205.03	$1,205.03	$1,024.28	$1,024.28	$1,182.71	$1,182.71	$1,005.43	$1,005.43	$1,113.93	$1,113.93	$947.25	$947.25
49	$1,206.98	$1,206.98	$1,026.18	$1,026.18	$1,257.36	$1,257.36	$1,068.76	$1,068.76	$1,234.07	$1,234.07	$1,049.09	$1,049.09	$1,162.30	$1,162.30	$988.39	$988.39
50	$1,263.58	$1,263.58	$1,074.30	$1,074.30	$1,316.32	$1,316.32	$1,118.88	$1,118.88	$1,291.94	$1,291.94	$1,098.28	$1,098.28	$1,216.80	$1,216.80	$1,034.74	$1,034.74
51	$1,319.47	$1,319.47	$1,121.82	$1,121.82	$1,374.54	$1,374.54	$1,168.37	$1,168.37	$1,349.09	$1,349.09	$1,146.86	$1,146.86	$1,270.62	$1,270.62	$1,080.51	$1,080.51
52	$1,381.02	$1,381.02	$1,174.15	$1,174.15	$1,438.66	$1,438.66	$1,222.87	$1,222.87	$1,412.02	$1,412.02	$1,200.36	$1,200.36	$1,329.90	$1,329.90	$1,130.91	$1,130.91
53	$1,443.28	$1,443.28	$1,227.08	$1,227.08	$1,503.52	$1,503.52	$1,278.00	$1,278.00	$1,475.67	$1,475.67	$1,254.48	$1,254.48	$1,389.85	$1,389.85	$1,181.89	$1,181.89
54	$1,510.49	$1,510.49	$1,284.22	$1,284.22	$1,573.54	$1,573.54	$1,337.51	$1,337.51	$1,544.39	$1,544.39	$1,312.90	$1,312.90	$1,454.58	$1,454.58	$1,236.93	$1,236.93
55	$1,577.70	$1,577.70	$1,341.37	$1,341.37	$1,643.55	$1,643.55	$1,397.03	$1,397.03	$1,613.12	$1,613.12	$1,371.32	$1,371.32	$1,519.30	$1,519.30	$1,291.97	$1,291.97
56	$1,650.57	$1,650.57	$1,403.32	$1,403.32	$1,719.47	$1,719.47	$1,461.55	$1,461.55	$1,687.62	$1,687.62	$1,434.66	$1,434.66	$1,589.47	$1,589.47	$1,351.65	$1,351.65
57	$1,724.15	$1,724.15	$1,465.88	$1,465.88	$1,796.12	$1,796.12	$1,526.71	$1,526.71	$1,762.85	$1,762.85	$1,498.61	$1,498.61	$1,660.33	$1,660.33	$1,411.90	$1,411.90
58	$1,802.68	$1,802.68	$1,532.65	$1,532.65	$1,877.93	$1,877.93	$1,596.25	$1,596.25	$1,843.15	$1,843.15	$1,566.87	$1,566.87	$1,735.95	$1,735.95	$1,476.21	$1,476.21
59	$1,841.60	$1,841.60	$1,565.73	$1,565.73	$1,918.46	$1,918.46	$1,630.70	$1,630.70	$1,882.93	$1,882.93	$1,600.69	$1,600.69	$1,773.42	$1,773.42	$1,508.07	$1,508.07
60	$1,920.13	$1,920.13	$1,632.50	$1,632.50	$2,000.27	$2,000.27	$1,700.24	$1,700.24	$1,963.23	$1,963.23	$1,668.95	$1,668.95	$1,849.05	$1,849.05	$1,572.38	$1,572.38
61	$1,988.05	$1,988.05	$1,690.24	$1,690.24	$2,071.03	$2,071.03	$1,760.38	$1,760.38	$2,032.67	$2,032.67	$1,727.98	$1,727.98	$1,914.45	$1,914.45	$1,628.00	$1,628.00
62	$2,032.62	$2,032.62	$1,728.14	$1,728.14	$2,117.46	$2,117.46	$1,799.85	$1,799.85	$2,078.24	$2,078.24	$1,766.72	$1,766.72	$1,957.37	$1,957.37	$1,664.50	$1,664.50
63	$2,088.51	$2,088.51	$1,775.66	$1,775.66	$2,175.68	$2,175.68	$1,849.34	$1,849.34	$2,135.39	$2,135.39	$1,815.30	$1,815.30	$2,011.20	$2,011.20	$1,710.27	$1,710.27
64+	$2,122.47	$2,122.47	$1,804.53	$1,804.53	$2,211.06	$2,211.06	$1,879.41	$1,879.41	$2,170.11	$2,170.11	$1,844.82	$1,844.82	$2,043.90	$2,043.90	$1,738.08	$1,738.08

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040009		49740PA0020009		49740PA0040012		49740PA0020012		49740PA0050002		49740PA0030002		49740PA0040014		49740PA0020014	
Plan Marketing Name =>	BlueCare PPO $2000 1x Gold		BlueCare Custom PPO $2000 1x Gold		BlueCare PPO $2500 Gold		BlueCare Custom PPO $2500 Gold		BlueCare QHD PPO $2750 Gold		BlueCare Custom QHD PPO $2750 Gold		BlueCare PPO $3000 Gold		BlueCare Custom PPO $3000 Gold	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-HDHP-SM-2026		CERT-HCB-BCUST-HDHP-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	2000		2000		2500		2500		2750		2750		3000		3000	
Coinsurance =>	1		1		0.9		0.9		1		1		1		1	
Copays =>	19		19		23.75		23.75		14.25		14.25		14.25		14.25	
OOP Maximum =>	10600		10600		7900		7900		4800		4800		9100		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$572.16	$572.16	$486.30	$486.30	$519.22	$519.22	$441.55	$441.55	$533.61	$533.61	$453.71	$453.71	$543.72	$543.72	$462.26	$462.26
15	$623.02	$623.02	$529.53	$529.53	$565.37	$565.37	$480.80	$480.80	$581.04	$581.04	$494.04	$494.04	$592.05	$592.05	$503.35	$503.35
16	$642.46	$642.46	$546.06	$546.06	$583.02	$583.02	$495.81	$495.81	$599.18	$599.18	$509.46	$509.46	$610.53	$610.53	$519.06	$519.06
17	$661.91	$661.91	$562.59	$562.59	$600.67	$600.67	$510.81	$510.81	$617.31	$617.31	$524.88	$524.88	$629.00	$629.00	$534.77	$534.77
18	$682.85	$682.85	$580.38	$580.38	$619.67	$619.67	$526.97	$526.97	$636.84	$636.84	$541.49	$541.49	$648.91	$648.91	$551.69	$551.69
19	$703.79	$703.79	$598.18	$598.18	$638.68	$638.68	$543.14	$543.14	$656.38	$656.38	$558.10	$558.10	$668.81	$668.81	$568.61	$568.61
20	$725.48	$725.48	$616.62	$616.62	$658.36	$658.36	$559.87	$559.87	$676.60	$676.60	$575.30	$575.30	$689.42	$689.42	$586.13	$586.13
21	$747.92	$747.92	$635.69	$635.69	$678.72	$678.72	$577.19	$577.19	$697.53	$697.53	$593.09	$593.09	$710.74	$710.74	$604.26	$604.26
22	$747.92	$747.92	$635.69	$635.69	$678.72	$678.72	$577.19	$577.19	$697.53	$697.53	$593.09	$593.09	$710.74	$710.74	$604.26	$604.26
23	$747.92	$747.92	$635.69	$635.69	$678.72	$678.72	$577.19	$577.19	$697.53	$697.53	$593.09	$593.09	$710.74	$710.74	$604.26	$604.26
24	$747.92	$747.92	$635.69	$635.69	$678.72	$678.72	$577.19	$577.19	$697.53	$697.53	$593.09	$593.09	$710.74	$710.74	$604.26	$604.26
25	$750.91	$750.91	$638.23	$638.23	$681.43	$681.43	$579.50	$579.50	$700.32	$700.32	$595.46	$595.46	$713.58	$713.58	$606.68	$606.68
26	$765.87	$765.87	$650.95	$650.95	$695.01	$695.01	$591.04	$591.04	$714.27	$714.27	$607.32	$607.32	$727.80	$727.80	$618.76	$618.76
27	$783.82	$783.82	$666.20	$666.20	$711.30	$711.30	$604.90	$604.90	$731.01	$731.01	$621.56	$621.56	$744.86	$744.86	$633.26	$633.26
28	$812.99	$812.99	$691.00	$691.00	$737.77	$737.77	$627.41	$627.41	$758.22	$758.22	$644.69	$644.69	$772.57	$772.57	$656.83	$656.83
29	$836.92	$836.92	$711.34	$711.34	$759.49	$759.49	$645.88	$645.88	$780.54	$780.54	$663.67	$663.67	$795.32	$795.32	$676.17	$676.17
30	$848.89	$848.89	$721.51	$721.51	$770.35	$770.35	$655.11	$655.11	$791.70	$791.70	$673.16	$673.16	$806.69	$806.69	$685.84	$685.84
31	$866.84	$866.84	$736.76	$736.76	$786.64	$786.64	$668.96	$668.96	$808.44	$808.44	$687.39	$687.39	$823.75	$823.75	$700.34	$700.34
32	$884.79	$884.79	$752.02	$752.02	$802.93	$802.93	$682.82	$682.82	$825.18	$825.18	$701.63	$701.63	$840.81	$840.81	$714.84	$714.84
33	$896.01	$896.01	$761.56	$761.56	$813.11	$813.11	$691.47	$691.47	$835.64	$835.64	$710.52	$710.52	$851.47	$851.47	$723.90	$723.90
34	$907.97	$907.97	$771.73	$771.73	$823.97	$823.97	$700.71	$700.71	$846.80	$846.80	$720.01	$720.01	$862.84	$862.84	$733.57	$733.57
35	$913.96	$913.96	$776.81	$776.81	$829.40	$829.40	$705.33	$705.33	$852.38	$852.38	$724.76	$724.76	$868.52	$868.52	$738.41	$738.41
36	$919.94	$919.94	$781.90	$781.90	$834.83	$834.83	$709.94	$709.94	$857.96	$857.96	$729.50	$729.50	$874.21	$874.21	$743.24	$743.24
37	$925.92	$925.92	$786.98	$786.98	$840.26	$840.26	$714.56	$714.56	$863.54	$863.54	$734.25	$734.25	$879.90	$879.90	$748.07	$748.07
38	$931.91	$931.91	$792.07	$792.07	$845.69	$845.69	$719.18	$719.18	$869.12	$869.12	$738.99	$738.99	$885.58	$885.58	$752.91	$752.91
39	$943.88	$943.88	$802.24	$802.24	$856.54	$856.54	$728.41	$728.41	$880.28	$880.28	$748.48	$748.48	$896.95	$896.95	$762.58	$762.58
40	$955.84	$955.84	$812.41	$812.41	$867.40	$867.40	$737.65	$737.65	$891.44	$891.44	$757.97	$757.97	$908.33	$908.33	$772.24	$772.24
41	$973.79	$973.79	$827.67	$827.67	$883.69	$883.69	$751.50	$751.50	$908.18	$908.18	$772.20	$772.20	$925.38	$925.38	$786.75	$786.75
42	$990.99	$990.99	$842.29	$842.29	$899.30	$899.30	$764.78	$764.78	$924.23	$924.23	$785.84	$785.84	$941.73	$941.73	$800.64	$800.64
43	$1,014.93	$1,014.93	$862.63	$862.63	$921.02	$921.02	$783.25	$783.25	$946.55	$946.55	$804.82	$804.82	$964.47	$964.47	$819.98	$819.98
44	$1,044.84	$1,044.84	$888.06	$888.06	$948.17	$948.17	$806.33	$806.33	$974.45	$974.45	$828.55	$828.55	$992.90	$992.90	$844.15	$844.15
45	$1,080.00	$1,080.00	$917.94	$917.94	$980.07	$980.07	$833.46	$833.46	$1,007.23	$1,007.23	$856.42	$856.42	$1,026.31	$1,026.31	$872.55	$872.55
46	$1,121.88	$1,121.88	$953.54	$953.54	$1,018.08	$1,018.08	$865.79	$865.79	$1,046.30	$1,046.30	$889.64	$889.64	$1,066.11	$1,066.11	$906.39	$906.39
47	$1,169.00	$1,169.00	$993.58	$993.58	$1,060.84	$1,060.84	$902.15	$902.15	$1,090.24	$1,090.24	$927.00	$927.00	$1,110.89	$1,110.89	$944.46	$944.46
48	$1,222.85	$1,222.85	$1,039.35	$1,039.35	$1,109.71	$1,109.71	$943.71	$943.71	$1,140.46	$1,140.46	$969.70	$969.70	$1,162.06	$1,162.06	$987.97	$987.97
49	$1,275.95	$1,275.95	$1,084.49	$1,084.49	$1,157.90	$1,157.90	$984.69	$984.69	$1,189.99	$1,189.99	$1,011.81	$1,011.81	$1,212.52	$1,212.52	$1,030.87	$1,030.87
50	$1,335.79	$1,335.79	$1,135.34	$1,135.34	$1,212.19	$1,212.19	$1,030.86	$1,030.86	$1,245.79	$1,245.79	$1,059.26	$1,059.26	$1,269.38	$1,269.38	$1,079.21	$1,079.21
51	$1,394.87	$1,394.87	$1,185.56	$1,185.56	$1,265.81	$1,265.81	$1,076.46	$1,076.46	$1,300.89	$1,300.89	$1,106.11	$1,106.11	$1,325.53	$1,325.53	$1,126.94	$1,126.94
52	$1,459.94	$1,459.94	$1,240.87	$1,240.87	$1,324.86	$1,324.86	$1,126.67	$1,126.67	$1,361.58	$1,361.58	$1,157.71	$1,157.71	$1,387.36	$1,387.36	$1,179.52	$1,179.52
53	$1,525.76	$1,525.76	$1,296.81	$1,296.81	$1,384.59	$1,384.59	$1,177.47	$1,177.47	$1,422.96	$1,422.96	$1,209.90	$1,209.90	$1,449.91	$1,449.91	$1,232.69	$1,232.69
54	$1,596.81	$1,596.81	$1,357.20	$1,357.20	$1,449.07	$1,449.07	$1,232.30	$1,232.30	$1,489.23	$1,489.23	$1,266.25	$1,266.25	$1,517.43	$1,517.43	$1,290.10	$1,290.10
55	$1,667.86	$1,667.86	$1,417.59	$1,417.59	$1,513.55	$1,513.55	$1,287.13	$1,287.13	$1,555.49	$1,555.49	$1,322.59	$1,322.59	$1,584.95	$1,584.95	$1,347.50	$1,347.50
56	$1,744.90	$1,744.90	$1,483.06	$1,483.06	$1,583.45	$1,583.45	$1,346.58	$1,346.58	$1,627.34	$1,627.34	$1,383.68	$1,383.68	$1,658.16	$1,658.16	$1,409.74	$1,409.74
57	$1,822.68	$1,822.68	$1,549.18	$1,549.18	$1,654.04	$1,654.04	$1,406.61	$1,406.61	$1,699.88	$1,699.88	$1,445.36	$1,445.36	$1,732.07	$1,732.07	$1,472.58	$1,472.58
58	$1,905.70	$1,905.70	$1,619.74	$1,619.74	$1,729.38	$1,729.38	$1,470.68	$1,470.68	$1,777.31	$1,777.31	$1,511.19	$1,511.19	$1,810.97	$1,810.97	$1,539.65	$1,539.65
59	$1,946.84	$1,946.84	$1,654.70	$1,654.70	$1,766.71	$1,766.71	$1,502.43	$1,502.43	$1,815.67	$1,815.67	$1,543.81	$1,543.81	$1,850.06	$1,850.06	$1,572.89	$1,572.89
60	$2,029.85	$2,029.85	$1,725.26	$1,725.26	$1,842.05	$1,842.05	$1,566.49	$1,566.49	$1,893.10	$1,893.10	$1,609.65	$1,609.65	$1,928.95	$1,928.95	$1,639.96	$1,639.96
61	$2,101.66	$2,101.66	$1,786.29	$1,786.29	$1,907.20	$1,907.20	$1,621.90	$1,621.90	$1,960.06	$1,960.06	$1,666.58	$1,666.58	$1,997.18	$1,997.18	$1,697.97	$1,697.97
62	$2,148.77	$2,148.77	$1,826.34	$1,826.34	$1,949.96	$1,949.96	$1,658.27	$1,658.27	$2,004.00	$2,004.00	$1,703.95	$1,703.95	$2,041.96	$2,041.96	$1,736.04	$1,736.04
63	$2,207.86	$2,207.86	$1,876.56	$1,876.56	$2,003.58	$2,003.58	$1,703.86	$1,703.86	$2,059.11	$2,059.11	$1,750.80	$1,750.80	$2,098.10	$2,098.10	$1,783.78	$1,783.78
64+	$2,243.76	$2,243.76	$1,907.07	$1,907.07	$2,036.16	$2,036.16	$1,731.57	$1,731.57	$2,092.59	$2,092.59	$1,779.27	$1,779.27	$2,132.22	$2,132.22	$1,812.78	$1,812.78

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040016		49740PA0020016		49740PA0040019		49740PA0020019		49740PA0040003		49740PA0020003	
Plan Marketing Name =>	BlueCare PPO $4000 Gold		BlueCare Custom PPO $4000 Gold		BlueCare PPO $5000 1x Gold		BlueCare Custom PPO $5000 1x Gold		BlueCare PPO $0 Silver		BlueCare Custom PPO $0 Silver	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	4000		4000		5000		5000		0		0	
Coinsurance =>	1		1		1		1		1		1	
Copays =>	23.75		23.75		28.5		28.5		57		57	
OOP Maximum =>	7900		7900		7100		7100		10150		10150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$516.63	$516.63	$439.35	$439.35	$529.16	$529.16	$449.95	$449.95	$567.30	$567.30	$482.19	$482.19
15	$562.55	$562.55	$478.41	$478.41	$576.19	$576.19	$489.95	$489.95	$617.73	$617.73	$525.06	$525.06
16	$580.11	$580.11	$493.34	$493.34	$594.18	$594.18	$505.24	$505.24	$637.01	$637.01	$541.44	$541.44
17	$597.67	$597.67	$508.27	$508.27	$612.16	$612.16	$520.53	$520.53	$656.29	$656.29	$557.83	$557.83
18	$616.58	$616.58	$524.35	$524.35	$631.53	$631.53	$537.00	$537.00	$677.05	$677.05	$575.48	$575.48
19	$635.49	$635.49	$540.44	$540.44	$650.90	$650.90	$553.47	$553.47	$697.82	$697.82	$593.13	$593.13
20	$655.07	$655.07	$557.09	$557.09	$670.96	$670.96	$570.52	$570.52	$719.32	$719.32	$611.41	$611.41
21	$675.33	$675.33	$574.32	$574.32	$691.71	$691.71	$588.17	$588.17	$741.57	$741.57	$630.32	$630.32
22	$675.33	$675.33	$574.32	$574.32	$691.71	$691.71	$588.17	$588.17	$741.57	$741.57	$630.32	$630.32
23	$675.33	$675.33	$574.32	$574.32	$691.71	$691.71	$588.17	$588.17	$741.57	$741.57	$630.32	$630.32
24	$675.33	$675.33	$574.32	$574.32	$691.71	$691.71	$588.17	$588.17	$741.57	$741.57	$630.32	$630.32
25	$678.03	$678.03	$576.62	$576.62	$694.48	$694.48	$590.52	$590.52	$744.54	$744.54	$632.84	$632.84
26	$691.54	$691.54	$588.10	$588.10	$708.31	$708.31	$602.29	$602.29	$759.37	$759.37	$645.45	$645.45
27	$707.75	$707.75	$601.89	$601.89	$724.91	$724.91	$616.40	$616.40	$777.17	$777.17	$660.58	$660.58
28	$734.08	$734.08	$624.29	$624.29	$751.89	$751.89	$639.34	$639.34	$806.09	$806.09	$685.16	$685.16
29	$755.69	$755.69	$642.66	$642.66	$774.02	$774.02	$658.16	$658.16	$829.82	$829.82	$705.33	$705.33
30	$766.50	$766.50	$651.85	$651.85	$785.09	$785.09	$667.57	$667.57	$841.68	$841.68	$715.41	$715.41
31	$782.71	$782.71	$665.64	$665.64	$801.69	$801.69	$681.69	$681.69	$859.48	$859.48	$730.54	$730.54
32	$798.92	$798.92	$679.42	$679.42	$818.29	$818.29	$695.81	$695.81	$877.28	$877.28	$745.67	$745.67
33	$809.05	$809.05	$688.04	$688.04	$828.67	$828.67	$704.63	$704.63	$888.40	$888.40	$755.12	$755.12
34	$819.85	$819.85	$697.22	$697.22	$839.74	$839.74	$714.04	$714.04	$900.27	$900.27	$765.21	$765.21
35	$825.25	$825.25	$701.82	$701.82	$845.27	$845.27	$718.74	$718.74	$906.20	$906.20	$770.25	$770.25
36	$830.66	$830.66	$706.41	$706.41	$850.80	$850.80	$723.45	$723.45	$912.13	$912.13	$775.29	$775.29
37	$836.06	$836.06	$711.01	$711.01	$856.34	$856.34	$728.15	$728.15	$918.06	$918.06	$780.34	$780.34
38	$841.46	$841.46	$715.60	$715.60	$861.87	$861.87	$732.86	$732.86	$924.00	$924.00	$785.38	$785.38
39	$852.27	$852.27	$724.79	$724.79	$872.94	$872.94	$742.27	$742.27	$935.86	$935.86	$795.46	$795.46
40	$863.07	$863.07	$733.98	$733.98	$884.01	$884.01	$751.68	$751.68	$947.73	$947.73	$805.55	$805.55
41	$879.28	$879.28	$747.76	$747.76	$900.61	$900.61	$765.80	$765.80	$965.52	$965.52	$820.68	$820.68
42	$894.81	$894.81	$760.97	$760.97	$916.52	$916.52	$779.33	$779.33	$982.58	$982.58	$835.17	$835.17
43	$916.42	$916.42	$779.35	$779.35	$938.65	$938.65	$798.15	$798.15	$1,006.31	$1,006.31	$855.34	$855.34
44	$943.44	$943.44	$802.33	$802.33	$966.32	$966.32	$821.67	$821.67	$1,035.97	$1,035.97	$880.56	$880.56
45	$975.18	$975.18	$829.32	$829.32	$998.83	$998.83	$849.32	$849.32	$1,070.83	$1,070.83	$910.18	$910.18
46	$1,013.00	$1,013.00	$861.48	$861.48	$1,037.57	$1,037.57	$882.26	$882.26	$1,112.36	$1,112.36	$945.48	$945.48
47	$1,055.54	$1,055.54	$897.66	$897.66	$1,081.14	$1,081.14	$919.31	$919.31	$1,159.07	$1,159.07	$985.19	$985.19
48	$1,104.16	$1,104.16	$939.01	$939.01	$1,130.95	$1,130.95	$961.66	$961.66	$1,212.47	$1,212.47	$1,030.57	$1,030.57
49	$1,152.11	$1,152.11	$979.79	$979.79	$1,180.06	$1,180.06	$1,003.42	$1,003.42	$1,265.12	$1,265.12	$1,075.33	$1,075.33
50	$1,206.14	$1,206.14	$1,025.74	$1,025.74	$1,235.39	$1,235.39	$1,050.47	$1,050.47	$1,324.44	$1,324.44	$1,125.75	$1,125.75
51	$1,259.49	$1,259.49	$1,071.11	$1,071.11	$1,290.04	$1,290.04	$1,096.94	$1,096.94	$1,383.03	$1,383.03	$1,175.55	$1,175.55
52	$1,318.24	$1,318.24	$1,121.07	$1,121.07	$1,350.22	$1,350.22	$1,148.11	$1,148.11	$1,447.54	$1,447.54	$1,230.38	$1,230.38
53	$1,377.67	$1,377.67	$1,171.61	$1,171.61	$1,411.09	$1,411.09	$1,199.87	$1,199.87	$1,512.80	$1,512.80	$1,285.85	$1,285.85
54	$1,441.83	$1,441.83	$1,226.17	$1,226.17	$1,476.80	$1,476.80	$1,255.74	$1,255.74	$1,583.25	$1,583.25	$1,345.73	$1,345.73
55	$1,505.99	$1,505.99	$1,280.73	$1,280.73	$1,542.51	$1,542.51	$1,311.62	$1,311.62	$1,653.70	$1,653.70	$1,405.61	$1,405.61
56	$1,575.54	$1,575.54	$1,339.89	$1,339.89	$1,613.76	$1,613.76	$1,372.20	$1,372.20	$1,730.08	$1,730.08	$1,470.54	$1,470.54
57	$1,645.78	$1,645.78	$1,399.62	$1,399.62	$1,685.70	$1,685.70	$1,433.37	$1,433.37	$1,807.21	$1,807.21	$1,536.09	$1,536.09
58	$1,720.74	$1,720.74	$1,463.37	$1,463.37	$1,762.48	$1,762.48	$1,498.66	$1,498.66	$1,889.52	$1,889.52	$1,606.06	$1,606.06
59	$1,757.88	$1,757.88	$1,494.95	$1,494.95	$1,800.52	$1,800.52	$1,531.01	$1,531.01	$1,930.31	$1,930.31	$1,640.72	$1,640.72
60	$1,832.85	$1,832.85	$1,558.70	$1,558.70	$1,877.30	$1,877.30	$1,596.29	$1,596.29	$2,012.62	$2,012.62	$1,710.69	$1,710.69
61	$1,897.68	$1,897.68	$1,613.84	$1,613.84	$1,943.71	$1,943.71	$1,652.76	$1,652.76	$2,083.81	$2,083.81	$1,771.20	$1,771.20
62	$1,940.22	$1,940.22	$1,650.02	$1,650.02	$1,987.28	$1,987.28	$1,689.81	$1,689.81	$2,130.53	$2,130.53	$1,810.91	$1,810.91
63	$1,993.57	$1,993.57	$1,695.39	$1,695.39	$2,041.93	$2,041.93	$1,736.28	$1,736.28	$2,189.11	$2,189.11	$1,860.70	$1,860.70
64+	$2,025.99	$2,025.99	$1,722.96	$1,722.96	$2,075.13	$2,075.13	$1,764.51	$1,764.51	$2,224.71	$2,224.71	$1,890.96	$1,890.96

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040013		49740PA0020013		49740PA0040015	
Plan Marketing Name =>	BlueCare PPO $2600 Silver		lueCare Custom PPO $2600 Silve		BlueCare PPO $3000 Silver	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Silver		Silver	
Deductible =>	2600		2600		3000	
Coinsurance =>	0.7		0.7		0.8	
Copays =>	38		38		47.5	
OOP Maximum =>	9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$469.18	$469.18	$399.24	$399.24	$464.22	$464.22
15	$510.89	$510.89	$434.73	$434.73	$505.48	$505.48
16	$526.83	$526.83	$448.29	$448.29	$521.26	$521.26
17	$542.78	$542.78	$461.86	$461.86	$537.04	$537.04
18	$559.95	$559.95	$476.48	$476.48	$554.03	$554.03
19	$577.12	$577.12	$491.09	$491.09	$571.02	$571.02
20	$594.91	$594.91	$506.22	$506.22	$588.62	$588.62
21	$613.31	$613.31	$521.88	$521.88	$606.82	$606.82
22	$613.31	$613.31	$521.88	$521.88	$606.82	$606.82
23	$613.31	$613.31	$521.88	$521.88	$606.82	$606.82
24	$613.31	$613.31	$521.88	$521.88	$606.82	$606.82
25	$615.76	$615.76	$523.97	$523.97	$609.25	$609.25
26	$628.03	$628.03	$534.41	$534.41	$621.38	$621.38
27	$642.75	$642.75	$546.93	$546.93	$635.95	$635.95
28	$666.67	$666.67	$567.28	$567.28	$659.61	$659.61
29	$686.29	$686.29	$583.98	$583.98	$679.03	$679.03
30	$696.11	$696.11	$592.33	$592.33	$688.74	$688.74
31	$710.83	$710.83	$604.86	$604.86	$703.30	$703.30
32	$725.55	$725.55	$617.38	$617.38	$717.87	$717.87
33	$734.75	$734.75	$625.21	$625.21	$726.97	$726.97
34	$744.56	$744.56	$633.56	$633.56	$736.68	$736.68
35	$749.46	$749.46	$637.74	$637.74	$741.53	$741.53
36	$754.37	$754.37	$641.91	$641.91	$746.39	$746.39
37	$759.28	$759.28	$646.09	$646.09	$751.24	$751.24
38	$764.18	$764.18	$650.26	$650.26	$756.10	$756.10
39	$774.00	$774.00	$658.61	$658.61	$765.81	$765.81
40	$783.81	$783.81	$666.96	$666.96	$775.52	$775.52
41	$798.53	$798.53	$679.49	$679.49	$790.08	$790.08
42	$812.64	$812.64	$691.49	$691.49	$804.04	$804.04
43	$832.26	$832.26	$708.19	$708.19	$823.45	$823.45
44	$856.79	$856.79	$729.07	$729.07	$847.73	$847.73
45	$885.62	$885.62	$753.59	$753.59	$876.25	$876.25
46	$919.97	$919.97	$782.82	$782.82	$910.23	$910.23
47	$958.60	$958.60	$815.70	$815.70	$948.46	$948.46
48	$1,002.76	$1,002.76	$853.27	$853.27	$992.15	$992.15
49	$1,046.31	$1,046.31	$890.33	$890.33	$1,035.23	$1,035.23
50	$1,095.37	$1,095.37	$932.08	$932.08	$1,083.78	$1,083.78
51	$1,143.82	$1,143.82	$973.31	$973.31	$1,131.72	$1,131.72
52	$1,197.18	$1,197.18	$1,018.71	$1,018.71	$1,184.51	$1,184.51
53	$1,251.15	$1,251.15	$1,064.64	$1,064.64	$1,237.91	$1,237.91
54	$1,309.42	$1,309.42	$1,114.21	$1,114.21	$1,295.56	$1,295.56
55	$1,367.68	$1,367.68	$1,163.79	$1,163.79	$1,353.21	$1,353.21
56	$1,430.85	$1,430.85	$1,217.55	$1,217.55	$1,415.71	$1,415.71
57	$1,494.64	$1,494.64	$1,271.82	$1,271.82	$1,478.82	$1,478.82
58	$1,562.71	$1,562.71	$1,329.75	$1,329.75	$1,546.18	$1,546.18
59	$1,596.45	$1,596.45	$1,358.45	$1,358.45	$1,579.55	$1,579.55
60	$1,664.52	$1,664.52	$1,416.38	$1,416.38	$1,646.91	$1,646.91
61	$1,723.40	$1,723.40	$1,466.48	$1,466.48	$1,705.16	$1,705.16
62	$1,762.04	$1,762.04	$1,499.36	$1,499.36	$1,743.39	$1,743.39
63	$1,810.49	$1,810.49	$1,540.59	$1,540.59	$1,791.33	$1,791.33
64+	$1,839.93	$1,839.93	$1,565.64	$1,565.64	$1,820.46	$1,820.46

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0020015		49740PA0050003		49740PA0030003	
Plan Marketing Name =>	lueCare Custom PPO $3000 Silve		BlueCare QHD PPO $3500 Silver		eCare Custom QHD PPO $3500 Si	
Form # =>	CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-HDHP-SM-2026		CERT-HCB-BCUST-HDHP-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Silver		Silver	
Deductible =>	3000		3500		3500	
Coinsurance =>	0.8		1		1	
Copays =>	47.5		14.25		14.25	
OOP Maximum =>	9200		7500		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$395.05	$395.05	$496.40	$496.40	$422.26	$422.26
15	$430.16	$430.16	$540.53	$540.53	$459.79	$459.79
16	$443.59	$443.59	$557.40	$557.40	$474.14	$474.14
17	$457.01	$457.01	$574.27	$574.27	$488.49	$488.49
18	$471.47	$471.47	$592.44	$592.44	$503.95	$503.95
19	$485.93	$485.93	$610.61	$610.61	$519.40	$519.40
20	$500.91	$500.91	$629.42	$629.42	$535.41	$535.41
21	$516.40	$516.40	$648.89	$648.89	$551.97	$551.97
22	$516.40	$516.40	$648.89	$648.89	$551.97	$551.97
23	$516.40	$516.40	$648.89	$648.89	$551.97	$551.97
24	$516.40	$516.40	$648.89	$648.89	$551.97	$551.97
25	$518.47	$518.47	$651.49	$651.49	$554.18	$554.18
26	$528.79	$528.79	$664.46	$664.46	$565.22	$565.22
27	$541.19	$541.19	$680.04	$680.04	$578.46	$578.46
28	$561.33	$561.33	$705.34	$705.34	$599.99	$599.99
29	$577.85	$577.85	$726.11	$726.11	$617.65	$617.65
30	$586.11	$586.11	$736.49	$736.49	$626.49	$626.49
31	$598.51	$598.51	$752.06	$752.06	$639.73	$639.73
32	$610.90	$610.90	$767.64	$767.64	$652.98	$652.98
33	$618.65	$618.65	$777.37	$777.37	$661.26	$661.26
34	$626.91	$626.91	$787.75	$787.75	$670.09	$670.09
35	$631.04	$631.04	$792.94	$792.94	$674.51	$674.51
36	$635.17	$635.17	$798.13	$798.13	$678.92	$678.92
37	$639.30	$639.30	$803.33	$803.33	$683.34	$683.34
38	$643.43	$643.43	$808.52	$808.52	$687.75	$687.75
39	$651.70	$651.70	$818.90	$818.90	$696.59	$696.59
40	$659.96	$659.96	$829.28	$829.28	$705.42	$705.42
41	$672.35	$672.35	$844.85	$844.85	$718.66	$718.66
42	$684.23	$684.23	$859.78	$859.78	$731.36	$731.36
43	$700.75	$700.75	$880.54	$880.54	$749.02	$749.02
44	$721.41	$721.41	$906.50	$906.50	$771.10	$771.10
45	$745.68	$745.68	$937.00	$937.00	$797.04	$797.04
46	$774.60	$774.60	$973.34	$973.34	$827.96	$827.96
47	$807.13	$807.13	$1,014.22	$1,014.22	$862.73	$862.73
48	$844.31	$844.31	$1,060.94	$1,060.94	$902.47	$902.47
49	$880.98	$880.98	$1,107.01	$1,107.01	$941.66	$941.66
50	$922.29	$922.29	$1,158.92	$1,158.92	$985.82	$985.82
51	$963.09	$963.09	$1,210.18	$1,210.18	$1,029.42	$1,029.42
52	$1,008.01	$1,008.01	$1,266.63	$1,266.63	$1,077.45	$1,077.45
53	$1,053.46	$1,053.46	$1,323.74	$1,323.74	$1,126.02	$1,126.02
54	$1,102.51	$1,102.51	$1,385.38	$1,385.38	$1,178.46	$1,178.46
55	$1,151.57	$1,151.57	$1,447.02	$1,447.02	$1,230.89	$1,230.89
56	$1,204.76	$1,204.76	$1,513.86	$1,513.86	$1,287.75	$1,287.75
57	$1,258.47	$1,258.47	$1,581.34	$1,581.34	$1,345.15	$1,345.15
58	$1,315.79	$1,315.79	$1,653.37	$1,653.37	$1,406.42	$1,406.42
59	$1,344.19	$1,344.19	$1,689.06	$1,689.06	$1,436.78	$1,436.78
60	$1,401.51	$1,401.51	$1,761.09	$1,761.09	$1,498.05	$1,498.05
61	$1,451.08	$1,451.08	$1,823.38	$1,823.38	$1,551.04	$1,551.04
62	$1,483.62	$1,483.62	$1,864.26	$1,864.26	$1,585.81	$1,585.81
63	$1,524.41	$1,524.41	$1,915.52	$1,915.52	$1,629.42	$1,629.42
64+	$1,549.20	$1,549.20	$1,946.67	$1,946.67	$1,655.91	$1,655.91

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040020		49740PA0020020		49740PA0040022	
Plan Marketing Name =>	BlueCare PPO $5000 Silver		lueCare Custom PPO $5000 Silve		BlueCare PPO $6000 Bronze	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Silver		Bronze	
Deductible =>	5000		5000		6000	
Coinsurance =>	1		1		0.5	
Copays =>	23.75		23.75		0	
OOP Maximum =>	10600		10600		10600	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$493.07	$493.07	$419.44	$419.44	$416.53	$416.53
15	$536.90	$536.90	$456.73	$456.73	$453.55	$453.55
16	$553.66	$553.66	$470.98	$470.98	$467.71	$467.71
17	$570.42	$570.42	$485.24	$485.24	$481.86	$481.86
18	$588.47	$588.47	$500.59	$500.59	$497.11	$497.11
19	$606.51	$606.51	$515.94	$515.94	$512.36	$512.36
20	$625.20	$625.20	$531.84	$531.84	$528.15	$528.15
21	$644.54	$644.54	$548.29	$548.29	$544.48	$544.48
22	$644.54	$644.54	$548.29	$548.29	$544.48	$544.48
23	$644.54	$644.54	$548.29	$548.29	$544.48	$544.48
24	$644.54	$644.54	$548.29	$548.29	$544.48	$544.48
25	$647.12	$647.12	$550.48	$550.48	$546.66	$546.66
26	$660.01	$660.01	$561.45	$561.45	$557.55	$557.55
27	$675.48	$675.48	$574.61	$574.61	$570.62	$570.62
28	$700.61	$700.61	$595.99	$595.99	$591.85	$591.85
29	$721.24	$721.24	$613.54	$613.54	$609.27	$609.27
30	$731.55	$731.55	$622.31	$622.31	$617.98	$617.98
31	$747.02	$747.02	$635.47	$635.47	$631.05	$631.05
32	$762.49	$762.49	$648.63	$648.63	$644.12	$644.12
33	$772.16	$772.16	$656.85	$656.85	$652.29	$652.29
34	$782.47	$782.47	$665.62	$665.62	$661.00	$661.00
35	$787.63	$787.63	$670.01	$670.01	$665.35	$665.35
36	$792.78	$792.78	$674.40	$674.40	$669.71	$669.71
37	$797.94	$797.94	$678.78	$678.78	$674.07	$674.07
38	$803.10	$803.10	$683.17	$683.17	$678.42	$678.42
39	$813.41	$813.41	$691.94	$691.94	$687.13	$687.13
40	$823.72	$823.72	$700.71	$700.71	$695.85	$695.85
41	$839.19	$839.19	$713.87	$713.87	$708.91	$708.91
42	$854.02	$854.02	$726.48	$726.48	$721.44	$721.44
43	$874.64	$874.64	$744.03	$744.03	$738.86	$738.86
44	$900.42	$900.42	$765.96	$765.96	$760.64	$760.64
45	$930.72	$930.72	$791.73	$791.73	$786.23	$786.23
46	$966.81	$966.81	$822.44	$822.44	$816.72	$816.72
47	$1,007.42	$1,007.42	$856.98	$856.98	$851.02	$851.02
48	$1,053.82	$1,053.82	$896.45	$896.45	$890.22	$890.22
49	$1,099.59	$1,099.59	$935.38	$935.38	$928.88	$928.88
50	$1,151.15	$1,151.15	$979.25	$979.25	$972.44	$972.44
51	$1,202.07	$1,202.07	$1,022.56	$1,022.56	$1,015.46	$1,015.46
52	$1,258.14	$1,258.14	$1,070.26	$1,070.26	$1,062.82	$1,062.82
53	$1,314.86	$1,314.86	$1,118.51	$1,118.51	$1,110.74	$1,110.74
54	$1,376.09	$1,376.09	$1,170.60	$1,170.60	$1,162.46	$1,162.46
55	$1,437.32	$1,437.32	$1,222.69	$1,222.69	$1,214.19	$1,214.19
56	$1,503.71	$1,503.71	$1,279.16	$1,279.16	$1,270.27	$1,270.27
57	$1,570.74	$1,570.74	$1,336.18	$1,336.18	$1,326.90	$1,326.90
58	$1,642.29	$1,642.29	$1,397.04	$1,397.04	$1,387.34	$1,387.34
59	$1,677.74	$1,677.74	$1,427.20	$1,427.20	$1,417.28	$1,417.28
60	$1,749.28	$1,749.28	$1,488.06	$1,488.06	$1,477.72	$1,477.72
61	$1,811.16	$1,811.16	$1,540.69	$1,540.69	$1,529.99	$1,529.99
62	$1,851.76	$1,851.76	$1,575.24	$1,575.24	$1,564.29	$1,564.29
63	$1,902.68	$1,902.68	$1,618.55	$1,618.55	$1,607.30	$1,607.30
64+	$1,933.62	$1,933.62	$1,644.87	$1,644.87	$1,633.44	$1,633.44

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0020021		49740PA0010003		49740PA0010005	
Plan Marketing Name =>	lueCare Custom PPO $6000 Bronz		AffordaBlue $250 Platinum		AffordaBlue $500 Gold	
Form # =>	CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-AB-COMP-SM-2026		CERT-HCB-AB-COMP-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Bronze		Platinum		Gold	
Deductible =>	6000		250		500	
Coinsurance =>	0.5		1		1	
Copays =>	0		15		25	
OOP Maximum =>	10600		2000		8000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$354.72	$354.72	$502.55	$502.55	$449.63	$449.63
15	$386.25	$386.25	$547.22	$547.22	$489.60	$489.60
16	$398.30	$398.30	$564.30	$564.30	$504.88	$504.88
17	$410.36	$410.36	$581.38	$581.38	$520.16	$520.16
18	$423.34	$423.34	$599.78	$599.78	$536.62	$536.62
19	$436.32	$436.32	$618.17	$618.17	$553.07	$553.07
20	$449.77	$449.77	$637.22	$637.22	$570.12	$570.12
21	$463.68	$463.68	$656.93	$656.93	$587.75	$587.75
22	$463.68	$463.68	$656.93	$656.93	$587.75	$587.75
23	$463.68	$463.68	$656.93	$656.93	$587.75	$587.75
24	$463.68	$463.68	$656.93	$656.93	$587.75	$587.75
25	$465.53	$465.53	$659.56	$659.56	$590.10	$590.10
26	$474.81	$474.81	$672.70	$672.70	$601.86	$601.86
27	$485.94	$485.94	$688.46	$688.46	$615.96	$615.96
28	$504.02	$504.02	$714.08	$714.08	$638.88	$638.88
29	$518.86	$518.86	$735.10	$735.10	$657.69	$657.69
30	$526.28	$526.28	$745.62	$745.62	$667.10	$667.10
31	$537.41	$537.41	$761.38	$761.38	$681.20	$681.20
32	$548.53	$548.53	$777.15	$777.15	$695.31	$695.31
33	$555.49	$555.49	$787.00	$787.00	$704.12	$704.12
34	$562.91	$562.91	$797.51	$797.51	$713.53	$713.53
35	$566.62	$566.62	$802.77	$802.77	$718.23	$718.23
36	$570.33	$570.33	$808.02	$808.02	$722.93	$722.93
37	$574.04	$574.04	$813.28	$813.28	$727.63	$727.63
38	$577.75	$577.75	$818.53	$818.53	$732.34	$732.34
39	$585.16	$585.16	$829.05	$829.05	$741.74	$741.74
40	$592.58	$592.58	$839.56	$839.56	$751.14	$751.14
41	$603.71	$603.71	$855.32	$855.32	$765.25	$765.25
42	$614.38	$614.38	$870.43	$870.43	$778.77	$778.77
43	$629.21	$629.21	$891.45	$891.45	$797.58	$797.58
44	$647.76	$647.76	$917.73	$917.73	$821.09	$821.09
45	$669.55	$669.55	$948.61	$948.61	$848.71	$848.71
46	$695.52	$695.52	$985.40	$985.40	$881.63	$881.63
47	$724.73	$724.73	$1,026.78	$1,026.78	$918.65	$918.65
48	$758.12	$758.12	$1,074.08	$1,074.08	$960.97	$960.97
49	$791.04	$791.04	$1,120.72	$1,120.72	$1,002.70	$1,002.70
50	$828.13	$828.13	$1,173.28	$1,173.28	$1,049.72	$1,049.72
51	$864.76	$864.76	$1,225.17	$1,225.17	$1,096.15	$1,096.15
52	$905.10	$905.10	$1,282.33	$1,282.33	$1,147.29	$1,147.29
53	$945.91	$945.91	$1,340.14	$1,340.14	$1,199.01	$1,199.01
54	$989.96	$989.96	$1,402.55	$1,402.55	$1,254.85	$1,254.85
55	$1,034.01	$1,034.01	$1,464.95	$1,464.95	$1,310.68	$1,310.68
56	$1,081.77	$1,081.77	$1,532.62	$1,532.62	$1,371.22	$1,371.22
57	$1,129.99	$1,129.99	$1,600.94	$1,600.94	$1,432.35	$1,432.35
58	$1,181.46	$1,181.46	$1,673.86	$1,673.86	$1,497.59	$1,497.59
59	$1,206.96	$1,206.96	$1,709.99	$1,709.99	$1,529.91	$1,529.91
60	$1,258.43	$1,258.43	$1,782.91	$1,782.91	$1,595.15	$1,595.15
61	$1,302.94	$1,302.94	$1,845.97	$1,845.97	$1,651.58	$1,651.58
62	$1,332.15	$1,332.15	$1,887.36	$1,887.36	$1,688.61	$1,688.61
63	$1,368.78	$1,368.78	$1,939.26	$1,939.26	$1,735.04	$1,735.04
64+	$1,391.04	$1,391.04	$1,970.79	$1,970.79	$1,763.25	$1,763.25

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0010001		49740PA0010002		49740PA0010004	
Plan Marketing Name =>	AffordaBlue $1000 Gold		AffordaBlue $1500 Gold		AffordaBlue $3000 Silver	
Form # =>	CERT-HCB-AB-COMP-SM-2026		CERT-HCB-AB-COMP-SM-2026		CERT-HCB-AB-COMP-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Silver	
Deductible =>	1000		1500		3000	
Coinsurance =>	1		1		1	
Copays =>	40		20		60	
OOP Maximum =>	8000		8000		8000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$436.43	$436.43	$430.85	$430.85	$369.58	$369.58
15	$475.23	$475.23	$469.15	$469.15	$402.43	$402.43
16	$490.06	$490.06	$483.79	$483.79	$414.99	$414.99
17	$504.89	$504.89	$498.43	$498.43	$427.55	$427.55
18	$520.87	$520.87	$514.20	$514.20	$441.08	$441.08
19	$536.84	$536.84	$529.97	$529.97	$454.61	$454.61
20	$553.39	$553.39	$546.30	$546.30	$468.62	$468.62
21	$570.50	$570.50	$563.20	$563.20	$483.11	$483.11
22	$570.50	$570.50	$563.20	$563.20	$483.11	$483.11
23	$570.50	$570.50	$563.20	$563.20	$483.11	$483.11
24	$570.50	$570.50	$563.20	$563.20	$483.11	$483.11
25	$572.78	$572.78	$565.45	$565.45	$485.04	$485.04
26	$584.19	$584.19	$576.72	$576.72	$494.70	$494.70
27	$597.88	$597.88	$590.23	$590.23	$506.30	$506.30
28	$620.13	$620.13	$612.20	$612.20	$525.14	$525.14
29	$638.39	$638.39	$630.22	$630.22	$540.60	$540.60
30	$647.52	$647.52	$639.23	$639.23	$548.33	$548.33
31	$661.21	$661.21	$652.75	$652.75	$559.92	$559.92
32	$674.90	$674.90	$666.27	$666.27	$571.52	$571.52
33	$683.46	$683.46	$674.71	$674.71	$578.77	$578.77
34	$692.59	$692.59	$683.72	$683.72	$586.50	$586.50
35	$697.15	$697.15	$688.23	$688.23	$590.36	$590.36
36	$701.72	$701.72	$692.74	$692.74	$594.23	$594.23
37	$706.28	$706.28	$697.24	$697.24	$598.09	$598.09
38	$710.84	$710.84	$701.75	$701.75	$601.96	$601.96
39	$719.97	$719.97	$710.76	$710.76	$609.68	$609.68
40	$729.10	$729.10	$719.77	$719.77	$617.41	$617.41
41	$742.79	$742.79	$733.29	$733.29	$629.01	$629.01
42	$755.91	$755.91	$746.24	$746.24	$640.12	$640.12
43	$774.17	$774.17	$764.26	$764.26	$655.58	$655.58
44	$796.99	$796.99	$786.79	$786.79	$674.90	$674.90
45	$823.80	$823.80	$813.26	$813.26	$697.61	$697.61
46	$855.75	$855.75	$844.80	$844.80	$724.67	$724.67
47	$891.69	$891.69	$880.28	$880.28	$755.10	$755.10
48	$932.77	$932.77	$920.83	$920.83	$789.88	$789.88
49	$973.27	$973.27	$960.82	$960.82	$824.19	$824.19
50	$1,018.91	$1,018.91	$1,005.88	$1,005.88	$862.83	$862.83
51	$1,063.98	$1,063.98	$1,050.37	$1,050.37	$901.00	$901.00
52	$1,113.62	$1,113.62	$1,099.37	$1,099.37	$943.03	$943.03
53	$1,163.82	$1,163.82	$1,148.93	$1,148.93	$985.54	$985.54
54	$1,218.02	$1,218.02	$1,202.43	$1,202.43	$1,031.44	$1,031.44
55	$1,272.22	$1,272.22	$1,255.94	$1,255.94	$1,077.34	$1,077.34
56	$1,330.98	$1,330.98	$1,313.95	$1,313.95	$1,127.10	$1,127.10
57	$1,390.31	$1,390.31	$1,372.52	$1,372.52	$1,177.34	$1,177.34
58	$1,453.63	$1,453.63	$1,435.03	$1,435.03	$1,230.96	$1,230.96
59	$1,485.01	$1,485.01	$1,466.01	$1,466.01	$1,257.54	$1,257.54
60	$1,548.34	$1,548.34	$1,528.52	$1,528.52	$1,311.16	$1,311.16
61	$1,603.11	$1,603.11	$1,582.59	$1,582.59	$1,357.54	$1,357.54
62	$1,639.05	$1,639.05	$1,618.07	$1,618.07	$1,387.98	$1,387.98
63	$1,684.12	$1,684.12	$1,662.57	$1,662.57	$1,426.14	$1,426.14
64+	$1,711.50	$1,711.50	$1,689.60	$1,689.60	$1,449.33	$1,449.33

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0060002		49740PA0060001		49740PA0070001	
Plan Marketing Name =>	ehigh Valley Flex Blue PPO 500 Go		high Valley Flex Blue PPO 1250 Go		Flex Blue PPO Qualified Embedde	
Form # =>	CERT-HCB-LV-PPO-SM-2026		CERT-HCB-LV-PPO-SM-2026		CERT-HCB-LV-HDHP-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	Q		Q		Q	
Metal =>	Gold		Gold		Silver	
Deductible =>	500		1250		3500	
Coinsurance =>	1		1		0.9	
Copays =>	30		25		0	
OOP Maximum =>	9100		9100		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$539.77	$539.77	$524.82	$524.82	$464.26	$464.26
15	$587.75	$587.75	$571.47	$571.47	$505.53	$505.53
16	$606.09	$606.09	$589.31	$589.31	$521.31	$521.31
17	$624.44	$624.44	$607.15	$607.15	$537.09	$537.09
18	$644.19	$644.19	$626.35	$626.35	$554.08	$554.08
19	$663.95	$663.95	$645.56	$645.56	$571.07	$571.07
20	$684.41	$684.41	$665.46	$665.46	$588.67	$588.67
21	$705.58	$705.58	$686.04	$686.04	$606.88	$606.88
22	$705.58	$705.58	$686.04	$686.04	$606.88	$606.88
23	$705.58	$705.58	$686.04	$686.04	$606.88	$606.88
24	$705.58	$705.58	$686.04	$686.04	$606.88	$606.88
25	$708.40	$708.40	$688.78	$688.78	$609.31	$609.31
26	$722.51	$722.51	$702.50	$702.50	$621.45	$621.45
27	$739.45	$739.45	$718.97	$718.97	$636.01	$636.01
28	$766.97	$766.97	$745.73	$745.73	$659.68	$659.68
29	$789.54	$789.54	$767.68	$767.68	$679.10	$679.10
30	$800.83	$800.83	$778.66	$778.66	$688.81	$688.81
31	$817.77	$817.77	$795.12	$795.12	$703.37	$703.37
32	$834.70	$834.70	$811.59	$811.59	$717.94	$717.94
33	$845.28	$845.28	$821.88	$821.88	$727.04	$727.04
34	$856.57	$856.57	$832.85	$832.85	$736.75	$736.75
35	$862.22	$862.22	$838.34	$838.34	$741.61	$741.61
36	$867.86	$867.86	$843.83	$843.83	$746.46	$746.46
37	$873.51	$873.51	$849.32	$849.32	$751.32	$751.32
38	$879.15	$879.15	$854.81	$854.81	$756.17	$756.17
39	$890.44	$890.44	$865.78	$865.78	$765.88	$765.88
40	$901.73	$901.73	$876.76	$876.76	$775.59	$775.59
41	$918.67	$918.67	$893.22	$893.22	$790.16	$790.16
42	$934.89	$934.89	$909.00	$909.00	$804.12	$804.12
43	$957.47	$957.47	$930.96	$930.96	$823.54	$823.54
44	$985.70	$985.70	$958.40	$958.40	$847.81	$847.81
45	$1,018.86	$1,018.86	$990.64	$990.64	$876.33	$876.33
46	$1,058.37	$1,058.37	$1,029.06	$1,029.06	$910.32	$910.32
47	$1,102.82	$1,102.82	$1,072.28	$1,072.28	$948.55	$948.55
48	$1,153.62	$1,153.62	$1,121.68	$1,121.68	$992.25	$992.25
49	$1,203.72	$1,203.72	$1,170.38	$1,170.38	$1,035.34	$1,035.34
50	$1,260.17	$1,260.17	$1,225.27	$1,225.27	$1,083.89	$1,083.89
51	$1,315.91	$1,315.91	$1,279.46	$1,279.46	$1,131.83	$1,131.83
52	$1,377.29	$1,377.29	$1,339.15	$1,339.15	$1,184.63	$1,184.63
53	$1,439.38	$1,439.38	$1,399.52	$1,399.52	$1,238.04	$1,238.04
54	$1,506.41	$1,506.41	$1,464.70	$1,464.70	$1,295.69	$1,295.69
55	$1,573.44	$1,573.44	$1,529.87	$1,529.87	$1,353.34	$1,353.34
56	$1,646.12	$1,646.12	$1,600.53	$1,600.53	$1,415.85	$1,415.85
57	$1,719.50	$1,719.50	$1,671.88	$1,671.88	$1,478.97	$1,478.97
58	$1,797.82	$1,797.82	$1,748.03	$1,748.03	$1,546.33	$1,546.33
59	$1,836.62	$1,836.62	$1,785.76	$1,785.76	$1,579.71	$1,579.71
60	$1,914.94	$1,914.94	$1,861.91	$1,861.91	$1,647.07	$1,647.07
61	$1,982.68	$1,982.68	$1,927.77	$1,927.77	$1,705.33	$1,705.33
62	$2,027.13	$2,027.13	$1,970.99	$1,970.99	$1,743.57	$1,743.57
63	$2,082.87	$2,082.87	$2,025.19	$2,025.19	$1,791.51	$1,791.51
64+	$2,116.74	$2,116.74	$2,058.12	$2,058.12	$1,820.64	$1,820.64

Company Name:	Highmark Care Benefits (HCB)
Market:	Small Group
Product:	PPO
Effective Date of Rates:	October 1, 2026
Ending date of Rates:	December 31, 2026

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040002		49740PA0020002		49740PA0040011		49740PA0020011		49740PA0040018		49740PA0020018		49740PA0040023		49740PA0020022		49740PA0040001		49740PA0020001	
Plan Marketing Name =>	BlueCare PPO $0 Platinum		BlueCare Custom PPO $0 Platinum		BlueCare PPO $250 Platinum		BlueCare Custom PPO $250 Platinum		BlueCare PPO $500 Platinum		BlueCare Custom PPO $500 Platinum		BlueCare PPO $750 Platinum		BlueCare Custom PPO $750 Platinum		BlueCare PPO $0 Gold		BlueCare Custom PPO $0 Gold	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U		U		U	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	0		0		250		250		500		500		750		750		0		0	
Coinsurance =>	1		1		1		1		1		1		1		1		1		1	
Copays =>	23.75		23.75		9.5		9.5		9.5		9.5		9.5		9.5		38		38	
OOP Maximum =>	5000		5000		8700		8700		5000		5000		5000		5000		9100		9100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$682.56	$682.56	$579.71	$579.71	$678.52	$678.52	$576.30	$576.30	$671.58	$671.58	$570.43	$570.43	$657.62	$657.62	$558.63	$558.63	$637.77	$637.77	$541.85	$541.85
15	$743.23	$743.23	$631.24	$631.24	$738.84	$738.84	$627.52	$627.52	$731.27	$731.27	$621.13	$621.13	$716.07	$716.07	$608.28	$608.28	$694.46	$694.46	$590.01	$590.01
16	$766.43	$766.43	$650.94	$650.94	$761.90	$761.90	$647.11	$647.11	$754.10	$754.10	$640.52	$640.52	$738.42	$738.42	$627.27	$627.27	$716.14	$716.14	$608.43	$608.43
17	$789.62	$789.62	$670.64	$670.64	$784.96	$784.96	$666.70	$666.70	$776.92	$776.92	$659.91	$659.91	$760.77	$760.77	$646.25	$646.25	$737.82	$737.82	$626.85	$626.85
18	$814.61	$814.61	$691.86	$691.86	$809.79	$809.79	$687.79	$687.79	$801.50	$801.50	$680.79	$680.79	$784.84	$784.84	$666.70	$666.70	$761.16	$761.16	$646.68	$646.68
19	$839.59	$839.59	$713.08	$713.08	$834.63	$834.63	$708.88	$708.88	$826.09	$826.09	$701.67	$701.67	$808.91	$808.91	$687.15	$687.15	$784.50	$784.50	$666.51	$666.51
20	$865.46	$865.46	$735.06	$735.06	$860.35	$860.35	$730.73	$730.73	$851.54	$851.54	$723.29	$723.29	$833.84	$833.84	$708.32	$708.32	$808.68	$808.68	$687.05	$687.05
21	$892.23	$892.23	$757.79	$757.79	$886.96	$886.96	$753.33	$753.33	$877.88	$877.88	$745.66	$745.66	$859.63	$859.63	$730.23	$730.23	$833.69	$833.69	$708.30	$708.30
22	$892.23	$892.23	$757.79	$757.79	$886.96	$886.96	$753.33	$753.33	$877.88	$877.88	$745.66	$745.66	$859.63	$859.63	$730.23	$730.23	$833.69	$833.69	$708.30	$708.30
23	$892.23	$892.23	$757.79	$757.79	$886.96	$886.96	$753.33	$753.33	$877.88	$877.88	$745.66	$745.66	$859.63	$859.63	$730.23	$730.23	$833.69	$833.69	$708.30	$708.30
24	$892.23	$892.23	$757.79	$757.79	$886.96	$886.96	$753.33	$753.33	$877.88	$877.88	$745.66	$745.66	$859.63	$859.63	$730.23	$730.23	$833.69	$833.69	$708.30	$708.30
25	$895.80	$895.80	$760.82	$760.82	$890.51	$890.51	$756.34	$756.34	$881.39	$881.39	$748.64	$748.64	$863.07	$863.07	$733.15	$733.15	$837.02	$837.02	$711.13	$711.13
26	$913.64	$913.64	$775.98	$775.98	$908.25	$908.25	$771.41	$771.41	$898.95	$898.95	$763.56	$763.56	$880.26	$880.26	$747.76	$747.76	$853.70	$853.70	$725.30	$725.30
27	$935.06	$935.06	$794.16	$794.16	$929.53	$929.53	$789.49	$789.49	$920.02	$920.02	$781.45	$781.45	$900.89	$900.89	$765.28	$765.28	$873.71	$873.71	$742.30	$742.30
28	$969.85	$969.85	$823.72	$823.72	$964.13	$964.13	$818.87	$818.87	$954.26	$954.26	$810.53	$810.53	$934.42	$934.42	$793.76	$793.76	$906.22	$906.22	$769.92	$769.92
29	$998.41	$998.41	$847.97	$847.97	$992.51	$992.51	$842.98	$842.98	$982.35	$982.35	$834.39	$834.39	$961.93	$961.93	$817.13	$817.13	$932.90	$932.90	$792.59	$792.59
30	$1,012.68	$1,012.68	$860.09	$860.09	$1,006.70	$1,006.70	$855.03	$855.03	$996.39	$996.39	$846.32	$846.32	$975.68	$975.68	$828.81	$828.81	$946.24	$946.24	$803.92	$803.92
31	$1,034.09	$1,034.09	$878.28	$878.28	$1,027.99	$1,027.99	$873.11	$873.11	$1,017.46	$1,017.46	$864.22	$864.22	$996.31	$996.31	$846.34	$846.34	$966.25	$966.25	$820.92	$820.92
32	$1,055.51	$1,055.51	$896.47	$896.47	$1,049.27	$1,049.27	$891.19	$891.19	$1,038.53	$1,038.53	$882.12	$882.12	$1,016.94	$1,016.94	$863.86	$863.86	$986.26	$986.26	$837.92	$837.92
33	$1,068.89	$1,068.89	$907.83	$907.83	$1,062.58	$1,062.58	$902.49	$902.49	$1,051.70	$1,051.70	$893.30	$893.30	$1,029.84	$1,029.84	$874.82	$874.82	$998.76	$998.76	$848.54	$848.54
34	$1,083.17	$1,083.17	$919.96	$919.96	$1,076.77	$1,076.77	$914.54	$914.54	$1,065.75	$1,065.75	$905.23	$905.23	$1,043.59	$1,043.59	$886.50	$886.50	$1,012.10	$1,012.10	$859.88	$859.88
35	$1,090.31	$1,090.31	$926.02	$926.02	$1,083.87	$1,083.87	$920.57	$920.57	$1,072.77	$1,072.77	$911.20	$911.20	$1,050.47	$1,050.47	$892.34	$892.34	$1,018.77	$1,018.77	$865.54	$865.54
36	$1,097.44	$1,097.44	$932.08	$932.08	$1,090.96	$1,090.96	$926.60	$926.60	$1,079.79	$1,079.79	$917.16	$917.16	$1,057.34	$1,057.34	$898.18	$898.18	$1,025.44	$1,025.44	$871.21	$871.21
37	$1,104.58	$1,104.58	$938.14	$938.14	$1,098.06	$1,098.06	$932.62	$932.62	$1,086.82	$1,086.82	$923.13	$923.13	$1,064.22	$1,064.22	$904.02	$904.02	$1,032.11	$1,032.11	$876.88	$876.88
38	$1,111.72	$1,111.72	$944.21	$944.21	$1,105.15	$1,105.15	$938.65	$938.65	$1,093.84	$1,093.84	$929.09	$929.09	$1,071.10	$1,071.10	$909.87	$909.87	$1,038.78	$1,038.78	$882.54	$882.54
39	$1,125.99	$1,125.99	$956.33	$956.33	$1,119.34	$1,119.34	$950.70	$950.70	$1,107.88	$1,107.88	$941.02	$941.02	$1,084.85	$1,084.85	$921.55	$921.55	$1,052.12	$1,052.12	$893.87	$893.87
40	$1,140.27	$1,140.27	$968.46	$968.46	$1,133.53	$1,133.53	$962.76	$962.76	$1,121.93	$1,121.93	$952.95	$952.95	$1,098.61	$1,098.61	$933.23	$933.23	$1,065.46	$1,065.46	$905.21	$905.21
41	$1,161.68	$1,161.68	$986.64	$986.64	$1,154.82	$1,154.82	$980.84	$980.84	$1,143.00	$1,143.00	$970.85	$970.85	$1,119.24	$1,119.24	$950.76	$950.76	$1,085.46	$1,085.46	$922.21	$922.21
42	$1,182.20	$1,182.20	$1,004.07	$1,004.07	$1,175.22	$1,175.22	$998.16	$998.16	$1,163.19	$1,163.19	$988.00	$988.00	$1,139.01	$1,139.01	$967.55	$967.55	$1,104.64	$1,104.64	$938.50	$938.50
43	$1,210.76	$1,210.76	$1,028.32	$1,028.32	$1,203.60	$1,203.60	$1,022.27	$1,022.27	$1,191.28	$1,191.28	$1,011.86	$1,011.86	$1,166.52	$1,166.52	$990.92	$990.92	$1,131.32	$1,131.32	$961.16	$961.16
44	$1,246.45	$1,246.45	$1,058.63	$1,058.63	$1,239.08	$1,239.08	$1,052.40	$1,052.40	$1,226.40	$1,226.40	$1,041.69	$1,041.69	$1,200.90	$1,200.90	$1,020.13	$1,020.13	$1,164.66	$1,164.66	$989.50	$989.50
45	$1,288.38	$1,288.38	$1,094.25	$1,094.25	$1,280.77	$1,280.77	$1,087.81	$1,087.81	$1,267.66	$1,267.66	$1,076.73	$1,076.73	$1,241.31	$1,241.31	$1,054.45	$1,054.45	$1,203.85	$1,203.85	$1,022.79	$1,022.79
46	$1,338.35	$1,338.35	$1,136.69	$1,136.69	$1,330.44	$1,330.44	$1,130.00	$1,130.00	$1,316.82	$1,316.82	$1,118.49	$1,118.49	$1,289.45	$1,289.45	$1,095.35	$1,095.35	$1,250.54	$1,250.54	$1,062.45	$1,062.45
47	$1,394.56	$1,394.56	$1,184.43	$1,184.43	$1,386.32	$1,386.32	$1,177.45	$1,177.45	$1,372.13	$1,372.13	$1,165.47	$1,165.47	$1,343.60	$1,343.60	$1,141.35	$1,141.35	$1,303.06	$1,303.06	$1,107.07	$1,107.07
48	$1,458.80	$1,458.80	$1,238.99	$1,238.99	$1,450.18	$1,450.18	$1,231.69	$1,231.69	$1,435.33	$1,435.33	$1,219.15	$1,219.15	$1,405.50	$1,405.50	$1,193.93	$1,193.93	$1,363.08	$1,363.08	$1,158.07	$1,158.07
49	$1,522.14	$1,522.14	$1,292.79	$1,292.79	$1,513.15	$1,513.15	$1,285.18	$1,285.18	$1,497.66	$1,497.66	$1,272.10	$1,272.10	$1,466.53	$1,466.53	$1,245.77	$1,245.77	$1,422.28	$1,422.28	$1,208.36	$1,208.36
50	$1,593.52	$1,593.52	$1,353.41	$1,353.41	$1,584.11	$1,584.11	$1,345.45	$1,345.45	$1,567.89	$1,567.89	$1,331.75	$1,331.75	$1,535.30	$1,535.30	$1,304.19	$1,304.19	$1,488.97	$1,488.97	$1,265.02	$1,265.02
51	$1,664.01	$1,664.01	$1,413.28	$1,413.28	$1,654.18	$1,654.18	$1,404.96	$1,404.96	$1,637.25	$1,637.25	$1,390.66	$1,390.66	$1,603.21	$1,603.21	$1,361.88	$1,361.88	$1,554.83	$1,554.83	$1,320.98	$1,320.98
52	$1,741.63	$1,741.63	$1,479.21	$1,479.21	$1,731.35	$1,731.35	$1,470.50	$1,470.50	$1,713.62	$1,713.62	$1,455.53	$1,455.53	$1,678.00	$1,678.00	$1,425.41	$1,425.41	$1,627.36	$1,627.36	$1,382.60	$1,382.60
53	$1,820.15	$1,820.15	$1,545.89	$1,545.89	$1,809.40	$1,809.40	$1,536.79	$1,536.79	$1,790.88	$1,790.88	$1,521.15	$1,521.15	$1,753.65	$1,753.65	$1,489.67	$1,489.67	$1,700.73	$1,700.73	$1,444.93	$1,444.93
54	$1,904.91	$1,904.91	$1,617.88	$1,617.88	$1,893.66	$1,893.66	$1,608.36	$1,608.36	$1,874.27	$1,874.27	$1,591.98	$1,591.98	$1,835.31	$1,835.31	$1,559.04	$1,559.04	$1,779.93	$1,779.93	$1,512.22	$1,512.22
55	$1,989.67	$1,989.67	$1,689.87	$1,689.87	$1,977.92	$1,977.92	$1,679.93	$1,679.93	$1,957.67	$1,957.67	$1,662.82	$1,662.82	$1,916.97	$1,916.97	$1,628.41	$1,628.41	$1,859.13	$1,859.13	$1,579.51	$1,579.51
56	$2,081.57	$2,081.57	$1,767.92	$1,767.92	$2,069.28	$2,069.28	$1,757.52	$1,757.52	$2,048.09	$2,048.09	$1,739.62	$1,739.62	$2,005.52	$2,005.52	$1,703.63	$1,703.63	$1,945.00	$1,945.00	$1,652.46	$1,652.46
57	$2,174.36	$2,174.36	$1,846.73	$1,846.73	$2,161.52	$2,161.52	$1,835.87	$1,835.87	$2,139.39	$2,139.39	$1,817.17	$1,817.17	$2,094.92	$2,094.92	$1,779.57	$1,779.57	$2,031.70	$2,031.70	$1,726.13	$1,726.13
58	$2,273.40	$2,273.40	$1,930.85	$1,930.85	$2,259.97	$2,259.97	$1,919.48	$1,919.48	$2,236.84	$2,236.84	$1,899.94	$1,899.94	$2,190.34	$2,190.34	$1,860.63	$1,860.63	$2,124.24	$2,124.24	$1,804.75	$1,804.75
59	$2,322.47	$2,322.47	$1,972.53	$1,972.53	$2,308.76	$2,308.76	$1,960.92	$1,960.92	$2,285.12	$2,285.12	$1,940.95	$1,940.95	$2,237.62	$2,237.62	$1,900.79	$1,900.79	$2,170.10	$2,170.10	$1,843.70	$1,843.70
60	$2,421.51	$2,421.51	$2,056.64	$2,056.64	$2,407.21	$2,407.21	$2,044.54	$2,044.54	$2,382.57	$2,382.57	$2,023.72	$2,023.72	$2,333.04	$2,333.04	$1,981.84	$1,981.84	$2,262.63	$2,262.63	$1,922.33	$1,922.33
61	$2,507.17	$2,507.17	$2,129.39	$2,129.39	$2,492.36	$2,492.36	$2,116.86	$2,116.86	$2,466.84	$2,466.84	$2,095.30	$2,095.30	$2,415.56	$2,415.56	$2,051.95	$2,051.95	$2,342.67	$2,342.67	$1,990.32	$1,990.32
62	$2,563.38	$2,563.38	$2,177.13	$2,177.13	$2,548.24	$2,548.24	$2,164.32	$2,164.32	$2,522.15	$2,522.15	$2,142.28	$2,142.28	$2,469.72	$2,469.72	$2,097.95	$2,097.95	$2,395.19	$2,395.19	$2,034.95	$2,034.95
63	$2,633.86	$2,633.86	$2,237.00	$2,237.00	$2,618.31	$2,618.31	$2,223.83	$2,223.83	$2,591.50	$2,591.50	$2,201.19	$2,201.19	$2,537.63	$2,537.63	$2,155.64	$2,155.64	$2,461.05	$2,461.05	$2,090.90	$2,090.90
64+	$2,676.69	$2,676.69	$2,273.37	$2,273.37	$2,660.88	$2,660.88	$2,259.99	$2,259.99	$2,633.64	$2,633.64	$2,236.98	$2,236.98	$2,578.89	$2,578.89	$2,190.69	$2,190.69	$2,501.07	$2,501.07	$2,124.90	$2,124.90

HIOS Plan ID (On Exchange)=>	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	
HIOS Plan ID (Off Exchange)=>	49740PA0020009		49740PA0040012		49740PA0020012		49740PA0050002		49740PA0030002		49740PA0040014		49740PA0020014		49740PA0040016		49740PA0020016		49740PA0040019		49740PA0020019		49740PA0040003		49740PA0020003	
Plan Marketing Name =>	ueCare Custom PPO $2000 1x Go		BlueCare PPO $2500 Gold		BlueCare Custom PPO $2500 Gold		BlueCare QHD PPO $2750 Gold		eCare Custom QHD PPO $2750 G		BlueCare PPO $3000 Gold		BlueCare Custom PPO $3000 Gold		BlueCare PPO $4000 Gold		BlueCare Custom PPO $4000 Gold		BlueCare PPO $5000 1x Gold		ueCare Custom PPO $5000 1x Go		BlueCare PPO $0 Silver		BlueCare Custom PPO $0 Silver	
Form # =>	CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-HDHP-SM-2026		CERT-HCB-BCUST-HDHP-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U		U		U		U		U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	2000		2500		2500		2750		2750		3000		3000		4000		4000		5000		5000		0		0	
Coinsurance =>	1		0.9		0.9		1		1		1		1		1		1		1		1		1		1	
Copays =>	19		23.75		23.75		14.25		14.25		14.25		14.25		23.75		23.75		28.5		28.5		57		57	
OOP Maximum =>	10600		7900		7900		4800		4800		9100		9100		7900		7900		7100		7100		10150		10150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$501.53	$501.53	$535.48	$535.48	$455.37	$455.37	$550.32	$550.32	$467.92	$467.92	$560.74	$560.74	$476.73	$476.73	$532.80	$532.80	$453.11	$453.11	$545.73	$545.73	$464.03	$464.03	$585.06	$585.06	$497.30	$497.30
15	$546.11	$546.11	$583.08	$583.08	$495.84	$495.84	$599.24	$599.24	$509.51	$509.51	$610.58	$610.58	$519.10	$519.10	$580.16	$580.16	$493.39	$493.39	$594.24	$594.24	$505.28	$505.28	$637.07	$637.07	$541.50	$541.50
16	$563.15	$563.15	$601.27	$601.27	$511.32	$511.32	$617.94	$617.94	$525.42	$525.42	$629.64	$629.64	$535.30	$535.30	$598.27	$598.27	$508.79	$508.79	$612.78	$612.78	$521.05	$521.05	$656.95	$656.95	$558.40	$558.40
17	$580.20	$580.20	$619.47	$619.47	$526.80	$526.80	$636.64	$636.64	$541.32	$541.32	$648.70	$648.70	$551.51	$551.51	$616.38	$616.38	$524.19	$524.19	$631.33	$631.33	$536.82	$536.82	$676.84	$676.84	$575.30	$575.30
18	$598.55	$598.55	$639.07	$639.07	$543.46	$543.46	$656.78	$656.78	$558.45	$558.45	$669.22	$669.22	$568.95	$568.95	$635.88	$635.88	$540.77	$540.77	$651.31	$651.31	$553.81	$553.81	$698.25	$698.25	$593.50	$593.50
19	$616.91	$616.91	$658.67	$658.67	$560.13	$560.13	$676.93	$676.93	$575.57	$575.57	$689.74	$689.74	$586.40	$586.40	$655.38	$655.38	$557.35	$557.35	$671.28	$671.28	$570.79	$570.79	$719.67	$719.67	$611.71	$611.71
20	$635.92	$635.92	$678.97	$678.97	$577.39	$577.39	$697.79	$697.79	$593.31	$593.31	$711.00	$711.00	$604.47	$604.47	$675.58	$675.58	$574.53	$574.53	$691.97	$691.97	$588.38	$588.38	$741.85	$741.85	$630.56	$630.56
21	$655.59	$655.59	$699.97	$699.97	$595.25	$595.25	$719.37	$719.37	$611.66	$611.66	$732.99	$732.99	$623.17	$623.17	$696.47	$696.47	$592.30	$592.30	$713.37	$713.37	$606.58	$606.58	$764.79	$764.79	$650.06	$650.06
22	$655.59	$655.59	$699.97	$699.97	$595.25	$595.25	$719.37	$719.37	$611.66	$611.66	$732.99	$732.99	$623.17	$623.17	$696.47	$696.47	$592.30	$592.30	$713.37	$713.37	$606.58	$606.58	$764.79	$764.79	$650.06	$650.06
23	$655.59	$655.59	$699.97	$699.97	$595.25	$595.25	$719.37	$719.37	$611.66	$611.66	$732.99	$732.99	$623.17	$623.17	$696.47	$696.47	$592.30	$592.30	$713.37	$713.37	$606.58	$606.58	$764.79	$764.79	$650.06	$650.06
24	$655.59	$655.59	$699.97	$699.97	$595.25	$595.25	$719.37	$719.37	$611.66	$611.66	$732.99	$732.99	$623.17	$623.17	$696.47	$696.47	$592.30	$592.30	$713.37	$713.37	$606.58	$606.58	$764.79	$764.79	$650.06	$650.06
25	$658.21	$658.21	$702.77	$702.77	$597.63	$597.63	$722.25	$722.25	$614.11	$614.11	$735.92	$735.92	$625.66	$625.66	$699.26	$699.26	$594.67	$594.67	$716.22	$716.22	$609.01	$609.01	$767.85	$767.85	$652.66	$652.66
26	$671.32	$671.32	$716.77	$716.77	$609.54	$609.54	$736.63	$736.63	$626.34	$626.34	$750.58	$750.58	$638.13	$638.13	$713.19	$713.19	$606.52	$606.52	$730.49	$730.49	$621.14	$621.14	$783.14	$783.14	$665.66	$665.66
27	$687.06	$687.06	$733.57	$733.57	$623.82	$623.82	$753.90	$753.90	$641.02	$641.02	$768.17	$768.17	$653.08	$653.08	$729.90	$729.90	$620.73	$620.73	$747.61	$747.61	$635.70	$635.70	$801.50	$801.50	$681.26	$681.26
28	$712.63	$712.63	$760.87	$760.87	$647.04	$647.04	$781.96	$781.96	$664.87	$664.87	$796.76	$796.76	$677.39	$677.39	$757.06	$757.06	$643.83	$643.83	$775.43	$775.43	$659.35	$659.35	$831.33	$831.33	$706.62	$706.62
29	$733.61	$733.61	$783.27	$783.27	$666.08	$666.08	$804.98	$804.98	$684.45	$684.45	$820.22	$820.22	$697.33	$697.33	$779.35	$779.35	$662.78	$662.78	$798.26	$798.26	$678.76	$678.76	$855.80	$855.80	$727.42	$727.42
30	$744.09	$744.09	$794.47	$794.47	$675.61	$675.61	$816.48	$816.48	$694.23	$694.23	$831.94	$831.94	$707.30	$707.30	$790.49	$790.49	$672.26	$672.26	$809.67	$809.67	$688.47	$688.47	$868.04	$868.04	$737.82	$737.82
31	$759.83	$759.83	$811.27	$811.27	$689.89	$689.89	$833.75	$833.75	$708.91	$708.91	$849.54	$849.54	$722.25	$722.25	$807.21	$807.21	$686.48	$686.48	$826.80	$826.80	$703.03	$703.03	$886.39	$886.39	$753.42	$753.42
32	$775.56	$775.56	$828.06	$828.06	$704.18	$704.18	$851.01	$851.01	$723.59	$723.59	$867.13	$867.13	$737.21	$737.21	$823.92	$823.92	$700.69	$700.69	$843.92	$843.92	$717.58	$717.58	$904.75	$904.75	$769.02	$769.02
33	$785.40	$785.40	$838.56	$838.56	$713.11	$713.11	$861.81	$861.81	$732.77	$732.77	$878.12	$878.12	$746.56	$746.56	$834.37	$834.37	$709.58	$709.58	$854.62	$854.62	$726.68	$726.68	$916.22	$916.22	$778.77	$778.77
34	$795.89	$795.89	$849.76	$849.76	$722.63	$722.63	$873.32	$873.32	$742.56	$742.56	$889.85	$889.85	$756.53	$756.53	$845.51	$845.51	$719.05	$719.05	$866.03	$866.03	$736.39	$736.39	$928.46	$928.46	$789.17	$789.17
35	$801.13	$801.13	$855.36	$855.36	$727.40	$727.40	$879.07	$879.07	$747.45	$747.45	$895.71	$895.71	$761.51	$761.51	$851.09	$851.09	$723.79	$723.79	$871.74	$871.74	$741.24	$741.24	$934.57	$934.57	$794.37	$794.37
36	$806.38	$806.38	$860.96	$860.96	$732.16	$732.16	$884.83	$884.83	$752.34	$752.34	$901.58	$901.58	$766.50	$766.50	$856.66	$856.66	$728.53	$728.53	$877.45	$877.45	$746.09	$746.09	$940.69	$940.69	$799.57	$799.57
37	$811.62	$811.62	$866.56	$866.56	$736.92	$736.92	$890.58	$890.58	$757.24	$757.24	$907.44	$907.44	$771.48	$771.48	$862.23	$862.23	$733.27	$733.27	$883.15	$883.15	$750.95	$750.95	$946.81	$946.81	$804.77	$804.77
38	$816.87	$816.87	$872.16	$872.16	$741.68	$741.68	$896.34	$896.34	$762.13	$762.13	$913.31	$913.31	$776.47	$776.47	$867.80	$867.80	$738.01	$738.01	$888.86	$888.86	$755.80	$755.80	$952.93	$952.93	$809.97	$809.97
39	$827.35	$827.35	$883.36	$883.36	$751.21	$751.21	$907.84	$907.84	$771.91	$771.91	$925.03	$925.03	$786.44	$786.44	$878.95	$878.95	$747.48	$747.48	$900.27	$900.27	$765.50	$765.50	$965.16	$965.16	$820.38	$820.38
40	$837.84	$837.84	$894.56	$894.56	$760.73	$760.73	$919.35	$919.35	$781.70	$781.70	$936.76	$936.76	$796.41	$796.41	$890.09	$890.09	$756.96	$756.96	$911.69	$911.69	$775.21	$775.21	$977.40	$977.40	$830.78	$830.78
41	$853.58	$853.58	$911.36	$911.36	$775.02	$775.02	$936.62	$936.62	$796.38	$796.38	$954.35	$954.35	$811.37	$811.37	$906.80	$906.80	$771.17	$771.17	$928.81	$928.81	$789.77	$789.77	$995.76	$995.76	$846.38	$846.38
42	$868.66	$868.66	$927.46	$927.46	$788.71	$788.71	$953.17	$953.17	$810.45	$810.45	$971.21	$971.21	$825.70	$825.70	$922.82	$922.82	$784.80	$784.80	$945.22	$945.22	$803.72	$803.72	$1,013.35	$1,013.35	$861.33	$861.33
43	$889.64	$889.64	$949.86	$949.86	$807.75	$807.75	$976.19	$976.19	$830.02	$830.02	$994.67	$994.67	$845.64	$845.64	$945.11	$945.11	$803.75	$803.75	$968.04	$968.04	$823.13	$823.13	$1,037.82	$1,037.82	$882.13	$882.13
44	$915.86	$915.86	$977.86	$977.86	$831.56	$831.56	$1,004.96	$1,004.96	$854.49	$854.49	$1,023.99	$1,023.99	$870.57	$870.57	$972.97	$972.97	$827.44	$827.44	$996.58	$996.58	$847.39	$847.39	$1,068.41	$1,068.41	$908.13	$908.13
45	$946.67	$946.67	$1,010.76	$1,010.76	$859.54	$859.54	$1,038.77	$1,038.77	$883.24	$883.24	$1,058.44	$1,058.44	$899.86	$899.86	$1,005.70	$1,005.70	$855.28	$855.28	$1,030.11	$1,030.11	$875.90	$875.90	$1,104.36	$1,104.36	$938.69	$938.69
46	$983.39	$983.39	$1,049.96	$1,049.96	$892.88	$892.88	$1,079.06	$1,079.06	$917.49	$917.49	$1,099.49	$1,099.49	$934.76	$934.76	$1,044.71	$1,044.71	$888.45	$888.45	$1,070.06	$1,070.06	$909.87	$909.87	$1,147.19	$1,147.19	$975.09	$975.09
47	$1,024.69	$1,024.69	$1,094.05	$1,094.05	$930.38	$930.38	$1,124.38	$1,124.38	$956.02	$956.02	$1,145.66	$1,145.66	$974.01	$974.01	$1,088.58	$1,088.58	$925.76	$925.76	$1,115.00	$1,115.00	$948.08	$948.08	$1,195.37	$1,195.37	$1,016.04	$1,016.04
48	$1,071.89	$1,071.89	$1,144.45	$1,144.45	$973.23	$973.23	$1,176.17	$1,176.17	$1,000.06	$1,000.06	$1,198.44	$1,198.44	$1,018.88	$1,018.88	$1,138.73	$1,138.73	$968.41	$968.41	$1,166.36	$1,166.36	$991.76	$991.76	$1,250.43	$1,250.43	$1,062.85	$1,062.85
49	$1,118.44	$1,118.44	$1,194.15	$1,194.15	$1,015.50	$1,015.50	$1,227.25	$1,227.25	$1,043.49	$1,043.49	$1,250.48	$1,250.48	$1,063.13	$1,063.13	$1,188.18	$1,188.18	$1,010.46	$1,010.46	$1,217.01	$1,217.01	$1,034.83	$1,034.83	$1,304.73	$1,304.73	$1,109.00	$1,109.00
50	$1,170.88	$1,170.88	$1,250.15	$1,250.15	$1,063.12	$1,063.12	$1,284.79	$1,284.79	$1,092.42	$1,092.42	$1,309.12	$1,309.12	$1,112.98	$1,112.98	$1,243.90	$1,243.90	$1,057.85	$1,057.85	$1,274.08	$1,274.08	$1,083.35	$1,083.35	$1,365.91	$1,365.91	$1,161.01	$1,161.01
51	$1,222.68	$1,222.68	$1,305.44	$1,305.44	$1,110.14	$1,110.14	$1,341.63	$1,341.63	$1,140.75	$1,140.75	$1,367.03	$1,367.03	$1,162.21	$1,162.21	$1,298.92	$1,298.92	$1,104.64	$1,104.64	$1,330.44	$1,330.44	$1,131.27	$1,131.27	$1,426.33	$1,426.33	$1,212.36	$1,212.36
52	$1,279.71	$1,279.71	$1,366.34	$1,366.34	$1,161.93	$1,161.93	$1,404.21	$1,404.21	$1,193.96	$1,193.96	$1,430.80	$1,430.80	$1,216.43	$1,216.43	$1,359.51	$1,359.51	$1,156.17	$1,156.17	$1,392.50	$1,392.50	$1,184.04	$1,184.04	$1,492.87	$1,492.87	$1,268.92	$1,268.92
53	$1,337.40	$1,337.40	$1,427.94	$1,427.94	$1,214.31	$1,214.31	$1,467.51	$1,467.51	$1,247.79	$1,247.79	$1,495.30	$1,495.30	$1,271.27	$1,271.27	$1,420.80	$1,420.80	$1,208.29	$1,208.29	$1,455.27	$1,455.27	$1,237.42	$1,237.42	$1,560.17	$1,560.17	$1,326.12	$1,326.12
54	$1,399.68	$1,399.68	$1,494.44	$1,494.44	$1,270.86	$1,270.86	$1,535.85	$1,535.85	$1,305.89	$1,305.89	$1,564.93	$1,564.93	$1,330.47	$1,330.47	$1,486.96	$1,486.96	$1,264.56	$1,264.56	$1,523.04	$1,523.04	$1,295.05	$1,295.05	$1,632.83	$1,632.83	$1,387.88	$1,387.88
55	$1,461.97	$1,461.97	$1,560.93	$1,560.93	$1,327.41	$1,327.41	$1,604.20	$1,604.20	$1,364.00	$1,364.00	$1,634.57	$1,634.57	$1,389.67	$1,389.67	$1,553.13	$1,553.13	$1,320.83	$1,320.83	$1,590.82	$1,590.82	$1,352.67	$1,352.67	$1,705.48	$1,705.48	$1,449.63	$1,449.63
56	$1,529.49	$1,529.49	$1,633.03	$1,633.03	$1,388.72	$1,388.72	$1,678.29	$1,678.29	$1,427.00	$1,427.00	$1,710.07	$1,710.07	$1,453.86	$1,453.86	$1,624.86	$1,624.86	$1,381.84	$1,381.84	$1,664.29	$1,664.29	$1,415.15	$1,415.15	$1,784.26	$1,784.26	$1,516.59	$1,516.59
57	$1,597.67	$1,597.67	$1,705.83	$1,705.83	$1,450.62	$1,450.62	$1,753.10	$1,753.10	$1,490.62	$1,490.62	$1,786.30	$1,786.30	$1,518.67	$1,518.67	$1,697.30	$1,697.30	$1,443.44	$1,443.44	$1,738.48	$1,738.48	$1,478.24	$1,478.24	$1,863.79	$1,863.79	$1,584.20	$1,584.20
58	$1,670.44	$1,670.44	$1,783.52	$1,783.52	$1,516.70	$1,516.70	$1,832.95	$1,832.95	$1,558.51	$1,558.51	$1,867.66	$1,867.66	$1,587.84	$1,587.84	$1,774.61	$1,774.61	$1,509.18	$1,509.18	$1,817.67	$1,817.67	$1,545.57	$1,545.57	$1,948.68	$1,948.68	$1,656.35	$1,656.35
59	$1,706.50	$1,706.50	$1,822.02	$1,822.02	$1,549.44	$1,549.44	$1,872.52	$1,872.52	$1,592.15	$1,592.15	$1,907.97	$1,907.97	$1,622.11	$1,622.11	$1,812.91	$1,812.91	$1,541.76	$1,541.76	$1,856.90	$1,856.90	$1,578.93	$1,578.93	$1,990.75	$1,990.75	$1,692.11	$1,692.11
60	$1,779.27	$1,779.27	$1,899.72	$1,899.72	$1,615.51	$1,615.51	$1,952.37	$1,952.37	$1,660.05	$1,660.05	$1,989.33	$1,989.33	$1,691.28	$1,691.28	$1,890.22	$1,890.22	$1,607.50	$1,607.50	$1,936.09	$1,936.09	$1,646.26	$1,646.26	$2,075.64	$2,075.64	$1,764.26	$1,764.26
61	$1,842.21	$1,842.21	$1,966.92	$1,966.92	$1,672.65	$1,672.65	$2,021.43	$2,021.43	$1,718.76	$1,718.76	$2,059.70	$2,059.70	$1,751.11	$1,751.11	$1,957.08	$1,957.08	$1,664.36	$1,664.36	$2,004.57	$2,004.57	$1,704.49	$1,704.49	$2,149.06	$2,149.06	$1,826.67	$1,826.67
62	$1,883.51	$1,883.51	$2,011.01	$2,011.01	$1,710.15	$1,710.15	$2,066.75	$2,066.75	$1,757.30	$1,757.30	$2,105.88	$2,105.88	$1,790.37	$1,790.37	$2,000.96	$2,000.96	$1,701.68	$1,701.68	$2,049.51	$2,049.51	$1,742.70	$1,742.70	$2,197.24	$2,197.24	$1,867.62	$1,867.62
63	$1,935.30	$1,935.30	$2,066.31	$2,066.31	$1,757.18	$1,757.18	$2,123.58	$2,123.58	$1,805.62	$1,805.62	$2,163.79	$2,163.79	$1,839.60	$1,839.60	$2,055.98	$2,055.98	$1,748.47	$1,748.47	$2,105.87	$2,105.87	$1,790.62	$1,790.62	$2,257.66	$2,257.66	$1,918.98	$1,918.98
64+	$1,966.77	$1,966.77	$2,099.91	$2,099.91	$1,785.75	$1,785.75	$2,158.11	$2,158.11	$1,834.98	$1,834.98	$2,198.97	$2,198.97	$1,869.51	$1,869.51	$2,089.41	$2,089.41	$1,776.90	$1,776.90	$2,140.11	$2,140.11	$1,819.74	$1,819.74	$2,294.37	$2,294.37	$1,950.18	$1,950.18

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040013		49740PA0020013		49740PA0040015		49740PA0020015	
Plan Marketing Name =>	BlueCare PPO $2600 Silver		lueCare Custom PPO $2600 Silve		BlueCare PPO $3000 Silver		[illegible]	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-BC-PPO-SM-2026		[illegible]	
Rating Area =>	Area 3		Area 3		Area 3		[illegible]	
Network =>	U		U		U		[illegible]	
Metal =>	Silver		Silver		Silver		[illegible]	
Deductible =>	2600		2600		3000		[illegible]	
Coinsurance =>	0.7		0.7		0.8		[illegible]	
Copays =>	38		38		47.5		[illegible]	
OOP Maximum =>	9200		9200		9200		[illegible]	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		[illegible]	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$483.87	$483.87	$411.74	$411.74	$478.75	$478.75	$407.41	[illegible]
15	$526.88	$526.88	$448.34	$448.34	$521.31	$521.31	$443.62	[illegible]
16	$543.33	$543.33	$462.33	$462.33	$537.58	$537.58	$457.47	[illegible]
17	$559.77	$559.77	$476.32	$476.32	$553.85	$553.85	$471.32	[illegible]
18	$577.48	$577.48	$491.39	$491.39	$571.37	$571.37	$486.23	[illegible]
19	$595.19	$595.19	$506.47	$506.47	$588.90	$588.90	$501.14	[illegible]
20	$613.53	$613.53	$522.07	$522.07	$607.05	$607.05	$516.58	[illegible]
21	$632.51	$632.51	$538.22	$538.22	$625.82	$625.82	$532.56	[illegible]
22	$632.51	$632.51	$538.22	$538.22	$625.82	$625.82	$532.56	[illegible]
23	$632.51	$632.51	$538.22	$538.22	$625.82	$625.82	$532.56	[illegible]
24	$632.51	$632.51	$538.22	$538.22	$625.82	$625.82	$532.56	[illegible]
25	$635.04	$635.04	$540.37	$540.37	$628.32	$628.32	$534.69	[illegible]
26	$647.69	$647.69	$551.14	$551.14	$640.84	$640.84	$545.34	[illegible]
27	$662.87	$662.87	$564.05	$564.05	$655.86	$655.86	$558.12	[illegible]
28	$687.54	$687.54	$585.05	$585.05	$680.27	$680.27	$578.89	[illegible]
29	$707.78	$707.78	$602.27	$602.27	$700.29	$700.29	$595.93	[illegible]
30	$717.90	$717.90	$610.88	$610.88	$710.31	$710.31	$604.46	[illegible]
31	$733.08	$733.08	$623.80	$623.80	$725.33	$725.33	$617.24	[illegible]
32	$748.26	$748.26	$636.71	$636.71	$740.35	$740.35	$630.02	[illegible]
33	$757.75	$757.75	$644.79	$644.79	$749.73	$749.73	$638.01	[illegible]
34	$767.87	$767.87	$653.40	$653.40	$759.75	$759.75	$646.53	[illegible]
35	$772.93	$772.93	$657.70	$657.70	$764.75	$764.75	$650.79	[illegible]
36	$777.99	$777.99	$662.01	$662.01	$769.76	$769.76	$655.05	[illegible]
37	$783.05	$783.05	$666.32	$666.32	$774.77	$774.77	$659.31	[illegible]
38	$788.11	$788.11	$670.62	$670.62	$779.77	$779.77	$663.57	[illegible]
39	$798.23	$798.23	$679.23	$679.23	$789.78	$789.78	$672.09	[illegible]
40	$808.35	$808.35	$687.85	$687.85	$799.80	$799.80	$680.61	[illegible]
41	$823.53	$823.53	$700.76	$700.76	$814.82	$814.82	$693.39	[illegible]
42	$838.08	$838.08	$713.14	$713.14	$829.21	$829.21	$705.64	[illegible]
43	$858.32	$858.32	$730.36	$730.36	$849.24	$849.24	$722.68	[illegible]
44	$883.62	$883.62	$751.89	$751.89	$874.27	$874.27	$743.99	[illegible]
45	$913.34	$913.34	$777.19	$777.19	$903.68	$903.68	$769.02	[illegible]
46	$948.77	$948.77	$807.33	$807.33	$938.73	$938.73	$798.84	[illegible]
47	$988.61	$988.61	$841.24	$841.24	$978.16	$978.16	$832.39	[illegible]
48	$1,034.15	$1,034.15	$879.99	$879.99	$1,023.22	$1,023.22	$870.74	[illegible]
49	$1,079.06	$1,079.06	$918.20	$918.20	$1,067.65	$1,067.65	$908.55	[illegible]
50	$1,129.66	$1,129.66	$961.26	$961.26	$1,117.71	$1,117.71	$951.15	[illegible]
51	$1,179.63	$1,179.63	$1,003.78	$1,003.78	$1,167.15	$1,167.15	$993.22	[illegible]
52	$1,234.66	$1,234.66	$1,050.61	$1,050.61	$1,221.60	$1,221.60	$1,039.56	[illegible]
53	$1,290.32	$1,290.32	$1,097.97	$1,097.97	$1,276.67	$1,276.67	$1,086.42	[illegible]
54	$1,350.41	$1,350.41	$1,149.10	$1,149.10	$1,336.13	$1,336.13	$1,137.02	[illegible]
55	$1,410.50	$1,410.50	$1,200.23	$1,200.23	$1,395.58	$1,395.58	$1,187.61	[illegible]
56	$1,475.65	$1,475.65	$1,255.67	$1,255.67	$1,460.04	$1,460.04	$1,242.46	[illegible]
57	$1,541.43	$1,541.43	$1,311.64	$1,311.64	$1,525.12	$1,525.12	$1,297.85	[illegible]
58	$1,611.64	$1,611.64	$1,371.38	$1,371.38	$1,594.59	$1,594.59	$1,356.96	[illegible]
59	$1,646.42	$1,646.42	$1,400.99	$1,400.99	$1,629.01	$1,629.01	$1,386.25	[illegible]
60	$1,716.63	$1,716.63	$1,460.73	$1,460.73	$1,698.48	$1,698.48	$1,445.37	[illegible]
61	$1,777.35	$1,777.35	$1,512.40	$1,512.40	$1,758.55	$1,758.55	$1,496.49	[illegible]
62	$1,817.20	$1,817.20	$1,546.31	$1,546.31	$1,797.98	$1,797.98	$1,530.04	[illegible]
63	$1,867.17	$1,867.17	$1,588.83	$1,588.83	$1,847.42	$1,847.42	$1,572.12	[illegible]
64+	$1,897.53	$1,897.53	$1,614.66	$1,614.66	$1,877.46	$1,877.46	$1,597.68	[illegible]

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0050003		49740PA0030003		49740PA0040020		49740PA0020020	
Plan Marketing Name =>	[illegible]		[illegible]		[illegible]		[illegible]	
Form # =>	[illegible]		[illegible]		[illegible]		[illegible]	
Rating Area =>	[illegible]		[illegible]		[illegible]		[illegible]	
Network =>	[illegible]		[illegible]		[illegible]		[illegible]	
Metal =>	[illegible]		[illegible]		[illegible]		[illegible]	
Deductible =>	[illegible]		[illegible]		[illegible]		[illegible]	
Coinsurance =>	[illegible]		[illegible]		[illegible]		[illegible]	
Copays =>	[illegible]		[illegible]		[illegible]		[illegible]	
OOP Maximum =>	[illegible]		[illegible]		[illegible]		[illegible]	
Pediatric Dental (Yes/No) =>	[illegible]		[illegible]		[illegible]		[illegible]	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$432.58
15	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$471.03
16	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$485.73
17	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$500.43
18	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$516.26
19	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$532.10
20	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$548.50
21	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$565.46
22	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$565.46
23	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$565.46
24	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$565.46
25	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$567.72
26	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$579.03
27	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$592.60
28	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$614.66
29	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$632.75
30	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$641.80
31	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$655.37
32	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$668.94
33	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$677.42
34	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$686.47
35	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$690.99
36	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$695.52
37	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$700.04
38	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$704.56
39	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$713.61
40	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$722.66
41	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$736.23
42	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$749.23
43	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$767.33
44	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$789.95
45	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$816.52
46	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$848.19
47	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$883.81
48	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$924.53
49	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$964.67
50	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,009.91
51	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,054.58
52	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,103.78
53	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,153.54
54	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,207.26
55	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,260.98
56	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,319.22
57	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,378.03
58	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,440.79
59	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,471.89
60	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,534.66
61	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,588.94
62	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,624.57
63	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,669.24
64+	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$1,696.38

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0040022		49740PA0020021		49740PA0010003		49740PA0010005		49740PA0010001	
Plan Marketing Name =>	BlueCare PPO $6000 Bronze		ueCare Custom PPO $6000 Bronz		AffordaBlue $250 Platinum		AffordaBlue $500 Gold		AffordaBlue $1000 Gold	
Form # =>	CERT-HCB-BC-PPO-SM-2026		CERT-HCB-BCUST-PPO-SM-2026		CERT-HCB-AB-COMP-SM-2026		CERT-HCB-AB-COMP-SM-2026		CERT-HCB-AB-COMP-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Bronze		Bronze		Platinum		Gold		Gold	
Deductible =>	6000		6000		250		500		1000	
Coinsurance =>	0.5		0.5		1		1		1	
Copays =>	0		0		15		25		40	
OOP Maximum =>	10600		10600		2000		8000		8000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$429.56	$429.56	$365.82	$365.82	$518.29	$518.29	$463.70	$463.70	$450.10	$450.10
15	$467.75	$467.75	$398.33	$398.33	$564.36	$564.36	$504.92	$504.92	$490.10	$490.10
16	$482.35	$482.35	$410.77	$410.77	$581.97	$581.97	$520.68	$520.68	$505.40	$505.40
17	$496.95	$496.95	$423.20	$423.20	$599.59	$599.59	$536.44	$536.44	$520.70	$520.70
18	$512.67	$512.67	$436.59	$436.59	$618.56	$618.56	$553.41	$553.41	$537.17	$537.17
19	$528.39	$528.39	$449.98	$449.98	$637.53	$637.53	$570.39	$570.39	$553.65	$553.65
20	$544.67	$544.67	$463.84	$463.84	$657.18	$657.18	$587.97	$587.97	$570.71	$570.71
21	$561.52	$561.52	$478.19	$478.19	$677.50	$677.50	$606.15	$606.15	$588.36	$588.36
22	$561.52	$561.52	$478.19	$478.19	$677.50	$677.50	$606.15	$606.15	$588.36	$588.36
23	$561.52	$561.52	$478.19	$478.19	$677.50	$677.50	$606.15	$606.15	$588.36	$588.36
24	$561.52	$561.52	$478.19	$478.19	$677.50	$677.50	$606.15	$606.15	$588.36	$588.36
25	$563.77	$563.77	$480.10	$480.10	$680.21	$680.21	$608.57	$608.57	$590.71	$590.71
26	$575.00	$575.00	$489.67	$489.67	$693.76	$693.76	$620.70	$620.70	$602.48	$602.48
27	$588.47	$588.47	$501.14	$501.14	$710.02	$710.02	$635.25	$635.25	$616.60	$616.60
28	$610.37	$610.37	$519.79	$519.79	$736.44	$736.44	$658.89	$658.89	$639.55	$639.55
29	$628.34	$628.34	$535.09	$535.09	$758.12	$758.12	$678.28	$678.28	$658.37	$658.37
30	$637.33	$637.33	$542.75	$542.75	$768.96	$768.96	$687.98	$687.98	$667.79	$667.79
31	$650.80	$650.80	$554.22	$554.22	$785.22	$785.22	$702.53	$702.53	$681.91	$681.91
32	$664.28	$664.28	$565.70	$565.70	$801.48	$801.48	$717.08	$717.08	$696.03	$696.03
33	$672.70	$672.70	$572.87	$572.87	$811.65	$811.65	$726.17	$726.17	$704.86	$704.86
34	$681.69	$681.69	$580.52	$580.52	$822.49	$822.49	$735.87	$735.87	$714.27	$714.27
35	$686.18	$686.18	$584.35	$584.35	$827.91	$827.91	$740.72	$740.72	$718.98	$718.98
36	$690.67	$690.67	$588.17	$588.17	$833.33	$833.33	$745.56	$745.56	$723.68	$723.68
37	$695.16	$695.16	$592.00	$592.00	$838.75	$838.75	$750.41	$750.41	$728.39	$728.39
38	$699.65	$699.65	$595.82	$595.82	$844.17	$844.17	$755.26	$755.26	$733.10	$733.10
39	$708.64	$708.64	$603.48	$603.48	$855.01	$855.01	$764.96	$764.96	$742.51	$742.51
40	$717.62	$717.62	$611.13	$611.13	$865.85	$865.85	$774.66	$774.66	$751.92	$751.92
41	$731.10	$731.10	$622.60	$622.60	$882.11	$882.11	$789.21	$789.21	$766.04	$766.04
42	$744.01	$744.01	$633.60	$633.60	$897.69	$897.69	$803.15	$803.15	$779.58	$779.58
43	$761.98	$761.98	$648.90	$648.90	$919.37	$919.37	$822.55	$822.55	$798.40	$798.40
44	$784.44	$784.44	$668.03	$668.03	$946.47	$946.47	$846.79	$846.79	$821.94	$821.94
45	$810.83	$810.83	$690.51	$690.51	$978.31	$978.31	$875.28	$875.28	$849.59	$849.59
46	$842.28	$842.28	$717.29	$717.29	$1,016.25	$1,016.25	$909.23	$909.23	$882.54	$882.54
47	$877.66	$877.66	$747.41	$747.41	$1,058.93	$1,058.93	$947.41	$947.41	$919.61	$919.61
48	$918.09	$918.09	$781.84	$781.84	$1,107.71	$1,107.71	$991.06	$991.06	$961.97	$961.97
49	$957.95	$957.95	$815.79	$815.79	$1,155.82	$1,155.82	$1,034.09	$1,034.09	$1,003.74	$1,003.74
50	$1,002.87	$1,002.87	$854.05	$854.05	$1,210.02	$1,210.02	$1,082.58	$1,082.58	$1,050.81	$1,050.81
51	$1,047.23	$1,047.23	$891.82	$891.82	$1,263.54	$1,263.54	$1,130.47	$1,130.47	$1,097.29	$1,097.29
52	$1,096.09	$1,096.09	$933.43	$933.43	$1,322.48	$1,322.48	$1,183.20	$1,183.20	$1,148.48	$1,148.48
53	$1,145.50	$1,145.50	$975.51	$975.51	$1,382.10	$1,382.10	$1,236.55	$1,236.55	$1,200.25	$1,200.25
54	$1,198.85	$1,198.85	$1,020.94	$1,020.94	$1,446.46	$1,446.46	$1,294.13	$1,294.13	$1,256.15	$1,256.15
55	$1,252.19	$1,252.19	$1,066.36	$1,066.36	$1,510.83	$1,510.83	$1,351.71	$1,351.71	$1,312.04	$1,312.04
56	$1,310.03	$1,310.03	$1,115.62	$1,115.62	$1,580.61	$1,580.61	$1,414.15	$1,414.15	$1,372.64	$1,372.64
57	$1,368.42	$1,368.42	$1,165.35	$1,165.35	$1,651.07	$1,651.07	$1,477.19	$1,477.19	$1,433.83	$1,433.83
58	$1,430.75	$1,430.75	$1,218.43	$1,218.43	$1,726.27	$1,726.27	$1,544.47	$1,544.47	$1,499.14	$1,499.14
59	$1,461.64	$1,461.64	$1,244.73	$1,244.73	$1,763.53	$1,763.53	$1,577.81	$1,577.81	$1,531.50	$1,531.50
60	$1,523.97	$1,523.97	$1,297.81	$1,297.81	$1,838.74	$1,838.74	$1,645.09	$1,645.09	$1,596.81	$1,596.81
61	$1,577.87	$1,577.87	$1,343.71	$1,343.71	$1,903.78	$1,903.78	$1,703.28	$1,703.28	$1,653.29	$1,653.29
62	$1,613.25	$1,613.25	$1,373.84	$1,373.84	$1,946.46	$1,946.46	$1,741.47	$1,741.47	$1,690.36	$1,690.36
63	$1,657.61	$1,657.61	$1,411.62	$1,411.62	$1,999.98	$1,999.98	$1,789.35	$1,789.35	$1,736.84	$1,736.84
64+	$1,684.56	$1,684.56	$1,434.57	$1,434.57	$2,032.50	$2,032.50	$1,818.45	$1,818.45	$1,765.08	$1,765.08

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	49740PA0010002		49740PA0010004		49740PA0060002		49740PA0060001		49740PA0070001	
Plan Marketing Name =>	AffordaBlue $1500 Gold		AffordaBlue $3000 Silver		ehigh Valley Flex Blue PPO 500 Go		high Valley Flex Blue PPO 1250 Go		Flex Blue PPO Qualified Embedde	
Form # =>	CERT-HCB-AB-COMP-SM-2026		CERT-HCB-AB-COMP-SM-2026		CERT-HCB-LV-PPO-SM-2026		CERT-HCB-LV-PPO-SM-2026		CERT-HCB-LV-HDHP-SM-2026	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		Q		Q		Q	
Metal =>	Gold		Silver		Gold		Gold		Silver	
Deductible =>	1500		3000		500		1250		3500	
Coinsurance =>	1		1		1		1		0.9	
Copays =>	20		60		30		25		0	
OOP Maximum =>	8000		8000		9100		9100		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$444.33	$444.33	$381.15	$381.15	$556.67	$556.67	$541.25	$541.25	$478.80	$478.80
15	$483.83	$483.83	$415.03	$415.03	$606.15	$606.15	$589.36	$589.36	$521.36	$521.36
16	$498.93	$498.93	$427.98	$427.98	$625.07	$625.07	$607.75	$607.75	$537.63	$537.63
17	$514.03	$514.03	$440.93	$440.93	$643.99	$643.99	$626.15	$626.15	$553.90	$553.90
18	$530.30	$530.30	$454.88	$454.88	$664.36	$664.36	$645.96	$645.96	$571.43	$571.43
19	$546.56	$546.56	$468.83	$468.83	$684.74	$684.74	$665.77	$665.77	$588.95	$588.95
20	$563.41	$563.41	$483.28	$483.28	$705.84	$705.84	$686.28	$686.28	$607.10	$607.10
21	$580.83	$580.83	$498.23	$498.23	$727.67	$727.67	$707.51	$707.51	$625.88	$625.88
22	$580.83	$580.83	$498.23	$498.23	$727.67	$727.67	$707.51	$707.51	$625.88	$625.88
23	$580.83	$580.83	$498.23	$498.23	$727.67	$727.67	$707.51	$707.51	$625.88	$625.88
24	$580.83	$580.83	$498.23	$498.23	$727.67	$727.67	$707.51	$707.51	$625.88	$625.88
25	$583.15	$583.15	$500.22	$500.22	$730.58	$730.58	$710.34	$710.34	$628.38	$628.38
26	$594.77	$594.77	$510.19	$510.19	$745.13	$745.13	$724.49	$724.49	$640.90	$640.90
27	$608.71	$608.71	$522.15	$522.15	$762.60	$762.60	$741.47	$741.47	$655.92	$655.92
28	$631.36	$631.36	$541.58	$541.58	$790.98	$790.98	$769.06	$769.06	$680.33	$680.33
29	$649.95	$649.95	$557.52	$557.52	$814.26	$814.26	$791.70	$791.70	$700.36	$700.36
30	$659.24	$659.24	$565.49	$565.49	$825.91	$825.91	$803.02	$803.02	$710.37	$710.37
31	$673.18	$673.18	$577.45	$577.45	$843.37	$843.37	$820.00	$820.00	$725.39	$725.39
32	$687.12	$687.12	$589.41	$589.41	$860.83	$860.83	$836.98	$836.98	$740.42	$740.42
33	$695.83	$695.83	$596.88	$596.88	$871.75	$871.75	$847.60	$847.60	$749.80	$749.80
34	$705.13	$705.13	$604.85	$604.85	$883.39	$883.39	$858.92	$858.92	$759.82	$759.82
35	$709.77	$709.77	$608.84	$608.84	$889.21	$889.21	$864.58	$864.58	$764.83	$764.83
36	$714.42	$714.42	$612.82	$612.82	$895.03	$895.03	$870.24	$870.24	$769.83	$769.83
37	$719.07	$719.07	$616.81	$616.81	$900.86	$900.86	$875.90	$875.90	$774.84	$774.84
38	$723.71	$723.71	$620.79	$620.79	$906.68	$906.68	$881.56	$881.56	$779.85	$779.85
39	$733.01	$733.01	$628.77	$628.77	$918.32	$918.32	$892.88	$892.88	$789.86	$789.86
40	$742.30	$742.30	$636.74	$636.74	$929.96	$929.96	$904.20	$904.20	$799.87	$799.87
41	$756.24	$756.24	$648.70	$648.70	$947.43	$947.43	$921.18	$921.18	$814.90	$814.90
42	$769.60	$769.60	$660.15	$660.15	$964.16	$964.16	$937.45	$937.45	$829.29	$829.29
43	$788.19	$788.19	$676.10	$676.10	$987.45	$987.45	$960.09	$960.09	$849.32	$849.32
44	$811.42	$811.42	$696.03	$696.03	$1,016.55	$1,016.55	$988.39	$988.39	$874.35	$874.35
45	$838.72	$838.72	$719.44	$719.44	$1,050.76	$1,050.76	$1,021.64	$1,021.64	$903.77	$903.77
46	$871.25	$871.25	$747.35	$747.35	$1,091.51	$1,091.51	$1,061.27	$1,061.27	$938.82	$938.82
47	$907.84	$907.84	$778.73	$778.73	$1,137.35	$1,137.35	$1,105.84	$1,105.84	$978.25	$978.25
48	$949.66	$949.66	$814.61	$814.61	$1,189.74	$1,189.74	$1,156.78	$1,156.78	$1,023.31	$1,023.31
49	$990.90	$990.90	$849.98	$849.98	$1,241.41	$1,241.41	$1,207.01	$1,207.01	$1,067.75	$1,067.75
50	$1,037.36	$1,037.36	$889.84	$889.84	$1,299.62	$1,299.62	$1,263.61	$1,263.61	$1,117.82	$1,117.82
51	$1,083.25	$1,083.25	$929.20	$929.20	$1,357.10	$1,357.10	$1,319.51	$1,319.51	$1,167.27	$1,167.27
52	$1,133.78	$1,133.78	$972.54	$972.54	$1,420.41	$1,420.41	$1,381.06	$1,381.06	$1,221.72	$1,221.72
53	$1,184.89	$1,184.89	$1,016.39	$1,016.39	$1,484.45	$1,484.45	$1,443.32	$1,443.32	$1,276.80	$1,276.80
54	$1,240.07	$1,240.07	$1,063.72	$1,063.72	$1,553.58	$1,553.58	$1,510.53	$1,510.53	$1,336.25	$1,336.25
55	$1,295.25	$1,295.25	$1,111.05	$1,111.05	$1,622.70	$1,622.70	$1,577.75	$1,577.75	$1,395.71	$1,395.71
56	$1,355.08	$1,355.08	$1,162.37	$1,162.37	$1,697.65	$1,697.65	$1,650.62	$1,650.62	$1,460.18	$1,460.18
57	$1,415.48	$1,415.48	$1,214.19	$1,214.19	$1,773.33	$1,773.33	$1,724.20	$1,724.20	$1,525.27	$1,525.27
58	$1,479.95	$1,479.95	$1,269.49	$1,269.49	$1,854.10	$1,854.10	$1,802.74	$1,802.74	$1,594.74	$1,594.74
59	$1,511.90	$1,511.90	$1,296.89	$1,296.89	$1,894.13	$1,894.13	$1,841.65	$1,841.65	$1,629.17	$1,629.17
60	$1,576.37	$1,576.37	$1,352.20	$1,352.20	$1,974.90	$1,974.90	$1,920.18	$1,920.18	$1,698.64	$1,698.64
61	$1,632.13	$1,632.13	$1,400.03	$1,400.03	$2,044.75	$2,044.75	$1,988.10	$1,988.10	$1,758.72	$1,758.72
62	$1,668.72	$1,668.72	$1,431.41	$1,431.41	$2,090.60	$2,090.60	$2,032.68	$2,032.68	$1,798.15	$1,798.15
63	$1,714.61	$1,714.61	$1,470.77	$1,470.77	$2,148.08	$2,148.08	$2,088.57	$2,088.57	$1,847.60	$1,847.60
64+	$1,742.49	$1,742.49	$1,494.69	$1,494.69	$2,183.01	$2,183.01	$2,122.53	$2,122.53	$1,877.64	$1,877.64

Highmark Care Benefits (HCB)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
49740PA0040002	BlueCare PPO $0 Platinum	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna,
49740PA0020002	BlueCare Custom PPO $0 Platinum	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0040011	BlueCare PPO $250 Platinum	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0020011	BlueCare Custom PPO $250 Platinum	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0040018	BlueCare PPO $500 Platinum	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0020018	BlueCare Custom PPO $500 Platinum	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0040023	BlueCare PPO $750 Platinum	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0020022	BlueCare Custom PPO $750 Platinum	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0040001	BlueCare PPO $0 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0020001	BlueCare Custom PPO $0 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0040017	BlueCare PPO $500 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0020017	BlueCare Custom PPO $500 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0040005	BlueCare PPO $1000 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan,
49740PA0020005	BlueCare Custom PPO $1000 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040006	BlueCare PPO $1250 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020006	BlueCare Custom PPO $1250 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040007	BlueCare PPO $1400 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020007	BlueCare Custom PPO $1400 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040008	BlueCare PPO $1500 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020008	BlueCare Custom PPO $1500 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0050001	BlueCare QHD PPO $1750 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0030001	BlueCare Custom QHD PPO $1750 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040010	BlueCare PPO $2000 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020010	BlueCare Custom PPO $2000 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040009	BlueCare PPO $2000 1x Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020009	BlueCare Custom PPO $2000 1x Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040012	BlueCare PPO $2500 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020012	BlueCare Custom PPO $2500 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0050002	BlueCare QHD PPO $2750 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0030002	BlueCare Custom QHD PPO $2750 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040014	BlueCare PPO $3000 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020014	BlueCare Custom PPO $3000 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040016	BlueCare PPO $4000 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020016	BlueCare Custom PPO $4000 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040019	BlueCare PPO $5000 1x Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020019	BlueCare Custom PPO $5000 1x Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040003	BlueCare PPO $0 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020003	BlueCare Custom PPO $0 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040013	BlueCare PPO $2600 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020013	BlueCare Custom PPO $2600 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040015	BlueCare PPO $3000 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020015	BlueCare Custom PPO $3000 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0050003	BlueCare QHD PPO $3500 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0030003	BlueCare Custom QHD PPO $3500 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040020	BlueCare PPO $5000 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020020	BlueCare Custom PPO $5000 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0040022	BlueCare PPO $6000 Bronze	PPO	Bronze	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0020021	BlueCare Custom PPO $6000 Bronze	PPO	Bronze	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0010003	AffordaBlue $250 Platinum	PPO	Platinum	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0010005	AffordaBlue $500 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0010001	AffordaBlue $1000 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0010002	AffordaBlue $1500 Gold	PPO	Gold	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0010004	AffordaBlue $3000 Silver	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Monroe
49740PA0060002	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off	Q	3	Monroe, Carbon, Lackawanna
49740PA0060001	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off	Q	3	Monroe, Carbon, Lackawanna
49740PA0070001	Lehigh Valley Flex Blue PPO Qualified Embedded 350	PPO	Silver	Off	Q	3	Monroe, Carbon, Lackawanna

Company Name **Highmark Care Benefits (HCB)**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 3

	02-01-2025 Number of Covered Lives by Rating County				572	306	135	1,204	1,643	445	796	159	81	188	300	425	136
HIOS Plan ID	**Plan Marketing Name**	**Product**	**Metal**	**On/Off Exchange**	**Bradford**	**Carbon**	**Clinton**	**Lackawanna**	**Luzerne**	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**
49740PA0040002	BlueCare PPO $0 Platinum	PPO	Platinum	Off	$808.77	$808.77	$808.77	$808.77	$808.77	$808.77	$808.77	$808.77	$808.77	$808.77	$808.77	$808.77	$808.77
49740PA0020002	BlueCare Custom PPO $0 Platinum	PPO	Platinum	Off	$686.90	$686.90	$686.90	$686.90	$686.90	$686.90	$686.90	$686.90	$686.90	$686.90	$686.90	$686.90	$686.90
49740PA0040011	BlueCare PPO $250 Platinum	PPO	Platinum	Off	$803.99	$803.99	$803.99	$803.99	$803.99	$803.99	$803.99	$803.99	$803.99	$803.99	$803.99	$803.99	$803.99
49740PA0020011	BlueCare Custom PPO $250 Platinum	PPO	Platinum	Off	$682.86	$682.86	$682.86	$682.86	$682.86	$682.86	$682.86	$682.86	$682.86	$682.86	$682.86	$682.86	$682.86
49740PA0040018	BlueCare PPO $500 Platinum	PPO	Platinum	Off	$795.76	$795.76	$795.76	$795.76	$795.76	$795.76	$795.76	$795.76	$795.76	$795.76	$795.76	$795.76	$795.76
49740PA0020018	BlueCare Custom PPO $500 Platinum	PPO	Platinum	Off	$675.91	$675.91	$675.91	$675.91	$675.91	$675.91	$675.91	$675.91	$675.91	$675.91	$675.91	$675.91	$675.91
49740PA0040023	BlueCare PPO $750 Platinum	PPO	Platinum	Off	$779.22	$779.22	$779.22	$779.22	$779.22	$779.22	$779.22	$779.22	$779.22	$779.22	$779.22	$779.22	$779.22
49740PA0020022	BlueCare Custom PPO $750 Platinum	PPO	Platinum	Off	$661.92	$661.92	$661.92	$661.92	$661.92	$661.92	$661.92	$661.92	$661.92	$661.92	$661.92	$661.92	$661.92
49740PA0040001	BlueCare PPO $0 Gold	PPO	Gold	Off	$755.70	$755.70	$755.70	$755.70	$755.70	$755.70	$755.70	$755.70	$755.70	$755.70	$755.70	$755.70	$755.70
49740PA0020001	BlueCare Custom PPO $0 Gold	PPO	Gold	Off	$642.04	$642.04	$642.04	$642.04	$642.04	$642.04	$642.04	$642.04	$642.04	$642.04	$642.04	$642.04	$642.04
49740PA0040017	BlueCare PPO $500 Gold	PPO	Gold	Off	$706.87	$706.87	$706.87	$706.87	$706.87	$706.87	$706.87	$706.87	$706.87	$706.87	$706.87	$706.87	$706.87
49740PA0020017	BlueCare Custom PPO $500 Gold	PPO	Gold	Off	$600.77	$600.77	$600.77	$600.77	$600.77	$600.77	$600.77	$600.77	$600.77	$600.77	$600.77	$600.77	$600.77
49740PA0040005	BlueCare PPO $1000 Gold	PPO	Gold	Off	$681.53	$681.53	$681.53	$681.53	$681.53	$681.53	$681.53	$681.53	$681.53	$681.53	$681.53	$681.53	$681.53
49740PA0020005	BlueCare Custom PPO $1000 Gold	PPO	Gold	Off	$579.34	$579.34	$579.34	$579.34	$579.34	$579.34	$579.34	$579.34	$579.34	$579.34	$579.34	$579.34	$579.34
49740PA0040006	BlueCare PPO $1250 Gold	PPO	Gold	Off	$692.40	$692.40	$692.40	$692.40	$692.40	$692.40	$692.40	$692.40	$692.40	$692.40	$692.40	$692.40	$692.40
49740PA0020006	BlueCare Custom PPO $1250 Gold	PPO	Gold	Off	$588.54	$588.54	$588.54	$588.54	$588.54	$588.54	$588.54	$588.54	$588.54	$588.54	$588.54	$588.54	$588.54
49740PA0040007	BlueCare PPO $1400 Gold	PPO	Gold	Off	$661.38	$661.38	$661.38	$661.38	$661.38	$661.38	$661.38	$661.38	$661.38	$661.38	$661.38	$661.38	$661.38
49740PA0020007	BlueCare Custom PPO $1400 Gold	PPO	Gold	Off	$562.31	$562.31	$562.31	$562.31	$562.31	$562.31	$562.31	$562.31	$562.31	$562.31	$562.31	$562.31	$562.31
49740PA0040008	BlueCare PPO $1500 Gold	PPO	Gold	Off	$688.99	$688.99	$688.99	$688.99	$688.99	$688.99	$688.99	$688.99	$688.99	$688.99	$688.99	$688.99	$688.99
49740PA0020008	BlueCare Custom PPO $1500 Gold	PPO	Gold	Off	$585.65	$585.65	$585.65	$585.65	$585.65	$585.65	$585.65	$585.65	$585.65	$585.65	$585.65	$585.65	$585.65
49740PA0050001	BlueCare QHD PPO $1750 Gold	PPO	Gold	Off	$676.23	$676.23	$676.23	$676.23	$676.23	$676.23	$676.23	$676.23	$676.23	$676.23	$676.23	$676.23	$676.23
49740PA0030001	BlueCare Custom QHD PPO $1750 Gold	PPO	Gold	Off	$574.86	$574.86	$574.86	$574.86	$574.86	$574.86	$574.86	$574.86	$574.86	$574.86	$574.86	$574.86	$574.86
49740PA0040010	BlueCare PPO $2000 Gold	PPO	Gold	Off	$636.90	$636.90	$636.90	$636.90	$636.90	$636.90	$636.90	$636.90	$636.90	$636.90	$636.90	$636.90	$636.90
49740PA0020010	BlueCare Custom PPO $2000 Gold	PPO	Gold	Off	$541.61	$541.61	$541.61	$541.61	$541.61	$541.61	$541.61	$541.61	$541.61	$541.61	$541.61	$541.61	$541.61
49740PA0040009	BlueCare PPO $2000 1x Gold	PPO	Gold	Off	$699.18	$699.18	$699.18	$699.18	$699.18	$699.18	$699.18	$699.18	$699.18	$699.18	$699.18	$699.18	$699.18
49740PA0020009	BlueCare Custom PPO $2000 1x Gold	PPO	Gold	Off	$594.26	$594.26	$594.26	$594.26	$594.26	$594.26	$594.26	$594.26	$594.26	$594.26	$594.26	$594.26	$594.26
49740PA0040012	BlueCare PPO $2500 Gold	PPO	Gold	Off	$634.49	$634.49	$634.49	$634.49	$634.49	$634.49	$634.49	$634.49	$634.49	$634.49	$634.49	$634.49	$634.49
49740PA0020012	BlueCare Custom PPO $2500 Gold	PPO	Gold	Off	$539.57	$539.57	$539.57	$539.57	$539.57	$539.57	$539.57	$539.57	$539.57	$539.57	$539.57	$539.57	$539.57
49740PA0050002	BlueCare QHD PPO $2750 Gold	PPO	Gold	Off	$652.07	$652.07	$652.07	$652.07	$652.07	$652.07	$652.07	$652.07	$652.07	$652.07	$652.07	$652.07	$652.07
49740PA0030002	BlueCare Custom QHD PPO $2750 Gold	PPO	Gold	Off	$554.44	$554.44	$554.44	$554.44	$554.44	$554.44	$554.44	$554.44	$554.44	$554.44	$554.44	$554.44	$554.44
49740PA0040014	BlueCare PPO $3000 Gold	PPO	Gold	Off	$664.42	$664.42	$664.42	$664.42	$664.42	$664.42	$664.42	$664.42	$664.42	$664.42	$664.42	$664.42	$664.42
49740PA0020014	BlueCare Custom PPO $3000 Gold	PPO	Gold	Off	$564.88	$564.88	$564.88	$564.88	$564.88	$564.88	$564.88	$564.88	$564.88	$564.88	$564.88	$564.88	$564.88
49740PA0040016	BlueCare PPO $4000 Gold	PPO	Gold	Off	$631.32	$631.32	$631.32	$631.32	$631.32	$631.32	$631.32	$631.32	$631.32	$631.32	$631.32	$631.32	$631.32
49740PA0020016	BlueCare Custom PPO $4000 Gold	PPO	Gold	Off	$536.89	$536.89	$536.89	$536.89	$536.89	$536.89	$536.89	$536.89	$536.89	$536.89	$536.89	$536.89	$536.89
49740PA0040019	BlueCare PPO $5000 1x Gold	PPO	Gold	Off	$646.63	$646.63	$646.63	$646.63	$646.63	$646.63	$646.63	$646.63	$646.63	$646.63	$646.63	$646.63	$646.63
49740PA0020019	BlueCare Custom PPO $5000 1x Gold	PPO	Gold	Off	$549.84	$549.84	$549.84	$549.84	$549.84	$549.84	$549.84	$549.84	$549.84	$549.84	$549.84	$549.84	$549.84
49740PA0040003	BlueCare PPO $0 Silver	PPO	Silver	Off	$693.25	$693.25	$693.25	$693.25	$693.25	$693.25	$693.25	$693.25	$693.25	$693.25	$693.25	$693.25	$693.25
49740PA0020003	BlueCare Custom PPO $0 Silver	PPO	Silver	Off	$589.25	$589.25	$589.25	$589.25	$589.25	$589.25	$589.25	$589.25	$589.25	$589.25	$589.25	$589.25	$589.25
49740PA0040013	BlueCare PPO $2600 Silver	PPO	Silver	Off	$573.34	$573.34	$573.34	$573.34	$573.34	$573.34	$573.34	$573.34	$573.34	$573.34	$573.34	$573.34	$573.34
49740PA0020013	BlueCare Custom PPO $2600 Silver	PPO	Silver	Off	$487.87	$487.87	$487.87	$487.87	$487.87	$487.87	$487.87	$487.87	$487.87	$487.87	$487.87	$487.87	$487.87
49740PA0040015	BlueCare PPO $3000 Silver	PPO	Silver	Off	$567.28	$567.28	$567.28	$567.28	$567.28	$567.28	$567.28	$567.28	$567.28	$567.28	$567.28	$567.28	$567.28
49740PA0020015	BlueCare Custom PPO $3000 Silver	PPO	Silver	Off	$482.75	$482.75	$482.75	$482.75	$482.75	$482.75	$482.75	$482.75	$482.75	$482.75	$482.75	$482.75	$482.75
49740PA0050003	BlueCare QHD PPO $3500 Silver	PPO	Silver	Off	$606.61	$606.61	$606.61	$606.61	$606.61	$606.61	$606.61	$606.61	$606.61	$606.61	$606.61	$606.61	$606.61
49740PA0030003	BlueCare Custom QHD PPO $3500 Silver	PPO	Silver	Off	$516.00	$516.00	$516.00	$516.00	$516.00	$516.00	$516.00	$516.00	$516.00	$516.00	$516.00	$516.00	$516.00
49740PA0040020	BlueCare PPO $5000 Silver	PPO	Silver	Off	$602.54	$602.54	$602.54	$602.54	$602.54	$602.54	$602.54	$602.54	$602.54	$602.54	$602.54	$602.54	$602.54
49740PA0020020	BlueCare Custom PPO $5000 Silver	PPO	Silver	Off	$512.56	$512.56	$512.56	$512.56	$512.56	$512.56	$512.56	$512.56	$512.56	$512.56	$512.56	$512.56	$512.56
49740PA0040022	BlueCare PPO $6000 Bronze	PPO	Bronze	Off	$508.99	$508.99	$508.99	$508.99	$508.99	$508.99	$508.99	$508.99	$508.99	$508.99	$508.99	$508.99	$508.99
49740PA0020021	BlueCare Custom PPO $6000 Bronze	PPO	Bronze	Off	$433.46	$433.46	$433.46	$433.46	$433.46	$433.46	$433.46	$433.46	$433.46	$433.46	$433.46	$433.46	$433.46
49740PA0010003	AffordaBlue $250 Platinum	PPO	Platinum	Off	$614.12	$614.12	$614.12	$614.12	$614.12	$614.12	$614.12	$614.12	$614.12	$614.12	$614.12	$614.12	$614.12
49740PA0010005	AffordaBlue $500 Gold	PPO	Gold	Off	$549.45	$549.45	$549.45	$549.45	$549.45	$549.45	$549.45	$549.45	$549.45	$549.45	$549.45	$549.45	$549.45
49740PA0010001	AffordaBlue $1000 Gold	PPO	Gold	Off	$533.32	$533.32	$533.32	$533.32	$533.32	$533.32	$533.32	$533.32	$533.32	$533.32	$533.32	$533.32	$533.32
49740PA0010002	AffordaBlue $1500 Gold	PPO	Gold	Off	$526.49	$526.49	$526.49	$526.49	$526.49	$526.49	$526.49	$526.49	$526.49	$526.49	$526.49	$526.49	$526.49
49740PA0010004	AffordaBlue $3000 Silver	PPO	Silver	Off	$451.63	$451.63	$451.63	$451.63	$451.63	$451.63	$451.63	$451.63	$451.63	$451.63	$451.63	$451.63	$451.63
49740PA0060002	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off		$659.60		$659.60			$659.60						
49740PA0060001	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off		$641.33		$641.33			$641.33						
49740PA0070001	Valley Flex Blue PPO Qualified Embedded 350	PPO	Silver	Off		$567.33		$567.33			$567.33						

RATING AREA 1

Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren
0	0	0	0	0	0	0	0

RATING AREA 2

Elk	Cameron	Potter
0	0	0

RATING AREA 4

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

RATING AREA 5

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

RATING AREA 6

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

RATING AREA 7

Adams	Berks	Lancaster	York
0	0	0	0

RATING AREA 8

Bucks	Chester	Delaware	Montgomery	Philadelphia
0	0	0	0	0

RATING AREA 9

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

Company Name **Highmark Care Benefits (HCB)**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2025 Number of Covered Lives by Rating County

RATING AREA 1

Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
0	0	0	0	0	0	0	0

RATING AREA 2

Elk	Cameron	Potter
0	0	0

RATING AREA 3

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
	02-01-2025 Number of Covered Lives by Rating County				572	306	126	1,204	1,665	469	746	124	45	188	200	625	238
49740PA0040002	BlueCare PPO $0 Platinum	PPO	Platinum	Off	$838.86	$838.86	$838.86	$838.86	$838.86	$838.86	$838.86	$838.86	$838.86	$838.86	$838.86	$838.86	$838.86
49740PA0020002	BlueCare Custom PPO $0 Platinum	PPO	Platinum	Off	$712.46	$712.46	$712.46	$712.46	$712.46	$712.46	$712.46	$712.46	$712.46	$712.46	$712.46	$712.46	$712.46
49740PA0040011	BlueCare PPO $250 Platinum	PPO	Platinum	Off	$833.90	$833.90	$833.90	$833.90	$833.90	$833.90	$833.90	$833.90	$833.90	$833.90	$833.90	$833.90	$833.90
49740PA0020011	BlueCare Custom PPO $250 Platinum	PPO	Platinum	Off	$708.27	$708.27	$708.27	$708.27	$708.27	$708.27	$708.27	$708.27	$708.27	$708.27	$708.27	$708.27	$708.27
49740PA0040018	BlueCare PPO $500 Platinum	PPO	Platinum	Off	$825.37	$825.37	$825.37	$825.37	$825.37	$825.37	$825.37	$825.37	$825.37	$825.37	$825.37	$825.37	$825.37
49740PA0020018	BlueCare Custom PPO $500 Platinum	PPO	Platinum	Off	$701.06	$701.06	$701.06	$701.06	$701.06	$701.06	$701.06	$701.06	$701.06	$701.06	$701.06	$701.06	$701.06
49740PA0040023	BlueCare PPO $750 Platinum	PPO	Platinum	Off	$808.21	$808.21	$808.21	$808.21	$808.21	$808.21	$808.21	$808.21	$808.21	$808.21	$808.21	$808.21	$808.21
49740PA0020022	BlueCare Custom PPO $750 Platinum	PPO	Platinum	Off	$686.55	$686.55	$686.55	$686.55	$686.55	$686.55	$686.55	$686.55	$686.55	$686.55	$686.55	$686.55	$686.55
49740PA0040001	BlueCare PPO $0 Gold	PPO	Gold	Off	$783.82	$783.82	$783.82	$783.82	$783.82	$783.82	$783.82	$783.82	$783.82	$783.82	$783.82	$783.82	$783.82
49740PA0020001	BlueCare Custom PPO $0 Gold	PPO	Gold	Off	$665.93	$665.93	$665.93	$665.93	$665.93	$665.93	$665.93	$665.93	$665.93	$665.93	$665.93	$665.93	$665.93
49740PA0040017	BlueCare PPO $500 Gold	PPO	Gold	Off	$733.18	$733.18	$733.18	$733.18	$733.18	$733.18	$733.18	$733.18	$733.18	$733.18	$733.18	$733.18	$733.18
49740PA0020017	BlueCare Custom PPO $500 Gold	PPO	Gold	Off	$623.12	$623.12	$623.12	$623.12	$623.12	$623.12	$623.12	$623.12	$623.12	$623.12	$623.12	$623.12	$623.12
49740PA0040005	BlueCare PPO $1000 Gold	PPO	Gold	Off	$706.89	$706.89	$706.89	$706.89	$706.89	$706.89	$706.89	$706.89	$706.89	$706.89	$706.89	$706.89	$706.89
49740PA0020005	BlueCare Custom PPO $1000 Gold	PPO	Gold	Off	$600.90	$600.90	$600.90	$600.90	$600.90	$600.90	$600.90	$600.90	$600.90	$600.90	$600.90	$600.90	$600.90
49740PA0040006	BlueCare PPO $1250 Gold	PPO	Gold	Off	$718.17	$718.17	$718.17	$718.17	$718.17	$718.17	$718.17	$718.17	$718.17	$718.17	$718.17	$718.17	$718.17
49740PA0020006	BlueCare Custom PPO $1250 Gold	PPO	Gold	Off	$610.43	$610.43	$610.43	$610.43	$610.43	$610.43	$610.43	$610.43	$610.43	$610.43	$610.43	$610.43	$610.43
49740PA0040007	BlueCare PPO $1400 Gold	PPO	Gold	Off	$685.99	$685.99	$685.99	$685.99	$685.99	$685.99	$685.99	$685.99	$685.99	$685.99	$685.99	$685.99	$685.99
49740PA0020007	BlueCare Custom PPO $1400 Gold	PPO	Gold	Off	$583.23	$583.23	$583.23	$583.23	$583.23	$583.23	$583.23	$583.23	$583.23	$583.23	$583.23	$583.23	$583.23
49740PA0040008	BlueCare PPO $1500 Gold	PPO	Gold	Off	$714.62	$714.62	$714.62	$714.62	$714.62	$714.62	$714.62	$714.62	$714.62	$714.62	$714.62	$714.62	$714.62
49740PA0020008	BlueCare Custom PPO $1500 Gold	PPO	Gold	Off	$607.44	$607.44	$607.44	$607.44	$607.44	$607.44	$607.44	$607.44	$607.44	$607.44	$607.44	$607.44	$607.44
49740PA0050001	BlueCare QHD PPO $1750 Gold	PPO	Gold	Off	$701.39	$701.39	$701.39	$701.39	$701.39	$701.39	$701.39	$701.39	$701.39	$701.39	$701.39	$701.39	$701.39
49740PA0030001	BlueCare Custom QHD PPO $1750 Gold	PPO	Gold	Off	$596.25	$596.25	$596.25	$596.25	$596.25	$596.25	$596.25	$596.25	$596.25	$596.25	$596.25	$596.25	$596.25
49740PA0040010	BlueCare PPO $2000 Gold	PPO	Gold	Off	$660.59	$660.59	$660.59	$660.59	$660.59	$660.59	$660.59	$660.59	$660.59	$660.59	$660.59	$660.59	$660.59
49740PA0020010	BlueCare Custom PPO $2000 Gold	PPO	Gold	Off	$561.76	$561.76	$561.76	$561.76	$561.76	$561.76	$561.76	$561.76	$561.76	$561.76	$561.76	$561.76	$561.76
49740PA0040009	BlueCare PPO $2000 1x Gold	PPO	Gold	Off	$725.19	$725.19	$725.19	$725.19	$725.19	$725.19	$725.19	$725.19	$725.19	$725.19	$725.19	$725.19	$725.19
49740PA0020009	BlueCare Custom PPO $2000 1x Gold	PPO	Gold	Off	$616.37	$616.37	$616.37	$616.37	$616.37	$616.37	$616.37	$616.37	$616.37	$616.37	$616.37	$616.37	$616.37
49740PA0040012	BlueCare PPO $2500 Gold	PPO	Gold	Off	$658.09	$658.09	$658.09	$658.09	$658.09	$658.09	$658.09	$658.09	$658.09	$658.09	$658.09	$658.09	$658.09
49740PA0020012	BlueCare Custom PPO $2500 Gold	PPO	Gold	Off	$559.65	$559.65	$559.65	$559.65	$559.65	$559.65	$559.65	$559.65	$559.65	$559.65	$559.65	$559.65	$559.65
49740PA0050002	BlueCare QHD PPO $2750 Gold	PPO	Gold	Off	$676.33	$676.33	$676.33	$676.33	$676.33	$676.33	$676.33	$676.33	$676.33	$676.33	$676.33	$676.33	$676.33
49740PA0030002	BlueCare Custom QHD PPO $2750 Gold	PPO	Gold	Off	$575.07	$575.07	$575.07	$575.07	$575.07	$575.07	$575.07	$575.07	$575.07	$575.07	$575.07	$575.07	$575.07
49740PA0040014	BlueCare PPO $3000 Gold	PPO	Gold	Off	$689.14	$689.14	$689.14	$689.14	$689.14	$689.14	$689.14	$689.14	$689.14	$689.14	$689.14	$689.14	$689.14
49740PA0020014	BlueCare Custom PPO $3000 Gold	PPO	Gold	Off	$585.90	$585.90	$585.90	$585.90	$585.90	$585.90	$585.90	$585.90	$585.90	$585.90	$585.90	$585.90	$585.90
49740PA0040016	BlueCare PPO $4000 Gold	PPO	Gold	Off	$654.81	$654.81	$654.81	$654.81	$654.81	$654.81	$654.81	$654.81	$654.81	$654.81	$654.81	$654.81	$654.81
49740PA0020016	BlueCare Custom PPO $4000 Gold	PPO	Gold	Off	$556.87	$556.87	$556.87	$556.87	$556.87	$556.87	$556.87	$556.87	$556.87	$556.87	$556.87	$556.87	$556.87
49740PA0040019	BlueCare PPO $5000 1x Gold	PPO	Gold	Off	$670.69	$670.69	$670.69	$670.69	$670.69	$670.69	$670.69	$670.69	$670.69	$670.69	$670.69	$670.69	$670.69
49740PA0020019	BlueCare Custom PPO $5000 1x Gold	PPO	Gold	Off	$570.30	$570.30	$570.30	$570.30	$570.30	$570.30	$570.30	$570.30	$570.30	$570.30	$570.30	$570.30	$570.30
49740PA0040003	BlueCare PPO $0 Silver	PPO	Silver	Off	$719.04	$719.04	$719.04	$719.04	$719.04	$719.04	$719.04	$719.04	$719.04	$719.04	$719.04	$719.04	$719.04
49740PA0020003	BlueCare Custom PPO $0 Silver	PPO	Silver	Off	$611.17	$611.17	$611.17	$611.17	$611.17	$611.17	$611.17	$611.17	$611.17	$611.17	$611.17	$611.17	$611.17
49740PA0040013	BlueCare PPO $2600 Silver	PPO	Silver	Off	$594.67	$594.67	$594.67	$594.67	$594.67	$594.67	$594.67	$594.67	$594.67	$594.67	$594.67	$594.67	$594.67
49740PA0020013	BlueCare Custom PPO $2600 Silver	PPO	Silver	Off	$506.02	$506.02	$506.02	$506.02	$506.02	$506.02	$506.02	$506.02	$506.02	$506.02	$506.02	$506.02	$506.02
49740PA0040015	BlueCare PPO $3000 Silver	PPO	Silver	Off	$588.39	$588.39	$588.39	$588.39	$588.39	$588.39	$588.39	$588.39	$588.39	$588.39	$588.39	$588.39	$588.39
49740PA0020015	BlueCare Custom PPO $3000 Silver	PPO	Silver	Off	$500.71	$500.71	$500.71	$500.71	$500.71	$500.71	$500.71	$500.71	$500.71	$500.71	$500.71	$500.71	$500.71
49740PA0050003	BlueCare QHD PPO $3500 Silver	PPO	Silver	Off	$629.18	$629.18	$629.18	$629.18	$629.18	$629.18	$629.18	$629.18	$629.18	$629.18	$629.18	$629.18	$629.18
49740PA0030003	BlueCare Custom QHD PPO $3500 Silver	PPO	Silver	Off	$535.20	$535.20	$535.20	$535.20	$535.20	$535.20	$535.20	$535.20	$535.20	$535.20	$535.20	$535.20	$535.20
49740PA0040020	BlueCare PPO $5000 Silver	PPO	Silver	Off	$624.96	$624.96	$624.96	$624.96	$624.96	$624.96	$624.96	$624.96	$624.96	$624.96	$624.96	$624.96	$624.96
49740PA0020020	BlueCare Custom PPO $5000 Silver	PPO	Silver	Off	$531.63	$531.63	$531.63	$531.63	$531.63	$531.63	$531.63	$531.63	$531.63	$531.63	$531.63	$531.63	$531.63
49740PA0040022	BlueCare PPO $6000 Bronze	PPO	Bronze	Off	$527.93	$527.93	$527.93	$527.93	$527.93	$527.93	$527.93	$527.93	$527.93	$527.93	$527.93	$527.93	$527.93
49740PA0020021	BlueCare Custom PPO $6000 Bronze	PPO	Bronze	Off	$449.59	$449.59	$449.59	$449.59	$449.59	$449.59	$449.59	$449.59	$449.59	$449.59	$449.59	$449.59	$449.59
49740PA0010003	AffordaBlue $250 Platinum	PPO	Platinum	Off	$636.97	$636.97	$636.97	$636.97	$636.97	$636.97	$636.97	$636.97	$636.97	$636.97	$636.97	$636.97	$636.97
49740PA0010005	AffordaBlue $500 Gold	PPO	Gold	Off	$569.89	$569.89	$569.89	$569.89	$569.89	$569.89	$569.89	$569.89	$569.89	$569.89	$569.89	$569.89	$569.89
49740PA0010001	AffordaBlue $1000 Gold	PPO	Gold	Off	$553.17	$553.17	$553.17	$553.17	$553.17	$553.17	$553.17	$553.17	$553.17	$553.17	$553.17	$553.17	$553.17
49740PA0010002	AffordaBlue $1500 Gold	PPO	Gold	Off	$546.08	$546.08	$546.08	$546.08	$546.08	$546.08	$546.08	$546.08	$546.08	$546.08	$546.08	$546.08	$546.08
49740PA0010004	AffordaBlue $3000 Silver	PPO	Silver	Off	$468.43	$468.43	$468.43	$468.43	$468.43	$468.43	$468.43	$468.43	$468.43	$468.43	$468.43	$468.43	$468.43
49740PA0060002	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off		$689.14		$689.14			$689.14						
49740PA0060001	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off		$665.19		$665.19			$665.19						
49740PA0070001	Valley Flex Blue PPO Qualified Embedded 350	PPO	Silver	Off		$588.44		$588.44			$588.44						

RATING AREA 4

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

RATING AREA 5

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

RATING AREA 6

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

RATING AREA 7

Adams	Berks	Lancaster	York
0	0	0	0

RATING AREA 8

Bucks	Chester	Delaware	Montgomery	Philadelphia
0	0	0	0	0

RATING AREA 9

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

Company Name Highmark Care Benefits (HCB)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2025 Number of Covered Lives by Rating County				RATING AREA 3												
					572	306	126	1,204	1,665	469	746	124	45	188	200	625	238
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
49740PA0040002	BlueCare PPO $0 Platinum	PPO	Platinum	Off	$865.15	$865.15	$865.15	$865.15	$865.15	$865.15	$865.15	$865.15	$865.15	$865.15	$865.15	$865.15	$865.15
49740PA0020002	BlueCare Custom PPO $0 Platinum	PPO	Platinum	Off	$734.79	$734.79	$734.79	$734.79	$734.79	$734.79	$734.79	$734.79	$734.79	$734.79	$734.79	$734.79	$734.79
49740PA0040011	BlueCare PPO $250 Platinum	PPO	Platinum	Off	$860.03	$860.03	$860.03	$860.03	$860.03	$860.03	$860.03	$860.03	$860.03	$860.03	$860.03	$860.03	$860.03
49740PA0020011	BlueCare Custom PPO $250 Platinum	PPO	Platinum	Off	$730.46	$730.46	$730.46	$730.46	$730.46	$730.46	$730.46	$730.46	$730.46	$730.46	$730.46	$730.46	$730.46
49740PA0040018	BlueCare PPO $500 Platinum	PPO	Platinum	Off	$851.23	$851.23	$851.23	$851.23	$851.23	$851.23	$851.23	$851.23	$851.23	$851.23	$851.23	$851.23	$851.23
49740PA0020018	BlueCare Custom PPO $500 Platinum	PPO	Platinum	Off	$723.03	$723.03	$723.03	$723.03	$723.03	$723.03	$723.03	$723.03	$723.03	$723.03	$723.03	$723.03	$723.03
49740PA0040023	BlueCare PPO $750 Platinum	PPO	Platinum	Off	$833.54	$833.54	$833.54	$833.54	$833.54	$833.54	$833.54	$833.54	$833.54	$833.54	$833.54	$833.54	$833.54
49740PA0020022	BlueCare Custom PPO $750 Platinum	PPO	Platinum	Off	$708.07	$708.07	$708.07	$708.07	$708.07	$708.07	$708.07	$708.07	$708.07	$708.07	$708.07	$708.07	$708.07
49740PA0040001	BlueCare PPO $0 Gold	PPO	Gold	Off	$808.38	$808.38	$808.38	$808.38	$808.38	$808.38	$808.38	$808.38	$808.38	$808.38	$808.38	$808.38	$808.38
49740PA0020001	BlueCare Custom PPO $0 Gold	PPO	Gold	Off	$686.80	$686.80	$686.80	$686.80	$686.80	$686.80	$686.80	$686.80	$686.80	$686.80	$686.80	$686.80	$686.80
49740PA0040017	BlueCare PPO $500 Gold	PPO	Gold	Off	$756.15	$756.15	$756.15	$756.15	$756.15	$756.15	$756.15	$756.15	$756.15	$756.15	$756.15	$756.15	$756.15
49740PA0020017	BlueCare Custom PPO $500 Gold	PPO	Gold	Off	$642.65	$642.65	$642.65	$642.65	$642.65	$642.65	$642.65	$642.65	$642.65	$642.65	$642.65	$642.65	$642.65
49740PA0040005	BlueCare PPO $1000 Gold	PPO	Gold	Off	$729.04	$729.04	$729.04	$729.04	$729.04	$729.04	$729.04	$729.04	$729.04	$729.04	$729.04	$729.04	$729.04
49740PA0020005	BlueCare Custom PPO $1000 Gold	PPO	Gold	Off	$619.73	$619.73	$619.73	$619.73	$619.73	$619.73	$619.73	$619.73	$619.73	$619.73	$619.73	$619.73	$619.73
49740PA0040006	BlueCare PPO $1250 Gold	PPO	Gold	Off	$740.67	$740.67	$740.67	$740.67	$740.67	$740.67	$740.67	$740.67	$740.67	$740.67	$740.67	$740.67	$740.67
49740PA0020006	BlueCare Custom PPO $1250 Gold	PPO	Gold	Off	$629.56	$629.56	$629.56	$629.56	$629.56	$629.56	$629.56	$629.56	$629.56	$629.56	$629.56	$629.56	$629.56
49740PA0040007	BlueCare PPO $1400 Gold	PPO	Gold	Off	$707.49	$707.49	$707.49	$707.49	$707.49	$707.49	$707.49	$707.49	$707.49	$707.49	$707.49	$707.49	$707.49
49740PA0020007	BlueCare Custom PPO $1400 Gold	PPO	Gold	Off	$601.51	$601.51	$601.51	$601.51	$601.51	$601.51	$601.51	$601.51	$601.51	$601.51	$601.51	$601.51	$601.51
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Bronze	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Bronze	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Platinum	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Silver	Off	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	PPO	Gold	Off		[illegible]		[illegible]			[illegible]						
[illegible]	[illegible]	PPO	Gold	Off		[illegible]		[illegible]			[illegible]						
[illegible]	[illegible]	PPO	Silver	Off		[illegible]		[illegible]			[illegible]						

RATING AREA 1								RATING AREA 2		
0	0	0	0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter

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

RATING AREA 5						
0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6									
0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7			
0	0	0	0
Adams	Berks	Lancaster	York

RATING AREA 8				
0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9						
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

Company Name Highmark Care Benefits (HCB)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 3

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
02-01-2025 Number of Covered Lives by Rating County					572	306	126	1,204	1,665	469	746	124	45	188	200	625	238
49740PA0040002	BlueCare PPO $0 Platinum	PPO	Platinum	Off	$892.23	$892.23	$892.23	$892.23	$892.23	$892.23	$892.23	$892.23	$892.23	$892.23	$892.23	$892.23	$892.23
49740PA0020002	BlueCare Custom PPO $0 Platinum	PPO	Platinum	Off	$757.79	$757.79	$757.79	$757.79	$757.79	$757.79	$757.79	$757.79	$757.79	$757.79	$757.79	$757.79	$757.79
49740PA0040011	BlueCare PPO $250 Platinum	PPO	Platinum	Off	$886.96	$886.96	$886.96	$886.96	$886.96	$886.96	$886.96	$886.96	$886.96	$886.96	$886.96	$886.96	$886.96
49740PA0020011	BlueCare Custom PPO $250 Platinum	PPO	Platinum	Off	$753.33	$753.33	$753.33	$753.33	$753.33	$753.33	$753.33	$753.33	$753.33	$753.33	$753.33	$753.33	$753.33
49740PA0040018	BlueCare PPO $500 Platinum	PPO	Platinum	Off	$877.88	$877.88	$877.88	$877.88	$877.88	$877.88	$877.88	$877.88	$877.88	$877.88	$877.88	$877.88	$877.88
49740PA0020018	BlueCare Custom PPO $500 Platinum	PPO	Platinum	Off	$745.66	$745.66	$745.66	$745.66	$745.66	$745.66	$745.66	$745.66	$745.66	$745.66	$745.66	$745.66	$745.66
49740PA0040023	BlueCare PPO $750 Platinum	PPO	Platinum	Off	$859.63	$859.63	$859.63	$859.63	$859.63	$859.63	$859.63	$859.63	$859.63	$859.63	$859.63	$859.63	$859.63
49740PA0020022	BlueCare Custom PPO $750 Platinum	PPO	Platinum	Off	$730.23	$730.23	$730.23	$730.23	$730.23	$730.23	$730.23	$730.23	$730.23	$730.23	$730.23	$730.23	$730.23
49740PA0040001	BlueCare PPO $0 Gold	PPO	Gold	Off	$833.69	$833.69	$833.69	$833.69	$833.69	$833.69	$833.69	$833.69	$833.69	$833.69	$833.69	$833.69	$833.69
49740PA0020001	BlueCare Custom PPO $0 Gold	PPO	Gold	Off	$708.30	$708.30	$708.30	$708.30	$708.30	$708.30	$708.30	$708.30	$708.30	$708.30	$708.30	$708.30	$708.30
49740PA0040017	BlueCare PPO $500 Gold	PPO	Gold	Off	$779.82	$779.82	$779.82	$779.82	$779.82	$779.82	$779.82	$779.82	$779.82	$779.82	$779.82	$779.82	$779.82
49740PA0020017	BlueCare Custom PPO $500 Gold	PPO	Gold	Off	$662.77	$662.77	$662.77	$662.77	$662.77	$662.77	$662.77	$662.77	$662.77	$662.77	$662.77	$662.77	$662.77
49740PA0040005	BlueCare PPO $1000 Gold	PPO	Gold	Off	$751.86	$751.86	$751.86	$751.86	$751.86	$751.86	$751.86	$751.86	$751.86	$751.86	$751.86	$751.86	$751.86
49740PA0020005	BlueCare Custom PPO $1000 Gold	PPO	Gold	Off	$639.13	$639.13	$639.13	$639.13	$639.13	$639.13	$639.13	$639.13	$639.13	$639.13	$639.13	$639.13	$639.13
49740PA0040006	BlueCare PPO $1250 Gold	PPO	Gold	Off	$763.86	$763.86	$763.86	$763.86	$763.86	$763.86	$763.86	$763.86	$763.86	$763.86	$763.86	$763.86	$763.86
49740PA0020006	BlueCare Custom PPO $1250 Gold	PPO	Gold	Off	$649.27	$649.27	$649.27	$649.27	$649.27	$649.27	$649.27	$649.27	$649.27	$649.27	$649.27	$649.27	$649.27
49740PA0040007	BlueCare PPO $1400 Gold	PPO	Gold	Off	$729.64	$729.64	$729.64	$729.64	$729.64	$729.64	$729.64	$729.64	$729.64	$729.64	$729.64	$729.64	$729.64
49740PA0020007	BlueCare Custom PPO $1400 Gold	PPO	Gold	Off	$620.34	$620.34	$620.34	$620.34	$620.34	$620.34	$620.34	$620.34	$620.34	$620.34	$620.34	$620.34	$620.34
49740PA0040008	BlueCare PPO $1500 Gold	PPO	Gold	Off	$760.09	$760.09	$760.09	$760.09	$760.09	$760.09	$760.09	$760.09	$760.09	$760.09	$760.09	$760.09	$760.09
49740PA0020008	BlueCare Custom PPO $1500 Gold	PPO	Gold	Off	$646.08	$646.08	$646.08	$646.08	$646.08	$646.08	$646.08	$646.08	$646.08	$646.08	$646.08	$646.08	$646.08
49740PA0050001	BlueCare QHD PPO $1750 Gold	PPO	Gold	Off	$746.02	$746.02	$746.02	$746.02	$746.02	$746.02	$746.02	$746.02	$746.02	$746.02	$746.02	$746.02	$746.02
49740PA0030001	BlueCare Custom QHD PPO $1750 Gold	PPO	Gold	Off	$634.19	$634.19	$634.19	$634.19	$634.19	$634.19	$634.19	$634.19	$634.19	$634.19	$634.19	$634.19	$634.19
49740PA0040010	BlueCare PPO $2000 Gold	PPO	Gold	Off	$702.62	$702.62	$702.62	$702.62	$702.62	$702.62	$702.62	$702.62	$702.62	$702.62	$702.62	$702.62	$702.62
49740PA0020010	BlueCare Custom PPO $2000 Gold	PPO	Gold	Off	$597.50	$597.50	$597.50	$597.50	$597.50	$597.50	$597.50	$597.50	$597.50	$597.50	$597.50	$597.50	$597.50
49740PA0040009	BlueCare PPO $2000 1x Gold	PPO	Gold	Off	$771.33	$771.33	$771.33	$771.33	$771.33	$771.33	$771.33	$771.33	$771.33	$771.33	$771.33	$771.33	$771.33
49740PA0020009	BlueCare Custom PPO $2000 1x Gold	PPO	Gold	Off	$655.59	$655.59	$655.59	$655.59	$655.59	$655.59	$655.59	$655.59	$655.59	$655.59	$655.59	$655.59	$655.59
49740PA0040012	BlueCare PPO $2500 Gold	PPO	Gold	Off	$699.97	$699.97	$699.97	$699.97	$699.97	$699.97	$699.97	$699.97	$699.97	$699.97	$699.97	$699.97	$699.97
49740PA0020012	BlueCare Custom PPO $2500 Gold	PPO	Gold	Off	$595.25	$595.25	$595.25	$595.25	$595.25	$595.25	$595.25	$595.25	$595.25	$595.25	$595.25	$595.25	$595.25
49740PA0050002	BlueCare QHD PPO $2750 Gold	PPO	Gold	Off	$719.37	$719.37	$719.37	$719.37	$719.37	$719.37	$719.37	$719.37	$719.37	$719.37	$719.37	$719.37	$719.37
49740PA0030002	BlueCare Custom QHD PPO $2750 Gold	PPO	Gold	Off	$611.66	$611.66	$611.66	$611.66	$611.66	$611.66	$611.66	$611.66	$611.66	$611.66	$611.66	$611.66	$611.66
49740PA0040014	BlueCare PPO $3000 Gold	PPO	Gold	Off	$732.99	$732.99	$732.99	$732.99	$732.99	$732.99	$732.99	$732.99	$732.99	$732.99	$732.99	$732.99	$732.99
49740PA0020014	BlueCare Custom PPO $3000 Gold	PPO	Gold	Off	$623.17	$623.17	$623.17	$623.17	$623.17	$623.17	$623.17	$623.17	$623.17	$623.17	$623.17	$623.17	$623.17
49740PA0040016	BlueCare PPO $4000 Gold	PPO	Gold	Off	$696.47	$696.47	$696.47	$696.47	$696.47	$696.47	$696.47	$696.47	$696.47	$696.47	$696.47	$696.47	$696.47
49740PA0020016	BlueCare Custom PPO $4000 Gold	PPO	Gold	Off	$592.30	$592.30	$592.30	$592.30	$592.30	$592.30	$592.30	$592.30	$592.30	$592.30	$592.30	$592.30	$592.30
49740PA0040019	BlueCare PPO $5000 1x Gold	PPO	Gold	Off	$713.37	$713.37	$713.37	$713.37	$713.37	$713.37	$713.37	$713.37	$713.37	$713.37	$713.37	$713.37	$713.37
49740PA0020019	BlueCare Custom PPO $5000 1x Gold	PPO	Gold	Off	$606.58	$606.58	$606.58	$606.58	$606.58	$606.58	$606.58	$606.58	$606.58	$606.58	$606.58	$606.58	$606.58
49740PA0040003	BlueCare PPO $0 Silver	PPO	Silver	Off	$764.79	$764.79	$764.79	$764.79	$764.79	$764.79	$764.79	$764.79	$764.79	$764.79	$764.79	$764.79	$764.79
49740PA0020003	BlueCare Custom PPO $0 Silver	PPO	Silver	Off	$650.06	$650.06	$650.06	$650.06	$650.06	$650.06	$650.06	$650.06	$650.06	$650.06	$650.06	$650.06	$650.06
49740PA0040013	BlueCare PPO $2600 Silver	PPO	Silver	Off	$632.51	$632.51	$632.51	$632.51	$632.51	$632.51	$632.51	$632.51	$632.51	$632.51	$632.51	$632.51	$632.51
49740PA0020013	BlueCare Custom PPO $2600 Silver	PPO	Silver	Off	$538.22	$538.22	$538.22	$538.22	$538.22	$538.22	$538.22	$538.22	$538.22	$538.22	$538.22	$538.22	$538.22
49740PA0040015	BlueCare PPO $3000 Silver	PPO	Silver	Off	$625.82	$625.82	$625.82	$625.82	$625.82	$625.82	$625.82	$625.82	$625.82	$625.82	$625.82	$625.82	$625.82
49740PA0020015	BlueCare Custom PPO $3000 Silver	PPO	Silver	Off	$532.56	$532.56	$532.56	$532.56	$532.56	$532.56	$532.56	$532.56	$532.56	$532.56	$532.56	$532.56	$532.56
49740PA0050003	BlueCare QHD PPO $3500 Silver	PPO	Silver	Off	$669.21	$669.21	$669.21	$669.21	$669.21	$669.21	$669.21	$669.21	$669.21	$669.21	$669.21	$669.21	$669.21
49740PA0030003	BlueCare Custom QHD PPO $3500 Silver	PPO	Silver	Off	$569.25	$569.25	$569.25	$569.25	$569.25	$569.25	$569.25	$569.25	$569.25	$569.25	$569.25	$569.25	$569.25
49740PA0040020	BlueCare PPO $5000 Silver	PPO	Silver	Off	$664.72	$664.72	$664.72	$664.72	$664.72	$664.72	$664.72	$664.72	$664.72	$664.72	$664.72	$664.72	$664.72
49740PA0020020	BlueCare Custom PPO $5000 Silver	PPO	Silver	Off	$565.46	$565.46	$565.46	$565.46	$565.46	$565.46	$565.46	$565.46	$565.46	$565.46	$565.46	$565.46	$565.46
49740PA0040022	BlueCare PPO $6000 Bronze	PPO	Bronze	Off	$561.52	$561.52	$561.52	$561.52	$561.52	$561.52	$561.52	$561.52	$561.52	$561.52	$561.52	$561.52	$561.52
49740PA0020021	BlueCare Custom PPO $6000 Bronze	PPO	Bronze	Off	$478.19	$478.19	$478.19	$478.19	$478.19	$478.19	$478.19	$478.19	$478.19	$478.19	$478.19	$478.19	$478.19
49740PA0010003	AffordaBlue $250 Platinum	PPO	Platinum	Off	$677.50	$677.50	$677.50	$677.50	$677.50	$677.50	$677.50	$677.50	$677.50	$677.50	$677.50	$677.50	$677.50
49740PA0010005	AffordaBlue $500 Gold	PPO	Gold	Off	$606.15	$606.15	$606.15	$606.15	$606.15	$606.15	$606.15	$606.15	$606.15	$606.15	$606.15	$606.15	$606.15
49740PA0010001	AffordaBlue $1000 Gold	PPO	Gold	Off	$588.36	$588.36	$588.36	$588.36	$588.36	$588.36	$588.36	$588.36	$588.36	$588.36	$588.36	$588.36	$588.36
49740PA0010002	AffordaBlue $1500 Gold	PPO	Gold	Off	$580.83	$580.83	$580.83	$580.83	$580.83	$580.83	$580.83	$580.83	$580.83	$580.83	$580.83	$580.83	$580.83
49740PA0010004	AffordaBlue $3000 Silver	PPO	Silver	Off	$498.23	$498.23	$498.23	$498.23	$498.23	$498.23	$498.23	$498.23	$498.23	$498.23	$498.23	$498.23	$498.23
49740PA0060002	Lehigh Valley Flex Blue PPO 500 Gold	PPO	Gold	Off		$727.67		$727.67			$727.67						
49740PA0060001	Lehigh Valley Flex Blue PPO 1250 Gold	PPO	Gold	Off		$707.51		$707.51			$707.51						
49740PA0070001	Valley Flex Blue PPO Qualified Embedded 350	PPO	Silver	Off		$625.88		$625.88			$625.88						

Rating Area	County	02-01-2025 Number of Covered Lives
RATING AREA 1	Crawford	0
	Clarion	0
	Erie	0
	Forest	0
	McKean	0
	Mercer	0
	Venango	0
	Warren	0
RATING AREA 2	Elk	0
	Cameron	0
	Potter	0
RATING AREA 4	Allegheny	0
	Armstrong	0
	Beaver	0
	Butler	0
	Fayette	0
	Greene	0
	Indiana	0
	Lawrence	0
	Washington	0
	Westmoreland	0
RATING AREA 5	Bedford	0
	Blair	0
	Clearfield	0
	Cambria	0
	Huntingdon	0
	Jefferson	0
	Somerset	0
RATING AREA 6	Centre	0
	Columbia	0
	Lehigh	0
	Mifflin	0
	Montour	0
	Northampton	0
	Northumberland	0
	Schuylkill	0
	Snyder	0
	Union	0
RATING AREA 7	Adams	0
	Berks	0
	Lancaster	0
	York	0
RATING AREA 8	Bucks	0
	Chester	0
	Delaware	0
	Montgomery	0
	Philadelphia	0
RATING AREA 9	Cumberland	0
	Dauphin	0
	Franklin	0
	Fulton	0
	Juniata	0
	Lebanon	0
	Perry	0

A	B	C	D	E	F	G	H

Unified Rate Review v6.1

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

Company Legal Name:	Highmark Care Benefits (HCB)		
HIOS Issuer ID:	49740	State:	PA
Effective Date of Rate Change(s):	01/01/2026	Market:	Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 01/01/2024 to 12/31/2024

	Total	PMPM
Allowed Claims	$0.00	#DIV/0!
Reinsurance	$0.00	#DIV/0!
Incurred Claims in Experience Period	$0.00	#DIV/0!
Risk Adjustment	$0.00	#DIV/0!
Experience Period Premium	$0.00	#DIV/0!
Experience Period Member Months	0	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM
Inpatient Hospital	$0.00	1.063	1.061	1.063	1.061	$0.00
Outpatient Hospital	$0.00	1.063	1.061	1.063	1.061	$0.00
Professional	$0.00	1.056	1.054	1.056	1.054	$0.00
Other Medical	$0.00	1.060	1.058	1.060	1.058	$0.00
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$0.00	1.114	1.031	1.114	1.031	$0.00
Total	$0.00					**$0.00**

Morbidity Adjustment		1.000
Demographic Shift		1.000
Plan Design Changes		1.000
Other		1.000
Adjusted Trended EHB Allowed Claims PMPM for	**01/01/2026**	**$0.00**

Manual EHB Allowed Claims PMPM	$1,065.03
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**01/01/2026**	**$1,065.03**	$38,417,762.16
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		$46.18	$1,665,928.51
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$1,018.85**	**$36,751,833.65**

Projected Member Months	**36,072**

Product-Plan Data Collection

Company Legal Name: Highmark Care Benefits (HCB)
HIOS Issuer ID: 49740 State: PA
Effective Date of Rate Change(s): 01/01/2026 Market: Small Group

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

Product/Plan Level Calculations

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

Field #	Field										
1.1	Product Name		AffordaBlue					Blue Care Custom			
1.2	Product ID		49740PA001					49740PA002			
1.3	Plan Name		AffordaBlue $1000	AffordaBlue $1500	AffordaBlue $250	AffordaBlue $3000	AffordaBlue $500	BlueCare Custom	BlueCare Custom	BlueCare Custom	BlueCare Custom
1.4	Plan ID (Standard Component ID)		49740PA0010001	49740PA0010002	49740PA0010003	49740PA0010004	49740PA0010005	49740PA0020001	49740PA0020002	49740PA0020003	49740PA0020005
1.5	Metal		Gold	Gold	Platinum	Silver	Gold	Gold	Platinum	Silver	Gold
1.6	AV Metal Value		0.816	0.819	0.912	0.720	0.817	0.782	0.871	0.718	0.775
1.7	Plan Category		New	New	New	New	New	New	New	New	New
1.8	Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9	Exchange Plan?		No	No	No	No	No	No	No	No	No
1.10	Effective Date of Proposed Rates		01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026	01/01/2026
1.11	Cumulative Rate Change % (over 12 mos prior)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %		0.00%					0.00%			
1.13	Submission Level Rate Increase %										

Section II: Experience Period and Current Plan Level Information

Worksheet 1 Totals	Field #	Field	Total									
	2.1	Plan ID (Standard Component ID)	Total	49740PA0010001	49740PA0010002	49740PA0010003	49740PA0010004	49740PA0010005	49740PA0020001	49740PA0020002	49740PA0020003	49740PA0020005
$0	2.2	Allowed Claims	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.3	Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4	Member Cost Sharing	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.6	Incurred Claims	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.7	Risk Adjustment Transfer Amount	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.8	Premium	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	2.9	Experience Period Member Months	0	0	0	0	0	0	0	0	0	0
	2.10	Current Enrollment	0	0	0	0	0	0	0	0	0	0
	2.11	Current Premium PMPM	#DIV/0!	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	2.12	Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		Per Member Per Month										
	2.13	Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.14	Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.15	Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.16	Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.17	Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.18	Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.19	Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

Field #	Field										
3.1	Plan ID (Standard Component ID)		49740PA0010001	49740PA0010002	49740PA0010003	49740PA0010004	49740PA0010005	49740PA0020001	49740PA0020002	49740PA0020003	49740PA0020005
3.2	Market Adjusted Index Rate										
3.3	AV and Cost Sharing Design of Plan		0.8581	0.8466	0.9936	0.7211	0.8851	0.9514	1.0203	0.8704	0.8552
3.4	Provider Network Adjustment		0.8671	0.8671	0.8671	0.8671	0.8671	0.9483	0.9483	0.9483	0.9483
3.5	Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	Administrative Costs										
3.6	Administrative Expense		7.58%	7.63%	7.07%	8.28%	7.47%	6.92%	6.70%	7.21%	7.27%
3.7	Taxes and Fees		0.06%	0.06%	0.06%	0.07%	0.06%	0.06%	0.05%	0.06%	0.06%
3.8	Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9	Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10	**Plan Adjusted Index Rate**		$820.81	$810.29	$945.16	$695.07	$845.63	$988.13	$1,057.17	$906.87	$891.63
3.11	Age Calibration Factor	0.649757918									
3.12	Geographic Calibration Factor	1									
3.13	Tobacco Calibration Factor	1									
3.14	**Calibrated Plan Adjusted Index Rate**		$533.32	$526.49	$614.12	$451.63	$549.45	$642.05	$686.91	$589.25	$579.34

Section IV: Projected Plan Level Information

Field #	Field	Total									
4.1	Plan ID (Standard Component ID)	Total	49740PA0010001	49740PA0010002	49740PA0010003	49740PA0010004	49740PA0010005	49740PA0020001	49740PA0020002	49740PA0020003	49740PA0020005
4.2	Allowed Claims	$38,417,669	$340,212	$611,625	$871,483	$581,054	$510,620	$424,460	$822,384	$0	$5,166,613
4.3	Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4	Member Cost Sharing	$4,643,690	$45,430	$86,225	$45,619	$133,566	$59,409	$32,411	$31,001	$0	$699,434
4.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$33,773,979	$294,782	$525,400	$825,864	$447,488	$451,210	$392,049	$791,383	$0	$4,467,178
4.7	Risk Adjustment Transfer Amount	$1,464,561	$12,865	$22,942	$35,839	$19,679	$19,667	$16,986	$34,207	$0	$194,291
4.8	Premium	$34,761,306	$305,339	$544,516	$850,639	$467,086	$466,784	$403,156	$811,905	$0	$4,611,481
4.9	Projected Member Months	36,072	372	672	900	672	552	408	768	0	5,172
4.10	Loss Ratio	93.23%	92.64%	92.59%	93.16%	91.93%	92.76%	93.31%	93.53%	#DIV/0!	92.95%
	Per Member Per Month										
4.11	Allowed Claims	$1,065.03	$914.55	$910.16	$968.31	$864.66	$925.04	$1,040.34	$1,070.81	#DIV/0!	$998.96
4.12	Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00
4.13	Member Cost Sharing	$128.73	$122.12	$128.31	$50.69	$198.76	$107.63	$79.44	$40.37	#DIV/0!	$135.23
4.14	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	$0.00
4.15	Incurred Claims	$936.29	$792.42	$781.84	$917.63	$665.90	$817.41	$960.91	$1,030.45	#DIV/0!	$863.72
4.16	Risk Adjustment Transfer Amount	$40.60	$34.58	$34.14	$39.82	$29.28	$35.63	$41.63	$44.54	#DIV/0!	$37.57
4.17	Premium	$963.66	$820.80	$810.29	$945.15	$695.07	$845.62	$988.13	$1,057.17	#DIV/0!	$891.62

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 3	1.0000

Part III Actuarial Memorandum

Redacted Version

Highmark Care Benefits

Small Group Rate Filing

Effective January 1, 2026

05/15/2025

TABLE OF CONTENTS

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Care Benefits ("HCB", "Company") Small Group block of business rate filing ("Filing"), for products with effective dates in calendar year 2026. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Care Benefits
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 49740
- Market: Small Group
- Effective Date: January 1, 2026

I.2 Company Contact Information:

[Redacted]

II. Proposed Rate Changes

Please refer to the Pennsylvania Actuarial Memorandum and Exhibits submitted with this filing for a breakdown of the component items driving this rate change for first quarter renewals.

Highmark Care Benefits (HCB) will be offering coverage in the 13-county area, Pennsylvania Region 3. HCB did not offer ACA coverage in 2025, so all plans are new. First Priority Life Insurance Company (FPLIC) has been Highmark's entity in Region 3 historically but will not submit a rate filing to offer ACA coverage in Region 3 in 2026. All FPLIC membership from 2025 will be renewed into a mapped HCB plan in 2026 (please see the "Entity Mapping" tab in the "2026 Supplemental Exhibits – HCB_05152025.xlsx" workbook for details). In relation to the mapped FPLIC plans from 2025, the current enrollment-weighted average rate increase is 22.5%, ranging from 18.2% to 33.4% by plan. Manual data was derived from FPLIC experience.

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2026. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA. As a result, HCB reserves the right to submit a revised filing.

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

III.1 Paid through Date:

There is no experience for HCB since it is a new market entrant in 2026.

III.2 Current Date:

There is no experience for HCB since it is a new market entrant in 2026.

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

- Historical Experience: There is no historical experience for HCB.
- Claims Incurred During the 12-month experience period: There is no historical experience for HCB.
- Method for Determining Allowed Claims: There is no historical experience for HCB.
- Paid Claims: There is no historical experience for HCB.
- Incurred but Not Paid (IBNR) Claims Estimate: There is no historical experience for HCB.

IV. Benefit Categories

There is no historical experience for HCB.

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2026 rates reflects an annual medical trend rate of 12.8% (6.3% cost; 6.1% utilization) and an annual prescription drug trend rate of 14.8% (11.4% cost; 3.1% utilization). To arrive at the medical and prescription drug trend assumptions, Highmark Northeastern Pennsylvania experience period cost and utilization data for each claim type were pulled from the Company's claims systems by the defined benefit categories. The trend development uses a projection of allowed claim PMPMs that takes into account many factors, including the region's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed medical and prescription drug claims used for the development of their respective trends are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments may include changes for in-network provider contracting levels, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates may normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. The types of adjustments for medical and prescription drug vary slightly but are chosen based on the appropriate normalizations required for each respective claim type. The normalized and adjusted claim progressions are then used to provide the basis for the region's trend regression models, which are used to separately establish the region's medical and prescription drug rating trends.

The regression trend models are used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, appropriate assumptions for medical and prescription drug trends were established using the experience period claim levels as the starting points. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trends for Highmark's population in this region.

For the rate development, Highmark uses separate medical and prescription drug claim trends and applies them to the respective service claims in the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level.

In addition to the trend in medical and drug claims discussed above, the trend reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. The Company does not have any benefits covered by a capitation arrangement, and as such, does not have a capitation trend rate.

V.2 Morbidity Adjustment

Since HCB has no experience in 2024, the Morbidity Adjustment is set equal to 1.000.

V.3 Demographic Shifts

Since HCB has no experience in 2024, the Demographic Shift factor is set equal to 1.000.

V.4 Plan Design Changes

Since HCB has no experience in 2024, the Plan Design Change factor is set equal to 1.000.

V.5 Other Adjustments

Since HCB has no experience in 2024, the Other Adjustment factor is set equal to 1.000.

VI. Manual Rate Adjustments

Since HCB has no experience in rating region 3, HCB is assigning 100% credibility to the Manual data. Highmark's Northeastern Pennsylvania experience has been assigned full credibility.

VII. Credibility of Experience

Since HCB has no experience in rating region 3, HCB is assigning 100% credibility to the Manual data.

VIII. Establishing the Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HCB. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2026	% of Members	Projected Quarterly Index Rate PMPM
1Q	55.6%	$1,065.03
2Q	14.0%	$1,104.65
3Q	9.7%	$1,139.27
4Q	20.7%	$1,174.94
Composite	100.0%	$1,100.54

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

IX. Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v6.1 workbook produce a Market-wide Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

IX.1 Reinsurance

HCB does not have any reinsurance contracts in effect that would impact this rate development. The consideration for the federal high-cost risk pooling program is discussed in the following Risk Adjustment Payment/Charge section.

IX.2 Risk Adjustment Payment/Charge

To arrive at the anticipated risk transfer for 2026, the Company determines the risk adjustment calculation components for the projected 2025 Company portfolio and uses its current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2024 Benefit Year published by CMS, the PA Insurance Department's calculation of 2024 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. For 2026, the Company is projecting a risk adjustment transfer amount of $46.40 PMPM.

The $40.60 PMPM value in Worksheet 1 of the URRT equals the $46.40 PMPM risk adjustment transfer value discussed above, along with a charge of -$7.42 PMPM for the projected cost of participating in the High Cost Risk Pool program as well as an anticipated receivable from the high cost risk pool program of $1.62 PMPM. This total risk adjustment transfer amount of $40.60 is then grossed up by the average paid to allowed ratio of .879 to arrive at the appropriate value for the URRT.

IX.3 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2026, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for the Company. For the Company, all business will be offered Off Exchange in 2026, so there are no Exchange User Fees charged in the rate development.

X. Plan Adjusted Index Rates

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The Plan Adjusted Index Rates are calculated by applying the allowable rating factors as described below to the Market-wide Adjusted Index Rate. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

X.1 AV and Cost Sharing Design of Plan

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

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

- The pricing AV for the benefits and cost sharing of the plan.

X.2 Provider Network Adjustment

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

X.3 Benefits in Addition to EHB

Only the expected costs of essential health benefits (EHB) are included in each of the Company's plans.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on standard expense allocation methods, as follows:

- Administrative expenses are recorded in the general ledger. Indirect operating expenses are then grouped based upon like functions, responsibilities or cost drivers and allocated to final cost objects via an appropriate cost driver.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

X.5 Taxes and Fees

The following taxes and fees were included in the 2026 rate development:

- $0.34 PMPM for the PCORI Fee
- $0.20 PMPM for the Risk Adjustment User Fee

In total, these taxes and fees amount to 0.06% of the anticipated premium collected in 2026.

X.6 Profit & Risk Load

The proposed rates reflect 0% of premium as a profit and risk load. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

XI. Calibration

XI.1 Age Curve Calibration (to age 21, non-smoker, area with 1.0 geographic factor, January 1 effective date)

The projected weighted average age factor is 1.539. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.539). Please note that no member will pay these rates because the age factor of 1.539 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for HCB is .6498.

XI.2 Geographic Factor Calibration

The projected weighted average geographic factor is 1.000 as it is the only geographic factor for the HCB small group ACA filing.

XI.3 Tobacco Use Rating Factor Calibration

The Company does not currently utilize tobacco rating factors.

XII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2026 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of

Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2026. The standard HHS Age Curve and area factor of 1.000 can be used to calculate any rate found in the QHP rate template.

The Company is filing quarterly Index Rate trends that vary by quarter. Subsequent quarterly rates can be developed by multiplying the first quarter rates by 1.037 for second quarter rates; 1.07 for third quarter rates; and 1.103 for fourth quarter rates. Please refer to the Pennsylvania Actuarial Memorandum submitted with this filing for additional commentary related to the development of these quarterly Index Rate trends.

XIII. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 87.0% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XIV. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of the Company's QHP application.

XV. Membership Projections

New business anticipated in HCB will come primarily from current ACA customers. As HCB has no current ACA members, it is expecting growth in the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XVI. Terminated Plans and Products

HCB had no small group ACA products in 2024 or thereafter to terminate.

XVII. Plan Type

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

XVIII. Actuarial Certification

I, [Redacted], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HCB to accompany its rate filing (for calendar year 2026) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

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

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

The Part I Unified Rate Review Template does not demonstrate the process used by HCB to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:

[Redacted]

Date: 05/15/2025

Exhibit I

Highmark Care Benefits (HCB)
2026

	1/1/2026 Values
CY2026 Projected Period Average Members	3,006
CY2026 Allowed Claims	$1,065.03
Projected Non-EHBs	
None	$0.00
CY2026 Allowed Claims for EHB Only (Index Rate)	$1,065.03
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.957
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2026 Market Adjusted Index Rate	$1,018.84
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2026 Rate	
(a) Average Age Factor	1.5390
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	1.0000
Combined Calibration Factor 1/((a/b)*c)	0.6498

*Quarterly Index Rate trends are being set at 3.72% for 2Q, 6.97% for 3Q, and 10.32% for 4Q.

Highmark Care Benefits (HCB)

Northeastern PA Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Level Base Rate PMPM	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier[1] (i)	(ii)	(iii)	(iv)	(v)
Blue Care	49740PA0040002	Platinum	BlueCare PPO $0 Platinum	U	3	Off	**$1,244.72**	**1.2217**	1.020	1.122	1.000	1.067	1.000
	49740PA0020002	Platinum	BlueCare Custom PPO $0 Platinum	U	3	Off	**$1,057.17**	**1.0376**	1.020	0.948	1.000	1.072	1.000
	49740PA0040011	Platinum	BlueCare PPO $250 Platinum	U	3	Off	**$1,237.36**	**1.2145**	1.014	1.122	1.000	1.067	1.000
	49740PA0020011	Platinum	BlueCare Custom PPO $250 Platinum	U	3	Off	**$1,050.95**	**1.0315**	1.014	0.948	1.000	1.073	1.000
	49740PA0040018	Platinum	BlueCare PPO $500 Platinum	U	3	Off	**$1,224.70**	**1.2021**	1.003	1.122	1.000	1.068	1.000
	49740PA0020018	Platinum	BlueCare Custom PPO $500 Platinum	U	3	Off	**$1,040.25**	**1.0210**	1.003	0.948	1.000	1.073	1.000
	49740PA0040023	Platinum	BlueCare PPO $750 Platinum	U	3	Off	**$1,199.24**	**1.1771**	0.982	1.122	1.000	1.068	1.000
	49740PA0020022	Platinum	BlueCare Custom PPO $750 Platinum	U	3	Off	**$1,018.72**	**0.9999**	0.982	0.948	1.000	1.074	1.000
	49740PA0040001	Gold	BlueCare PPO $0 Gold	U	3	Off	**$1,163.05**	**1.1415**	0.951	1.122	1.000	1.069	1.000
	49740PA0020001	Gold	BlueCare Custom PPO $0 Gold	U	3	Off	**$988.13**	**0.9699**	0.951	0.948	1.000	1.075	1.000
	49740PA0040017	Gold	BlueCare PPO $500 Gold	U	3	Off	**$1,087.90**	**1.0678**	0.888	1.122	1.000	1.071	1.000
	49740PA0020017	Gold	BlueCare Custom PPO $500 Gold	U	3	Off	**$924.60**	**0.9075**	0.888	0.948	1.000	1.078	1.000
	49740PA0040005	Gold	BlueCare PPO $1000 Gold	U	3	Off	**$1,048.89**	**1.0295**	0.855	1.122	1.000	1.073	1.000
	49740PA0020005	Gold	BlueCare Custom PPO $1000 Gold	U	3	Off	**$891.62**	**0.8751**	0.855	0.948	1.000	1.079	1.000
	49740PA0040006	Gold	BlueCare PPO $1250 Gold	U	3	Off	**$1,065.64**	**1.0459**	0.869	1.122	1.000	1.072	1.000
	49740PA0020006	Gold	BlueCare Custom PPO $1250 Gold	U	3	Off	**$905.78**	**0.8890**	0.869	0.948	1.000	1.078	1.000
	49740PA0040007	Gold	BlueCare PPO $1400 Gold	U	3	Off	**$1,017.89**	**0.9991**	0.829	1.122	1.000	1.074	1.000
	49740PA0020007	Gold	BlueCare Custom PPO $1400 Gold	U	3	Off	**$865.42**	**0.8494**	0.829	0.948	1.000	1.080	1.000
	49740PA0040008	Gold	BlueCare PPO $1500 Gold	U	3	Off	**$1,060.37**	**1.0408**	0.865	1.122	1.000	1.072	1.000
	49740PA0020008	Gold	BlueCare Custom PPO $1500 Gold	U	3	Off	**$901.33**	**0.8847**	0.865	0.948	1.000	1.079	1.000
	49740PA0050001	Gold	BlueCare QHD PPO $1750 Gold	U	3	Off	**$1,040.74**	**1.0215**	0.848	1.122	1.000	1.073	1.000
	49740PA0030001	Gold	BlueCare Custom QHD PPO $1750 Gold	U	3	Off	**$884.73**	**0.8684**	0.848	0.948	1.000	1.079	1.000
	49740PA0040010	Gold	BlueCare PPO $2000 Gold	U	3	Off	**$980.21**	**0.9621**	0.797	1.122	1.000	1.075	1.000
	49740PA0020010	Gold	BlueCare Custom PPO $2000 Gold	U	3	Off	**$833.55**	**0.8181**	0.797	0.948	1.000	1.082	1.000
	49740PA0040009	Gold	BlueCare PPO $2000 1x Gold	U	3	Off	**$1,076.06**	**1.0562**	0.878	1.122	1.000	1.072	1.000
	49740PA0020009	Gold	BlueCare Custom PPO $2000 1x Gold	U	3	Off	**$914.59**	**0.8977**	0.878	0.948	1.000	1.078	1.000
	49740PA0040012	Gold	BlueCare PPO $2500 Gold	U	3	Off	**$976.50**	**0.9584**	0.794	1.122	1.000	1.075	1.000
	49740PA0020012	Gold	BlueCare Custom PPO $2500 Gold	U	3	Off	**$830.42**	**0.8151**	0.794	0.948	1.000	1.082	1.000
	49740PA0050002	Gold	BlueCare QHD PPO $2750 Gold	U	3	Off	**$1,003.56**	**0.9850**	0.817	1.122	1.000	1.074	1.000
	49740PA0030002	Gold	BlueCare Custom QHD PPO $2750 Gold	U	3	Off	**$853.30**	**0.8375**	0.817	0.948	1.000	1.081	1.000
	49740PA0040014	Gold	BlueCare PPO $3000 Gold	U	3	Off	**$1,022.57**	**1.0037**	0.833	1.122	1.000	1.074	1.000
	49740PA0020014	Gold	BlueCare Custom PPO $3000 Gold	U	3	Off	**$869.37**	**0.8533**	0.833	0.948	1.000	1.080	1.000
	49740PA0040016	Gold	BlueCare PPO $4000 Gold	U	3	Off	**$971.62**	**0.9536**	0.790	1.122	1.000	1.076	1.000
	49740PA0020016	Gold	BlueCare Custom PPO $4000 Gold	U	3	Off	**$826.29**	**0.8110**	0.790	0.948	1.000	1.082	1.000
	49740PA0040019	Gold	BlueCare PPO $5000 1x Gold	U	3	Off	**$995.19**	**0.9768**	0.810	1.122	1.000	1.075	1.000
	49740PA0020019	Gold	BlueCare Custom PPO $5000 1x Gold	U	3	Off	**$846.22**	**0.8306**	0.810	0.948	1.000	1.081	1.000
	49740PA0040003	Silver	BlueCare PPO $0 Silver	U	3	Off	**$1,066.93**	**1.0472**	0.870	1.122	1.000	1.072	1.000
	49740PA0020003	Silver	BlueCare Custom PPO $0 Silver	U	3	Off	**$906.87**	**0.8901**	0.870	0.948	1.000	1.078	1.000
	49740PA0040013	Silver	BlueCare PPO $2600 Silver	U	3	Off	**$882.39**	**0.8661**	0.715	1.122	1.000	1.080	1.000
	49740PA0020013	Silver	BlueCare Custom PPO $2600 Silver	U	3	Off	**$750.85**	**0.7370**	0.715	0.948	1.000	1.087	1.000
	49740PA0040015	Silver	BlueCare PPO $3000 Silver	U	3	Off	**$873.06**	**0.8569**	0.707	1.122	1.000	1.080	1.000
	49740PA0020015	Silver	BlueCare Custom PPO $3000 Silver	U	3	Off	**$742.96**	**0.7292**	0.707	0.948	1.000	1.088	1.000
	49740PA0050003	Silver	BlueCare QHD PPO $3500 Silver	U	3	Off	**$933.59**	**0.9163**	0.758	1.122	1.000	1.077	1.000
	49740PA0030003	Silver	BlueCare Custom QHD PPO $3500 Silver	U	3	Off	**$794.14**	**0.7795**	0.758	0.948	1.000	1.084	1.000
	49740PA0040020	Silver	BlueCare PPO $5000 Silver	U	3	Off	**$927.33**	**0.9102**	0.753	1.122	1.000	1.077	1.000
	49740PA0020020	Silver	BlueCare Custom PPO $5000 Silver	U	3	Off	**$788.85**	**0.7743**	0.753	0.948	1.000	1.085	1.000
	49740PA0040022	Bronze	BlueCare PPO $6000 Bronze	U	3	Off	**$783.36**	**0.7689**	0.631	1.122	1.000	1.085	1.000
	49740PA0020021	Bronze	BlueCare Custom PPO $6000 Bronze	U	3	Off	**$667.11**	**0.6548**	0.631	0.948	1.000	1.093	1.000
AffordaBlue	49740PA0010003	Platinum	AffordaBlue $250 Platinum	U	3	Off	**$945.15**	**0.9277**	0.994	0.867	1.000	1.077	1.000
	49740PA0010005	Gold	AffordaBlue $500 Gold	U	3	Off	**$845.62**	**0.8300**	0.885	0.867	1.000	1.081	1.000
	49740PA0010001	Gold	AffordaBlue $1000 Gold	U	3	Off	**$820.80**	**0.8056**	0.858	0.867	1.000	1.083	1.000
	49740PA0010002	Gold	AffordaBlue $1500 Gold	U	3	Off	**$810.29**	**0.7953**	0.847	0.867	1.000	1.083	1.000
	49740PA0010004	Silver	AffordaBlue $3000 Silver	U	3	Off	**$695.07**	**0.6822**	0.721	0.867	1.000	1.091	1.000
Lehigh Valley Flex Blue	49740PA0060002	Gold	Lehigh Valley Flex Blue PPO 500 Gold	Q	3	Off	**$1,015.15**	**0.9964**	0.880	1.055	1.000	1.074	1.000
	49740PA0060001	Gold	Lehigh Valley Flex Blue PPO 1250 Gold	Q	3	Off	**$987.03**	**0.9688**	0.854	1.055	1.000	1.075	1.000
	49740PA0070001	Silver	Lehigh Valley Flex Blue PPO Qualified Embedded 3500 Silver	Q	3	Off	**$873.15**	**0.8570**	0.752	1.055	1.000	1.080	1.000

[1] **Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):**

(i) The actuarial value and cost-sharing design of the plan.
(ii) The plan's provider network, delivery system characteristics, and utilization management practices.
(iii) The benefits provided under the plan that are in addition to the essential health benefits.
(iv) Administrative costs, excluding Exchange user fees.
(v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Plan ID	Rating Area ID	Tobacco	Age	Individual Rate
49740PA0040002	Rating Area 3	No Preference	0-14	618.71
49740PA0040002	Rating Area 3	No Preference	15	673.71
49740PA0040002	Rating Area 3	No Preference	16	694.73
49740PA0040002	Rating Area 3	No Preference	17	715.76
49740PA0040002	Rating Area 3	No Preference	18	738.41
49740PA0040002	Rating Area 3	No Preference	19	761.05
49740PA0040002	Rating Area 3	No Preference	20	784.51
49740PA0040002	Rating Area 3	No Preference	21	808.77
49740PA0040002	Rating Area 3	No Preference	22	808.77
49740PA0040002	Rating Area 3	No Preference	23	808.77
49740PA0040002	Rating Area 3	No Preference	24	808.77
49740PA0040002	Rating Area 3	No Preference	25	812.01
49740PA0040002	Rating Area 3	No Preference	26	828.18
49740PA0040002	Rating Area 3	No Preference	27	847.59
49740PA0040002	Rating Area 3	No Preference	28	879.13
49740PA0040002	Rating Area 3	No Preference	29	905.01
49740PA0040002	Rating Area 3	No Preference	30	917.95
49740PA0040002	Rating Area 3	No Preference	31	937.36
49740PA0040002	Rating Area 3	No Preference	32	956.77
49740PA0040002	Rating Area 3	No Preference	33	968.91
49740PA0040002	Rating Area 3	No Preference	34	981.85
49740PA0040002	Rating Area 3	No Preference	35	988.32
49740PA0040002	Rating Area 3	No Preference	36	994.79
49740PA0040002	Rating Area 3	No Preference	37	1001.26
49740PA0040002	Rating Area 3	No Preference	38	1007.73
49740PA0040002	Rating Area 3	No Preference	39	1020.67
49740PA0040002	Rating Area 3	No Preference	40	1033.61
49740PA0040002	Rating Area 3	No Preference	41	1053.02
49740PA0040002	Rating Area 3	No Preference	42	1071.62
49740PA0040002	Rating Area 3	No Preference	43	1097.50
49740PA0040002	Rating Area 3	No Preference	44	1129.85
49740PA0040002	Rating Area 3	No Preference	45	1167.86
49740PA0040002	Rating Area 3	No Preference	46	1213.16
49740PA0040002	Rating Area 3	No Preference	47	1264.11
49740PA0040002	Rating Area 3	No Preference	48	1322.34
49740PA0040002	Rating Area 3	No Preference	49	1379.76
49740PA0040002	Rating Area 3	No Preference	50	1444.46
49740PA0040002	Rating Area 3	No Preference	51	1508.36
49740PA0040002	Rating Area 3	No Preference	52	1578.72
49740PA0040002	Rating Area 3	No Preference	53	1649.89
49740PA0040002	Rating Area 3	No Preference	54	1726.72
49740PA0040002	Rating Area 3	No Preference	55	1803.56
49740PA0040002	Rating Area 3	No Preference	56	1886.86
49740PA0040002	Rating Area 3	No Preference	57	1970.97
49740PA0040002	Rating Area 3	No Preference	58	2060.75
49740PA0040002	Rating Area 3	No Preference	59	2105.23
49740PA0040002	Rating Area 3	No Preference	60	2195.00
49740PA0040002	Rating Area 3	No Preference	61	2272.64
49740PA0040002	Rating Area 3	No Preference	62	2323.60
49740PA0040002	Rating Area 3	No Preference	63	2387.49
49740PA0040002	Rating Area 3	No Preference	64 and over	2426.31
49740PA0020002	Rating Area 3	No Preference	0-14	525.48
49740PA0020002	Rating Area 3	No Preference	15	572.19
49740PA0020002	Rating Area 3	No Preference	16	590.05
49740PA0020002	Rating Area 3	No Preference	17	607.91
49740PA0020002	Rating Area 3	No Preference	18	627.14
49740PA0020002	Rating Area 3	No Preference	19	646.37
49740PA0020002	Rating Area 3	No Preference	20	666.29
49740PA0020002	Rating Area 3	No Preference	21	686.90
49740PA0020002	Rating Area 3	No Preference	22	686.90
49740PA0020002	Rating Area 3	No Preference	23	686.90
49740PA0020002	Rating Area 3	No Preference	24	686.90
49740PA0020002	Rating Area 3	No Preference	25	689.65
49740PA0020002	Rating Area 3	No Preference	26	703.39
49740PA0020002	Rating Area 3	No Preference	27	719.87
49740PA0020002	Rating Area 3	No Preference	28	746.66
49740PA0020002	Rating Area 3	No Preference	29	768.64
49740PA0020002	Rating Area 3	No Preference	30	779.63
49740PA0020002	Rating Area 3	No Preference	31	796.12
49740PA0020002	Rating Area 3	No Preference	32	812.60
49740PA0020002	Rating Area 3	No Preference	33	822.91
49740PA0020002	Rating Area 3	No Preference	34	833.90
49740PA0020002	Rating Area 3	No Preference	35	839.39
49740PA0020002	Rating Area 3	No Preference	36	844.89
49740PA0020002	Rating Area 3	No Preference	37	850.38
49740PA0020002	Rating Area 3	No Preference	38	855.88
49740PA0020002	Rating Area 3	No Preference	39	866.87
49740PA0020002	Rating Area 3	No Preference	40	877.86
49740PA0020002	Rating Area 3	No Preference	41	894.34
49740PA0020002	Rating Area 3	No Preference	42	910.14
49740PA0020002	Rating Area 3	No Preference	43	932.12
49740PA0020002	Rating Area 3	No Preference	44	959.60
49740PA0020002	Rating Area 3	No Preference	45	991.88
49740PA0020002	Rating Area 3	No Preference	46	1030.35
49740PA0020002	Rating Area 3	No Preference	47	1073.62
49740PA0020002	Rating Area 3	No Preference	48	1123.08
49740PA0020002	Rating Area 3	No Preference	49	1171.85
49740PA0020002	Rating Area 3	No Preference	50	1226.80
49740PA0020002	Rating Area 3	No Preference	51	1281.07
49740PA0020002	Rating Area 3	No Preference	52	1340.83
49740PA0020002	Rating Area 3	No Preference	53	1401.28
49740PA0020002	Rating Area 3	No Preference	54	1466.53
49740PA0020002	Rating Area 3	No Preference	55	1531.79
49740PA0020002	Rating Area 3	No Preference	56	1602.54
49740PA0020002	Rating Area 3	No Preference	57	1673.98
49740PA0020002	Rating Area 3	No Preference	58	1750.22
49740PA0020002	Rating Area 3	No Preference	59	1788.00
49740PA0020002	Rating Area 3	No Preference	60	1864.25
49740PA0020002	Rating Area 3	No Preference	61	1930.19
49740PA0020002	Rating Area 3	No Preference	62	1973.46
49740PA0020002	Rating Area 3	No Preference	63	2027.73
49740PA0020002	Rating Area 3	No Preference	64 and over	2060.70
49740PA0040011	Rating Area 3	No Preference	0-14	615.05
49740PA0040011	Rating Area 3	No Preference	15	669.72
49740PA0040011	Rating Area 3	No Preference	16	690.63
49740PA0040011	Rating Area 3	No Preference	17	711.53
49740PA0040011	Rating Area 3	No Preference	18	734.04
49740PA0040011	Rating Area 3	No Preference	19	756.55
49740PA0040011	Rating Area 3	No Preference	20	779.87
49740PA0040011	Rating Area 3	No Preference	21	803.99
49740PA0040011	Rating Area 3	No Preference	22	803.99
49740PA0040011	Rating Area 3	No Preference	23	803.99
49740PA0040011	Rating Area 3	No Preference	24	803.99
49740PA0040011	Rating Area 3	No Preference	25	807.21
49740PA0040011	Rating Area 3	No Preference	26	823.29
49740PA0040011	Rating Area 3	No Preference	27	842.58
49740PA0040011	Rating Area 3	No Preference	28	873.94
49740PA0040011	Rating Area 3	No Preference	29	899.66
49740PA0040011	Rating Area 3	No Preference	30	912.53
49740PA0040011	Rating Area 3	No Preference	31	931.82
49740PA0040011	Rating Area 3	No Preference	32	951.12
49740PA0040011	Rating Area 3	No Preference	33	963.18
49740PA0040011	Rating Area 3	No Preference	34	976.04
49740PA0040011	Rating Area 3	No Preference	35	982.48
49740PA0040011	Rating Area 3	No Preference	36	988.91
49740PA0040011	Rating Area 3	No Preference	37	995.34
49740PA0040011	Rating Area 3	No Preference	38	1001.77
49740PA0040011	Rating Area 3	No Preference	39	1014.64
49740PA0040011	Rating Area 3	No Preference	40	1027.50
49740PA0040011	Rating Area 3	No Preference	41	1046.79
49740PA0040011	Rating Area 3	No Preference	42	1065.29
49740PA0040011	Rating Area 3	No Preference	43	1091.01
49740PA0040011	Rating Area 3	No Preference	44	1123.17
49740PA0040011	Rating Area 3	No Preference	45	1160.96
49740PA0040011	Rating Area 3	No Preference	46	1205.99
49740PA0040011	Rating Area 3	No Preference	47	1256.64
49740PA0040011	Rating Area 3	No Preference	48	1314.52
49740PA0040011	Rating Area 3	No Preference	49	1371.61
49740PA0040011	Rating Area 3	No Preference	50	1435.93
49740PA0040011	Rating Area 3	No Preference	51	1499.44
49740PA0040011	Rating Area 3	No Preference	52	1569.38
49740PA0040011	Rating Area 3	No Preference	53	1640.14
49740PA0040011	Rating Area 3	No Preference	54	1716.52
49740PA0040011	Rating Area 3	No Preference	55	1792.90
49740PA0040011	Rating Area 3	No Preference	56	1875.71
49740PA0040011	Rating Area 3	No Preference	57	1959.32
49740PA0040011	Rating Area 3	No Preference	58	2048.57
49740PA0040011	Rating Area 3	No Preference	59	2092.79
49740PA0040011	Rating Area 3	No Preference	60	2182.03
49740PA0040011	Rating Area 3	No Preference	61	2259.21
49740PA0040011	Rating Area 3	No Preference	62	2309.86
49740PA0040011	Rating Area 3	No Preference	63	2373.38
49740PA0040011	Rating Area 3	No Preference	64 and over	2411.97
49740PA0020011	Rating Area 3	No Preference	0-14	522.39
49740PA0020011	Rating Area 3	No Preference	15	568.82
49740PA0020011	Rating Area 3	No Preference	16	586.58
49740PA0020011	Rating Area 3	No Preference	17	604.33
49740PA0020011	Rating Area 3	No Preference	18	623.45
49740PA0020011	Rating Area 3	No Preference	19	642.57
49740PA0020011	Rating Area 3	No Preference	20	662.37
49740PA0020011	Rating Area 3	No Preference	21	682.86
49740PA0020011	Rating Area 3	No Preference	22	682.86
49740PA0020011	Rating Area 3	No Preference	23	682.86
49740PA0020011	Rating Area 3	No Preference	24	682.86
49740PA0020011	Rating Area 3	No Preference	25	685.59
49740PA0020011	Rating Area 3	No Preference	26	699.25
49740PA0020011	Rating Area 3	No Preference	27	715.64
49740PA0020011	Rating Area 3	No Preference	28	742.27
49740PA0020011	Rating Area 3	No Preference	29	764.12
49740PA0020011	Rating Area 3	No Preference	30	775.05
49740PA0020011	Rating Area 3	No Preference	31	791.43
49740PA0020011	Rating Area 3	No Preference	32	807.82
49740PA0020011	Rating Area 3	No Preference	33	818.07
49740PA0020011	Rating Area 3	No Preference	34	828.99
49740PA0020011	Rating Area 3	No Preference	35	834.45
49740PA0020011	Rating Area 3	No Preference	36	839.92
49740PA0020011	Rating Area 3	No Preference	37	845.38
49740PA0020011	Rating Area 3	No Preference	38	850.84
49740PA0020011	Rating Area 3	No Preference	39	861.77
49740PA0020011	Rating Area 3	No Preference	40	872.70
49740PA0020011	Rating Area 3	No Preference	41	889.08
49740PA0020011	Rating Area 3	No Preference	42	904.79
49740PA0020011	Rating Area 3	No Preference	43	926.64
49740PA0020011	Rating Area 3	No Preference	44	953.96
49740PA0020011	Rating Area 3	No Preference	45	986.05
49740PA0020011	Rating Area 3	No Preference	46	1024.29
49740PA0020011	Rating Area 3	No Preference	47	1067.31
49740PA0020011	Rating Area 3	No Preference	48	1116.48
49740PA0020011	Rating Area 3	No Preference	49	1164.96
49740PA0020011	Rating Area 3	No Preference	50	1219.59
49740PA0020011	Rating Area 3	No Preference	51	1273.53
49740PA0020011	Rating Area 3	No Preference	52	1332.94
49740PA0020011	Rating Area 3	No Preference	53	1393.03
49740PA0020011	Rating Area 3	No Preference	54	1457.91
49740PA0020011	Rating Area 3	No Preference	55	1522.78
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49740PA0020011	Rating Area 3	No Preference	57	1664.13
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49740PA0020011	Rating Area 3	No Preference	60	1853.28
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49740PA0020011	Rating Area 3	No Preference	62	1961.86
49740PA0020011	Rating Area 3	No Preference	63	2015.80
49740PA0020011	Rating Area 3	No Preference	64 and over	2048.58
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49740PA0040018	Rating Area 3	No Preference	17	704.25
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49740PA0040018	Rating Area 3	No Preference	20	771.89
49740PA0040018	Rating Area 3	No Preference	21	795.76
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49740PA0040018	Rating Area 3	No Preference	24	795.76
49740PA0040018	Rating Area 3	No Preference	25	798.94
49740PA0040018	Rating Area 3	No Preference	26	814.86
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49740PA0040018	Rating Area 3	No Preference	28	864.99
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49740PA0040018	Rating Area 3	No Preference	30	903.19
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49740PA0040018	Rating Area 3	No Preference	62	2286.22
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49740PA0040009	Rating Area 3	No Preference	62	2008.74
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49740PA0020009	Rating Area 3	No Preference	20	576.43
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49740PA0020009	Rating Area 3	No Preference	54	1268.75
49740PA0020009	Rating Area 3	No Preference	55	1325.20
49740PA0020009	Rating Area 3	No Preference	56	1386.41
49740PA0020009	Rating Area 3	No Preference	57	1448.21
49740PA0020009	Rating Area 3	No Preference	58	1514.17
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49740PA0020009	Rating Area 3	No Preference	60	1612.82
49740PA0020009	Rating Area 3	No Preference	61	1669.87
49740PA0020009	Rating Area 3	No Preference	62	1707.31
49740PA0020009	Rating Area 3	No Preference	63	1754.26
49740PA0020009	Rating Area 3	No Preference	64 and over	1782.78
49740PA0040012	Rating Area 3	No Preference	0-14	485.38
49740PA0040012	Rating Area 3	No Preference	15	528.53
49740PA0040012	Rating Area 3	No Preference	16	545.03
49740PA0040012	Rating Area 3	No Preference	17	561.52
49740PA0040012	Rating Area 3	No Preference	18	579.29
49740PA0040012	Rating Area 3	No Preference	19	597.05
49740PA0040012	Rating Area 3	No Preference	20	615.46
49740PA0040012	Rating Area 3	No Preference	21	634.49
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49740PA0040012	Rating Area 3	No Preference	23	634.49
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49740PA0040012	Rating Area 3	No Preference	25	637.03
49740PA0040012	Rating Area 3	No Preference	26	649.72
49740PA0040012	Rating Area 3	No Preference	27	664.95
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49740PA0040012	Rating Area 3	No Preference	30	720.15
49740PA0040012	Rating Area 3	No Preference	31	735.37
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49740PA0040012	Rating Area 3	No Preference	33	760.12
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49740PA0040012	Rating Area 3	No Preference	36	780.42
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49740PA0040012	Rating Area 3	No Preference	44	886.38
49740PA0040012	Rating Area 3	No Preference	45	916.20
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49740PA0040012	Rating Area 3	No Preference	53	1294.36
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49740PA0040012	Rating Area 3	No Preference	62	1822.89
49740PA0040012	Rating Area 3	No Preference	63	1873.01
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49740PA0050002	Rating Area 3	No Preference	63	1924.91
49740PA0050002	Rating Area 3	No Preference	64 and over	1956.21
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49740PA0040014	Rating Area 3	No Preference	56	1550.08
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49740PA0040014	Rating Area 3	No Preference	60	1803.24
49740PA0040014	Rating Area 3	No Preference	61	1867.02
49740PA0040014	Rating Area 3	No Preference	62	1908.88
49740PA0040014	Rating Area 3	No Preference	63	1961.37
49740PA0040014	Rating Area 3	No Preference	64 and over	1993.26
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49740PA0020014	Rating Area 3	No Preference	16	485.23
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49740PA0020014	Rating Area 3	No Preference	62	1622.90
49740PA0020014	Rating Area 3	No Preference	63	1667.53
49740PA0020014	Rating Area 3	No Preference	64 and over	1694.64
49740PA0040016	Rating Area 3	No Preference	0-14	482.96
49740PA0040016	Rating Area 3	No Preference	15	525.89
49740PA0040016	Rating Area 3	No Preference	16	542.30
49740PA0040016	Rating Area 3	No Preference	17	558.72
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49740PA0040016	Rating Area 3	No Preference	20	612.38
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49740PA0040016	Rating Area 3	No Preference	22	631.32
49740PA0040016	Rating Area 3	No Preference	23	631.32
49740PA0040016	Rating Area 3	No Preference	24	631.32
49740PA0040016	Rating Area 3	No Preference	25	633.85
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49740PA0040016	Rating Area 3	No Preference	28	686.24
49740PA0040016	Rating Area 3	No Preference	29	706.45
49740PA0040016	Rating Area 3	No Preference	30	716.55
49740PA0040016	Rating Area 3	No Preference	31	731.70
49740PA0040016	Rating Area 3	No Preference	32	746.85
49740PA0040016	Rating Area 3	No Preference	33	756.32
49740PA0040016	Rating Area 3	No Preference	34	766.42
49740PA0040016	Rating Area 3	No Preference	35	771.47
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49740PA0040016	Rating Area 3	No Preference	37	781.57
49740PA0040016	Rating Area 3	No Preference	38	786.62
49740PA0040016	Rating Area 3	No Preference	39	796.73
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49740PA0040016	Rating Area 3	No Preference	41	821.98
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49740PA0040016	Rating Area 3	No Preference	47	986.75
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49740PA0040016	Rating Area 3	No Preference	58	1608.60
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49740PA0040016	Rating Area 3	No Preference	62	1813.78
49740PA0040016	Rating Area 3	No Preference	63	1863.66
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49740PA0020016	Rating Area 3	No Preference	17	475.15
49740PA0020016	Rating Area 3	No Preference	18	490.18
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49740PA0020016	Rating Area 3	No Preference	33	643.19
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49740PA0020016	Rating Area 3	No Preference	35	656.08
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49740PA0040015	Rating Area 3	No Preference	20	550.26
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49740PA0040015	Rating Area 3	No Preference	33	679.60
49740PA0040015	Rating Area 3	No Preference	34	688.68
49740PA0040015	Rating Area 3	No Preference	35	693.22
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49740PA0040015	Rating Area 3	No Preference	37	702.29
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49740PA0040015	Rating Area 3	No Preference	40	724.98
49740PA0040015	Rating Area 3	No Preference	41	738.60
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49740PA0040015	Rating Area 3	No Preference	44	792.49
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49740PA0040015	Rating Area 3	No Preference	47	886.66
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49740PA0040015	Rating Area 3	No Preference	49	967.78
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49740PA0040015	Rating Area 3	No Preference	62	1629.80
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49740PA0020020	Rating Area 3	No Preference	63	1513.08
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49740PA0040022	Rating Area 3	No Preference	57	1240.41
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49740PA0040022	Rating Area 3	No Preference	62	1462.33
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49740PA0040022	Rating Area 3	No Preference	64 and over	1526.97
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49740PA0040018	Rating Area 3	No Preference	63	2436.49
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49740PA0040023	Rating Area 3	No Preference	25	811.44
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49740PA0040023	Rating Area 3	No Preference	30	917.32
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49740PA0040007	Rating Area 3	No Preference	26	702.45
49740PA0040007	Rating Area 3	No Preference	27	718.92
49740PA0040007	Rating Area 3	No Preference	28	745.67
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49740PA0040007	Rating Area 3	No Preference	30	778.60
49740PA0040007	Rating Area 3	No Preference	31	795.06
49740PA0040007	Rating Area 3	No Preference	32	811.53
49740PA0040007	Rating Area 3	No Preference	33	821.82
49740PA0040007	Rating Area 3	No Preference	34	832.79
49740PA0040007	Rating Area 3	No Preference	35	838.28
49740PA0040007	Rating Area 3	No Preference	36	843.77
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49740PA0040007	Rating Area 3	No Preference	50	1225.18
49740PA0040007	Rating Area 3	No Preference	51	1279.37
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49740PA0040007	Rating Area 3	No Preference	61	1927.63
49740PA0040007	Rating Area 3	No Preference	62	1970.85
49740PA0040007	Rating Area 3	No Preference	63	2025.04
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49740PA0020007	Rating Area 3	No Preference	36	717.37
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49740PA0020007	Rating Area 3	No Preference	39	736.04
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49740PA0020007	Rating Area 3	No Preference	48	953.58
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49740PA0020007	Rating Area 3	No Preference	50	1041.65
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49740PA0020007	Rating Area 3	No Preference	57	1421.33
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49740PA0040008	Rating Area 3	No Preference	28	776.79
49740PA0040008	Rating Area 3	No Preference	29	799.66
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49740PA0040008	Rating Area 3	No Preference	31	828.24
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49740PA0040008	Rating Area 3	No Preference	33	856.11
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49740PA0040008	Rating Area 3	No Preference	36	878.98
49740PA0040008	Rating Area 3	No Preference	37	884.70
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49740PA0040008	Rating Area 3	No Preference	42	946.87
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49740PA0040008	Rating Area 3	No Preference	44	998.32
49740PA0040008	Rating Area 3	No Preference	45	1031.91
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49740PA0040008	Rating Area 3	No Preference	56	1667.21
49740PA0040008	Rating Area 3	No Preference	57	1741.53
49740PA0040008	Rating Area 3	No Preference	58	1820.85
49740PA0040008	Rating Area 3	No Preference	59	1860.16
49740PA0040008	Rating Area 3	No Preference	60	1939.48
49740PA0040008	Rating Area 3	No Preference	61	2008.08
49740PA0040008	Rating Area 3	No Preference	62	2053.10
49740PA0040008	Rating Area 3	No Preference	63	2109.56
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49740PA0020008	Rating Area 3	No Preference	16	521.79
49740PA0020008	Rating Area 3	No Preference	17	537.58
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49740PA0020008	Rating Area 3	No Preference	43	824.30
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49740PA0020008	Rating Area 3	No Preference	46	911.16
49740PA0020008	Rating Area 3	No Preference	47	949.43
49740PA0020008	Rating Area 3	No Preference	48	993.16
49740PA0020008	Rating Area 3	No Preference	49	1036.29
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49740PA0020008	Rating Area 3	No Preference	51	1132.88
49740PA0020008	Rating Area 3	No Preference	52	1185.72
49740PA0020008	Rating Area 3	No Preference	53	1239.18
49740PA0020008	Rating Area 3	No Preference	54	1296.88
49740PA0020008	Rating Area 3	No Preference	55	1354.59
49740PA0020008	Rating Area 3	No Preference	56	1417.16
49740PA0020008	Rating Area 3	No Preference	57	1480.33
49740PA0020008	Rating Area 3	No Preference	58	1547.76
49740PA0020008	Rating Area 3	No Preference	59	1581.17
49740PA0020008	Rating Area 3	No Preference	60	1648.59

Plan ID	Rating Area	Tobacco	Age	Rate
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49740PA0020008	Rating Area 3	No Preference	62	1745.18
49740PA0020008	Rating Area 3	No Preference	63	1793.16
49740PA0020008	Rating Area 3	No Preference	64 and over	1822.32
49740PA0050001	Rating Area 3	No Preference	0-14	536.56
49740PA0050001	Rating Area 3	No Preference	15	584.26
49740PA0050001	Rating Area 3	No Preference	16	602.49
49740PA0050001	Rating Area 3	No Preference	17	620.73
49740PA0050001	Rating Area 3	No Preference	18	640.37
49740PA0050001	Rating Area 3	No Preference	19	660.01
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49740PA0050001	Rating Area 3	No Preference	21	701.39
49740PA0050001	Rating Area 3	No Preference	22	701.39
49740PA0050001	Rating Area 3	No Preference	23	701.39
49740PA0050001	Rating Area 3	No Preference	24	701.39
49740PA0050001	Rating Area 3	No Preference	25	704.20
49740PA0050001	Rating Area 3	No Preference	26	718.22
49740PA0050001	Rating Area 3	No Preference	27	735.06
49740PA0050001	Rating Area 3	No Preference	28	762.41
49740PA0050001	Rating Area 3	No Preference	29	784.86
49740PA0050001	Rating Area 3	No Preference	30	796.08
49740PA0050001	Rating Area 3	No Preference	31	812.91
49740PA0050001	Rating Area 3	No Preference	32	829.74
49740PA0050001	Rating Area 3	No Preference	33	840.27
49740PA0050001	Rating Area 3	No Preference	34	851.49
49740PA0050001	Rating Area 3	No Preference	35	857.10
49740PA0050001	Rating Area 3	No Preference	36	862.71
49740PA0050001	Rating Area 3	No Preference	37	868.32
49740PA0050001	Rating Area 3	No Preference	38	873.93
49740PA0050001	Rating Area 3	No Preference	39	885.15
49740PA0050001	Rating Area 3	No Preference	40	896.38
49740PA0050001	Rating Area 3	No Preference	41	913.21
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49740PA0050001	Rating Area 3	No Preference	44	979.84
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49740PA0050001	Rating Area 3	No Preference	47	1096.27
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49740PA0050001	Rating Area 3	No Preference	50	1252.68
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49740PA0050001	Rating Area 3	No Preference	52	1369.11
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49740PA0050001	Rating Area 3	No Preference	56	1635.34
49740PA0050001	Rating Area 3	No Preference	57	1709.29
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49740PA0050001	Rating Area 3	No Preference	62	2015.09
49740PA0050001	Rating Area 3	No Preference	63	2070.50
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49740PA0030001	Rating Area 3	No Preference	0-14	456.13
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49740PA0030001	Rating Area 3	No Preference	23	596.25
49740PA0030001	Rating Area 3	No Preference	24	596.25
49740PA0030001	Rating Area 3	No Preference	25	598.64
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49740PA0030001	Rating Area 3	No Preference	27	624.87
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49740PA0030001	Rating Area 3	No Preference	29	667.20
49740PA0030001	Rating Area 3	No Preference	30	676.74
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49740PA0030001	Rating Area 3	No Preference	35	728.62
49740PA0030001	Rating Area 3	No Preference	36	733.39
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49740PA0030001	Rating Area 3	No Preference	38	742.93
49740PA0030001	Rating Area 3	No Preference	39	752.47
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49740PA0030001	Rating Area 3	No Preference	52	1163.88
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49740PA0030001	Rating Area 3	No Preference	57	1453.06
49740PA0030001	Rating Area 3	No Preference	58	1519.25
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49740PA0030001	Rating Area 3	No Preference	60	1618.22
49740PA0030001	Rating Area 3	No Preference	61	1675.46
49740PA0030001	Rating Area 3	No Preference	62	1713.03
49740PA0030001	Rating Area 3	No Preference	63	1760.13
49740PA0030001	Rating Area 3	No Preference	64 and over	1788.75
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49740PA0040010	Rating Area 3	No Preference	15	550.27
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49740PA0040010	Rating Area 3	No Preference	17	584.62
49740PA0040010	Rating Area 3	No Preference	18	603.12
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49740PA0040010	Rating Area 3	No Preference	23	660.59
49740PA0040010	Rating Area 3	No Preference	24	660.59
49740PA0040010	Rating Area 3	No Preference	25	663.23
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49740PA0040010	Rating Area 3	No Preference	27	692.30
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49740PA0040010	Rating Area 3	No Preference	30	749.77
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49740PA0040010	Rating Area 3	No Preference	32	781.48
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49740PA0040010	Rating Area 3	No Preference	34	801.96
49740PA0040010	Rating Area 3	No Preference	35	807.24
49740PA0040010	Rating Area 3	No Preference	36	812.53
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49740PA0040010	Rating Area 3	No Preference	38	823.10
49740PA0040010	Rating Area 3	No Preference	39	833.66
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49740PA0040010	Rating Area 3	No Preference	41	860.09
49740PA0040010	Rating Area 3	No Preference	42	875.28
49740PA0040010	Rating Area 3	No Preference	43	896.42
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49740PA0040010	Rating Area 3	No Preference	46	990.89
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49740PA0040010	Rating Area 3	No Preference	53	1347.60
49740PA0040010	Rating Area 3	No Preference	54	1410.36
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49740PA0040010	Rating Area 3	No Preference	56	1541.16
49740PA0040010	Rating Area 3	No Preference	57	1609.86
49740PA0040010	Rating Area 3	No Preference	58	1683.18
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49740PA0040010	Rating Area 3	No Preference	60	1792.84
49740PA0040010	Rating Area 3	No Preference	61	1856.26
49740PA0040010	Rating Area 3	No Preference	62	1897.88
49740PA0040010	Rating Area 3	No Preference	63	1950.06
49740PA0040010	Rating Area 3	No Preference	64 and over	1981.77
49740PA0020010	Rating Area 3	No Preference	0-14	429.75
49740PA0020010	Rating Area 3	No Preference	15	467.95
49740PA0020010	Rating Area 3	No Preference	16	482.55
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49740PA0020010	Rating Area 3	No Preference	18	512.89
49740PA0020010	Rating Area 3	No Preference	19	528.62
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49740PA0020010	Rating Area 3	No Preference	27	588.72
49740PA0020010	Rating Area 3	No Preference	28	610.63
49740PA0020010	Rating Area 3	No Preference	29	628.61
49740PA0020010	Rating Area 3	No Preference	30	637.60
49740PA0020010	Rating Area 3	No Preference	31	651.08
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49740PA0020010	Rating Area 3	No Preference	33	672.99
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49740PA0040003	Rating Area 3	No Preference	20	697.47
49740PA0040003	Rating Area 3	No Preference	21	719.04
49740PA0040003	Rating Area 3	No Preference	22	719.04
49740PA0040003	Rating Area 3	No Preference	23	719.04
49740PA0040003	Rating Area 3	No Preference	24	719.04
49740PA0040003	Rating Area 3	No Preference	25	721.92
49740PA0040003	Rating Area 3	No Preference	26	736.30
49740PA0040003	Rating Area 3	No Preference	27	753.56
49740PA0040003	Rating Area 3	No Preference	28	781.60
49740PA0040003	Rating Area 3	No Preference	29	804.61
49740PA0040003	Rating Area 3	No Preference	30	816.11
49740PA0040003	Rating Area 3	No Preference	31	833.37
49740PA0040003	Rating Area 3	No Preference	32	850.62
49740PA0040003	Rating Area 3	No Preference	33	861.41
49740PA0040003	Rating Area 3	No Preference	34	872.91
49740PA0040003	Rating Area 3	No Preference	35	878.67
49740PA0040003	Rating Area 3	No Preference	36	884.42
49740PA0040003	Rating Area 3	No Preference	37	890.17
49740PA0040003	Rating Area 3	No Preference	38	895.92
49740PA0040003	Rating Area 3	No Preference	39	907.43
49740PA0040003	Rating Area 3	No Preference	40	918.93
49740PA0040003	Rating Area 3	No Preference	41	936.19
49740PA0040003	Rating Area 3	No Preference	42	952.73
49740PA0040003	Rating Area 3	No Preference	43	975.74
49740PA0040003	Rating Area 3	No Preference	44	1004.50
49740PA0040003	Rating Area 3	No Preference	45	1038.29
49740PA0040003	Rating Area 3	No Preference	46	1078.56
49740PA0040003	Rating Area 3	No Preference	47	1123.86
49740PA0040003	Rating Area 3	No Preference	48	1175.63
49740PA0040003	Rating Area 3	No Preference	49	1226.68
49740PA0040003	Rating Area 3	No Preference	50	1284.21
49740PA0040003	Rating Area 3	No Preference	51	1341.01
49740PA0040003	Rating Area 3	No Preference	52	1403.57
49740PA0040003	Rating Area 3	No Preference	53	1466.84
49740PA0040003	Rating Area 3	No Preference	54	1535.15
49740PA0040003	Rating Area 3	No Preference	55	1603.46
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49740PA0040003	Rating Area 3	No Preference	58	1832.11
49740PA0040003	Rating Area 3	No Preference	59	1871.66
49740PA0040003	Rating Area 3	No Preference	60	1951.47
49740PA0040003	Rating Area 3	No Preference	61	2020.50
49740PA0040003	Rating Area 3	No Preference	62	2065.80
49740PA0040003	Rating Area 3	No Preference	63	2122.61
49740PA0040003	Rating Area 3	No Preference	64 and over	2157.12
49740PA0020003	Rating Area 3	No Preference	0-14	467.55
49740PA0020003	Rating Area 3	No Preference	15	509.10
49740PA0020003	Rating Area 3	No Preference	16	525.00
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49740PA0020003	Rating Area 3	No Preference	18	558.00
49740PA0020003	Rating Area 3	No Preference	19	575.11
49740PA0020003	Rating Area 3	No Preference	20	592.83
49740PA0020003	Rating Area 3	No Preference	21	611.17
49740PA0020003	Rating Area 3	No Preference	22	611.17
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49740PA0020003	Rating Area 3	No Preference	26	625.84
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49740PA0020003	Rating Area 3	No Preference	29	683.90
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49740PA0020003	Rating Area 3	No Preference	33	732.18
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49740PA0020003	Rating Area 3	No Preference	35	746.85
49740PA0020003	Rating Area 3	No Preference	36	751.74
49740PA0020003	Rating Area 3	No Preference	37	756.63
49740PA0020003	Rating Area 3	No Preference	38	761.52
49740PA0020003	Rating Area 3	No Preference	39	771.30
49740PA0020003	Rating Area 3	No Preference	40	781.08
49740PA0020003	Rating Area 3	No Preference	41	795.74
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49740PA0020003	Rating Area 3	No Preference	54	1304.84
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49740PA0020003	Rating Area 3	No Preference	56	1425.86
49740PA0020003	Rating Area 3	No Preference	57	1489.42
49740PA0020003	Rating Area 3	No Preference	58	1557.26
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49740PA0020003	Rating Area 3	No Preference	60	1658.72
49740PA0020003	Rating Area 3	No Preference	61	1717.39
49740PA0020003	Rating Area 3	No Preference	62	1755.89
49740PA0020003	Rating Area 3	No Preference	63	1804.17
49740PA0020003	Rating Area 3	No Preference	64 and over	1833.51
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49740PA0040013	Rating Area 3	No Preference	17	526.28
49740PA0040013	Rating Area 3	No Preference	18	542.93
49740PA0040013	Rating Area 3	No Preference	19	559.58
49740PA0040013	Rating Area 3	No Preference	20	576.83
49740PA0040013	Rating Area 3	No Preference	21	594.67
49740PA0040013	Rating Area 3	No Preference	22	594.67
49740PA0040013	Rating Area 3	No Preference	23	594.67
49740PA0040013	Rating Area 3	No Preference	24	594.67
49740PA0040013	Rating Area 3	No Preference	25	597.05
49740PA0040013	Rating Area 3	No Preference	26	608.94
49740PA0040013	Rating Area 3	No Preference	27	623.21
49740PA0040013	Rating Area 3	No Preference	28	646.41
49740PA0040013	Rating Area 3	No Preference	29	665.44
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49740PA0040013	Rating Area 3	No Preference	31	689.22
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49740PA0040013	Rating Area 3	No Preference	35	726.69
49740PA0040013	Rating Area 3	No Preference	36	731.44
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49740PA0040013	Rating Area 3	No Preference	40	759.99
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49740PA0040013	Rating Area 3	No Preference	42	787.94
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49740PA0040013	Rating Area 3	No Preference	45	858.70
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49740PA0040013	Rating Area 3	No Preference	47	929.47
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49740PA0040013	Rating Area 3	No Preference	52	1160.80
49740PA0040013	Rating Area 3	No Preference	53	1213.13
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49740PA0040013	Rating Area 3	No Preference	55	1326.11
49740PA0040013	Rating Area 3	No Preference	56	1387.37
49740PA0040013	Rating Area 3	No Preference	57	1449.21
49740PA0040013	Rating Area 3	No Preference	58	1515.22
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49740PA0040013	Rating Area 3	No Preference	62	1708.49
49740PA0040013	Rating Area 3	No Preference	63	1755.47
49740PA0040013	Rating Area 3	No Preference	64 and over	1784.01
49740PA0020013	Rating Area 3	No Preference	0-14	387.11
49740PA0020013	Rating Area 3	No Preference	15	421.51
49740PA0020013	Rating Area 3	No Preference	16	434.67
49740PA0020013	Rating Area 3	No Preference	17	447.83
49740PA0020013	Rating Area 3	No Preference	18	462.00
49740PA0020013	Rating Area 3	No Preference	19	476.16
49740PA0020013	Rating Area 3	No Preference	20	490.84
49740PA0020013	Rating Area 3	No Preference	21	506.02
49740PA0020013	Rating Area 3	No Preference	22	506.02
49740PA0020013	Rating Area 3	No Preference	23	506.02
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49740PA0020013	Rating Area 3	No Preference	26	518.16
49740PA0020013	Rating Area 3	No Preference	27	530.31
49740PA0020013	Rating Area 3	No Preference	28	550.04
49740PA0020013	Rating Area 3	No Preference	29	566.24
49740PA0020013	Rating Area 3	No Preference	30	574.33
49740PA0020013	Rating Area 3	No Preference	31	586.48
49740PA0020013	Rating Area 3	No Preference	32	598.62
49740PA0020013	Rating Area 3	No Preference	33	606.21
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49740PA0020013	Rating Area 3	No Preference	35	618.36
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49740PA0020013	Rating Area 3	No Preference	40	646.69
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49740PA0020013	Rating Area 3	No Preference	51	943.73
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49740PA0020013	Rating Area 3	No Preference	53	1032.28
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49740PA0020013	Rating Area 3	No Preference	59	1317.17
49740PA0020013	Rating Area 3	No Preference	60	1373.34
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49740PA0020013	Rating Area 3	No Preference	62	1453.80
49740PA0020013	Rating Area 3	No Preference	63	1493.77
49740PA0020013	Rating Area 3	No Preference	64 and over	1518.06
49740PA0040015	Rating Area 3	No Preference	0-14	450.12
49740PA0040015	Rating Area 3	No Preference	15	490.13
49740PA0040015	Rating Area 3	No Preference	16	505.43
49740PA0040015	Rating Area 3	No Preference	17	520.73
49740PA0040015	Rating Area 3	No Preference	18	537.20
49740PA0040015	Rating Area 3	No Preference	19	553.67
49740PA0040015	Rating Area 3	No Preference	20	570.74
49740PA0040015	Rating Area 3	No Preference	21	588.39
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49740PA0040015	Rating Area 3	No Preference	23	588.39
49740PA0040015	Rating Area 3	No Preference	24	588.39
49740PA0040015	Rating Area 3	No Preference	25	590.74

49740PA0040015	No Preference	26	602.51
49740PA0040015	No Preference	27	616.63
49740PA0040015	No Preference	28	639.58
49740PA0040015	No Preference	29	658.41
49740PA0040015	No Preference	30	667.82
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49740PA0040015	No Preference	42	779.62
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49740PA0040015	No Preference	45	849.64
49740PA0040015	No Preference	46	880.59
49740PA0040015	No Preference	47	919.65
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49740PA0040015	No Preference	50	1050.86
49740PA0040015	No Preference	51	1097.35
49740PA0040015	No Preference	52	1148.54
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49740PA0040015	No Preference	54	1256.21
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49740PA0040015	No Preference	56	1372.71
49740PA0040015	No Preference	57	1433.91
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49740PA0040015	No Preference	60	1596.89
49740PA0040015	No Preference	61	1653.38
49740PA0040015	No Preference	62	1690.44
49740PA0040015	No Preference	63	1736.93
49740PA0040015	No Preference	64 and over	1765.17
49740PA0020015	No Preference	0-14	380.04
49740PA0020015	No Preference	15	417.09
49740PA0020015	No Preference	16	430.11
49740PA0020015	No Preference	17	443.13
49740PA0020015	No Preference	18	457.15
49740PA0020015	No Preference	19	471.17
49740PA0020015	No Preference	20	486.69
49740PA0020015	No Preference	21	500.71
49740PA0020015	No Preference	22	500.71
49740PA0020015	No Preference	23	500.71
49740PA0020015	No Preference	24	500.71
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49740PA0020015	No Preference	26	512.73
49740PA0020015	No Preference	27	524.74
49740PA0020015	No Preference	28	544.27
49740PA0020015	No Preference	29	560.29
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49740PA0020015	No Preference	32	592.34
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49740PA0020015	No Preference	39	631.90
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49740PA0020015	No Preference	42	663.44
49740PA0020015	No Preference	43	679.46
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49740PA0020015	No Preference	54	1069.02
49740PA0020015	No Preference	55	1116.58
49740PA0020015	No Preference	56	1168.16
49740PA0020015	No Preference	57	1220.23
49740PA0020015	No Preference	58	1275.81
49740PA0020015	No Preference	59	1303.35
49740PA0020015	No Preference	60	1358.92
49740PA0020015	No Preference	61	1407.00
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49740PA0020015	No Preference	63	1478.10
49740PA0020015	No Preference	64 and over	1502.13
49740PA0050003	No Preference	0-14	[illegible]
49740PA0050003	No Preference	15	[illegible]
49740PA0050003	No Preference	16	540.97
49740PA0050003	No Preference	17	552.62
49740PA0050003	No Preference	18	574.44
49740PA0050003	No Preference	19	592.08
49740PA0050003	No Preference	20	610.20
49740PA0050003	No Preference	21	629.18
49740PA0050003	No Preference	22	629.18
49740PA0050003	No Preference	23	629.18
49740PA0050003	No Preference	24	629.18
49740PA0050003	No Preference	25	631.70
49740PA0050003	No Preference	26	644.28
49740PA0050003	No Preference	27	659.38
49740PA0050003	No Preference	28	683.92
49740PA0050003	No Preference	29	704.05
49740PA0050003	No Preference	30	714.12
49740PA0050003	No Preference	31	729.22
49740PA0050003	No Preference	32	[illegible]
49740PA0050003	No Preference	33	753.76
49740PA0050003	No Preference	34	763.82
49740PA0050003	No Preference	35	[illegible]
49740PA0050003	No Preference	36	[illegible]
49740PA0050003	No Preference	37	[illegible]
49740PA0050003	No Preference	38	[illegible]
49740PA0050003	No Preference	39	[illegible]
49740PA0050003	No Preference	40	804.09
49740PA0050003	No Preference	41	819.19
49740PA0050003	No Preference	42	[illegible]
49740PA0050003	No Preference	43	[illegible]
49740PA0050003	No Preference	44	[illegible]
49740PA0050003	No Preference	45	[illegible]
49740PA0050003	No Preference	46	[illegible]
49740PA0050003	No Preference	47	983.41
49740PA0050003	No Preference	48	1028.71
49740PA0050003	No Preference	49	1073.38
49740PA0050003	No Preference	50	1123.72
49740PA0050003	No Preference	51	[illegible]
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49740PA0050003	No Preference	53	1283.53
49740PA0050003	No Preference	54	1343.30
49740PA0050003	No Preference	55	1403.07
49740PA0050003	No Preference	56	1467.88
49740PA0050003	No Preference	57	[illegible]
49740PA0050003	No Preference	58	[illegible]
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49740PA0050003	No Preference	60	1707.59
49740PA0050003	No Preference	61	1768.00
49740PA0050003	No Preference	62	1807.63
49740PA0050003	No Preference	63	1857.34
49740PA0050003	No Preference	64 and over	[illegible]
49740PA0030003	No Preference	0-14	[illegible]
49740PA0030003	No Preference	15	[illegible]
49740PA0030003	No Preference	16	[illegible]
49740PA0030003	No Preference	17	[illegible]
49740PA0030003	No Preference	18	[illegible]
49740PA0030003	No Preference	19	[illegible]
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49740PA0030003	No Preference	21	535.20
49740PA0030003	No Preference	22	535.20
49740PA0030003	No Preference	23	535.20
49740PA0030003	No Preference	24	535.20
49740PA0030003	No Preference	25	537.34
49740PA0030003	No Preference	26	548.04
49740PA0030003	No Preference	27	560.89
49740PA0030003	No Preference	28	581.76
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49740PA0030003	No Preference	32	633.14
49740PA0030003	No Preference	33	641.17
49740PA0030003	No Preference	34	[illegible]
49740PA0030003	No Preference	35	654.01
49740PA0030003	No Preference	36	[illegible]
49740PA0030003	No Preference	37	[illegible]
49740PA0030003	No Preference	38	666.86
49740PA0030003	No Preference	39	675.42
49740PA0030003	No Preference	40	683.99
49740PA0030003	No Preference	41	696.83
49740PA0030003	No Preference	42	709.14
49740PA0030003	No Preference	43	[illegible]
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49740PA0030003	No Preference	45	[illegible]
49740PA0030003	No Preference	46	802.81
49740PA0030003	No Preference	47	836.54
49740PA0030003	No Preference	48	875.07
49740PA0030003	No Preference	49	913.07
49740PA0030003	No Preference	50	955.89
49740PA0030003	No Preference	51	[illegible]
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49740PA0030003	No Preference	53	1091.81
49740PA0030003	No Preference	54	1142.65
49740PA0030003	No Preference	55	1193.50
49740PA0030003	No Preference	56	[illegible]
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49740PA0030003	No Preference	58	[illegible]
49740PA0030003	No Preference	59	[illegible]
49740PA0030003	No Preference	60	1452.53
49740PA0030003	No Preference	61	[illegible]
49740PA0030003	No Preference	62	1537.63
49740PA0030003	No Preference	63	1579.91
49740PA0030003	No Preference	64 and over	1605.60
49740PA0040020	No Preference	0-14	[illegible]
49740PA0040020	No Preference	15	[illegible]
49740PA0040020	No Preference	16	[illegible]
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49740PA0060002	Rating Area 3	No Preference	35	836.02
49740PA0060002	Rating Area 3	No Preference	36	841.49
49740PA0060002	Rating Area 3	No Preference	37	846.97
49740PA0060002	Rating Area 3	No Preference	38	852.44
49740PA0060002	Rating Area 3	No Preference	39	863.38
49740PA0060002	Rating Area 3	No Preference	40	874.33
49740PA0060002	Rating Area 3	No Preference	41	890.75
49740PA0060002	Rating Area 3	No Preference	42	906.49
49740PA0060002	Rating Area 3	No Preference	43	928.38
49740PA0060002	Rating Area 3	No Preference	44	955.74
49740PA0060002	Rating Area 3	No Preference	45	987.90
49740PA0060002	Rating Area 3	No Preference	46	1026.21
49740PA0060002	Rating Area 3	No Preference	47	1069.31
49740PA0060002	Rating Area 3	No Preference	48	1118.57
49740PA0060002	Rating Area 3	No Preference	49	1167.14
49740PA0060002	Rating Area 3	No Preference	50	1221.87
49740PA0060002	Rating Area 3	No Preference	51	1275.92
49740PA0060002	Rating Area 3	No Preference	52	1335.44
49740PA0060002	Rating Area 3	No Preference	53	1395.65
49740PA0060002	Rating Area 3	No Preference	54	1460.64
49740PA0060002	Rating Area 3	No Preference	55	1525.63
49740PA0060002	Rating Area 3	No Preference	56	1596.10
49740PA0060002	Rating Area 3	No Preference	57	1667.25
49740PA0060002	Rating Area 3	No Preference	58	1743.19
49740PA0060002	Rating Area 3	No Preference	59	1780.82
49740PA0060002	Rating Area 3	No Preference	60	1856.76
49740PA0060002	Rating Area 3	No Preference	61	1922.43
49740PA0060002	Rating Area 3	No Preference	62	1965.53
49740PA0060002	Rating Area 3	No Preference	63	2019.58
49740PA0060002	Rating Area 3	No Preference	64 and over	2052.42
49740PA0060001	Rating Area 3	No Preference	0-14	508.87
49740PA0060001	Rating Area 3	No Preference	15	554.10
49740PA0060001	Rating Area 3	No Preference	16	571.20
49740PA0060001	Rating Area 3	No Preference	17	588.69
49740PA0060001	Rating Area 3	No Preference	18	607.32
49740PA0060001	Rating Area 3	No Preference	19	625.94
49740PA0060001	Rating Area 3	No Preference	20	645.23
49740PA0060001	Rating Area 3	No Preference	21	665.19
49740PA0060001	Rating Area 3	No Preference	22	665.19
49740PA0060001	Rating Area 3	No Preference	23	665.19
49740PA0060001	Rating Area 3	No Preference	24	665.19
49740PA0060001	Rating Area 3	No Preference	25	667.85
49740PA0060001	Rating Area 3	No Preference	26	681.15
49740PA0060001	Rating Area 3	No Preference	27	697.12
49740PA0060001	Rating Area 3	No Preference	28	723.06
49740PA0060001	Rating Area 3	No Preference	29	744.35
49740PA0060001	Rating Area 3	No Preference	30	754.99
49740PA0060001	Rating Area 3	No Preference	31	770.96
49740PA0060001	Rating Area 3	No Preference	32	786.92
49740PA0060001	Rating Area 3	No Preference	33	796.90
49740PA0060001	Rating Area 3	No Preference	34	807.54
49740PA0060001	Rating Area 3	No Preference	35	812.86
49740PA0060001	Rating Area 3	No Preference	36	818.18
49740PA0060001	Rating Area 3	No Preference	37	823.51
49740PA0060001	Rating Area 3	No Preference	38	828.83
49740PA0060001	Rating Area 3	No Preference	39	839.47
49740PA0060001	Rating Area 3	No Preference	40	850.11
49740PA0060001	Rating Area 3	No Preference	41	866.08
49740PA0060001	Rating Area 3	No Preference	42	881.38
49740PA0060001	Rating Area 3	No Preference	43	902.66
49740PA0060001	Rating Area 3	No Preference	44	929.27
49740PA0060001	Rating Area 3	No Preference	45	960.53
49740PA0060001	Rating Area 3	No Preference	46	997.79
49740PA0060001	Rating Area 3	No Preference	47	1039.69
49740PA0060001	Rating Area 3	No Preference	48	1087.59
49740PA0060001	Rating Area 3	No Preference	49	1134.81
49740PA0060001	Rating Area 3	No Preference	50	1188.03
49740PA0060001	Rating Area 3	No Preference	51	1240.58
49740PA0060001	Rating Area 3	No Preference	52	1298.45
49740PA0060001	Rating Area 3	No Preference	53	1356.99
49740PA0060001	Rating Area 3	No Preference	54	1420.18
49740PA0060001	Rating Area 3	No Preference	55	1483.37
49740PA0060001	Rating Area 3	No Preference	56	1551.89
49740PA0060001	Rating Area 3	No Preference	57	1621.07
49740PA0060001	Rating Area 3	No Preference	58	1694.90
49740PA0060001	Rating Area 3	No Preference	59	1731.49
49740PA0060001	Rating Area 3	No Preference	60	1805.33
49740PA0060001	Rating Area 3	No Preference	61	1869.18
49740PA0060001	Rating Area 3	No Preference	62	1911.09
49740PA0060001	Rating Area 3	No Preference	63	1963.64
49740PA0060001	Rating Area 3	No Preference	64 and over	1995.57
49740PA0070001	Rating Area 3	No Preference	0-14	450.16
49740PA0070001	Rating Area 3	No Preference	15	490.17
49740PA0070001	Rating Area 3	No Preference	16	505.47
49740PA0070001	Rating Area 3	No Preference	17	520.77
49740PA0070001	Rating Area 3	No Preference	18	537.25
49740PA0070001	Rating Area 3	No Preference	19	553.72
49740PA0070001	Rating Area 3	No Preference	20	570.79
49740PA0070001	Rating Area 3	No Preference	21	588.44
49740PA0070001	Rating Area 3	No Preference	22	588.44
49740PA0070001	Rating Area 3	No Preference	23	588.44
49740PA0070001	Rating Area 3	No Preference	24	588.44
49740PA0070001	Rating Area 3	No Preference	25	590.79
49740PA0070001	Rating Area 3	No Preference	26	602.56
49740PA0070001	Rating Area 3	No Preference	27	616.69
49740PA0070001	Rating Area 3	No Preference	28	639.63
49740PA0070001	Rating Area 3	No Preference	29	658.46
49740PA0070001	Rating Area 3	No Preference	30	667.88
49740PA0070001	Rating Area 3	No Preference	31	682.00
49740PA0070001	Rating Area 3	No Preference	32	696.12
49740PA0070001	Rating Area 3	No Preference	33	704.95
49740PA0070001	Rating Area 3	No Preference	34	714.37
49740PA0070001	Rating Area 3	No Preference	35	719.07
49740PA0070001	Rating Area 3	No Preference	36	723.78
49740PA0070001	Rating Area 3	No Preference	37	728.49
49740PA0070001	Rating Area 3	No Preference	38	733.20
49740PA0070001	Rating Area 3	No Preference	39	742.61
49740PA0070001	Rating Area 3	No Preference	40	752.03
49740PA0070001	Rating Area 3	No Preference	41	766.15
49740PA0070001	Rating Area 3	No Preference	42	779.68
49740PA0070001	Rating Area 3	No Preference	43	798.51
49740PA0070001	Rating Area 3	No Preference	44	822.05
49740PA0070001	Rating Area 3	No Preference	45	849.71
49740PA0070001	Rating Area 3	No Preference	46	882.66
49740PA0070001	Rating Area 3	No Preference	47	919.73
49740PA0070001	Rating Area 3	No Preference	48	962.10
49740PA0070001	Rating Area 3	No Preference	49	1003.88
49740PA0070001	Rating Area 3	No Preference	50	1050.96
49740PA0070001	Rating Area 3	No Preference	51	1097.44
49740PA0070001	Rating Area 3	No Preference	52	1148.63
49740PA0070001	Rating Area 3	No Preference	53	1200.42
49740PA0070001	Rating Area 3	No Preference	54	1256.32
49740PA0070001	Rating Area 3	No Preference	55	1312.22
49740PA0070001	Rating Area 3	No Preference	56	1372.83
49740PA0070001	Rating Area 3	No Preference	57	1434.03
49740PA0070001	Rating Area 3	No Preference	58	1499.35
49740PA0070001	Rating Area 3	No Preference	59	1531.71
49740PA0070001	Rating Area 3	No Preference	60	1597.03
49740PA0070001	Rating Area 3	No Preference	61	1653.52
49740PA0070001	Rating Area 3	No Preference	62	1690.59
49740PA0070001	Rating Area 3	No Preference	63	1737.07
49740PA0070001	Rating Area 3	No Preference	64 and over	1765.32

Tobacco	Age	Individual Rate
No Preference	36	903.79
No Preference	37	909.67
No Preference	38	915.55
No Preference	39	927.30
No Preference	40	939.06
No Preference	41	956.70
No Preference	42	973.60
No Preference	43	997.11
No Preference	44	1026.50
No Preference	45	1061.04
No Preference	46	1102.19
No Preference	47	1148.48
No Preference	48	1201.38
No Preference	49	1253.55
No Preference	50	1312.33
No Preference	51	1370.38
No Preference	52	1434.31
No Preference	53	1498.97
No Preference	54	1566.78
No Preference	55	1638.58
No Preference	56	1714.27
No Preference	57	1790.68
No Preference	58	1872.24
No Preference	59	1912.66
No Preference	60	1994.22
No Preference	61	2064.76
No Preference	62	2111.05
No Preference	63	2169.10
No Preference	64 and over	2204.37
No Preference	0-14	657.92
No Preference	15	716.40
No Preference	16	738.77
No Preference	17	761.13
No Preference	18	785.21
No Preference	19	809.29
No Preference	20	834.23
No Preference	21	860.03
No Preference	22	860.03
No Preference	23	860.03
No Preference	24	860.03
No Preference	25	863.47
No Preference	26	880.67
No Preference	27	901.31
No Preference	28	934.85
No Preference	29	962.37
No Preference	30	976.13
No Preference	31	998.77
No Preference	32	1017.42
No Preference	33	1030.32
No Preference	34	1044.08
No Preference	35	1050.96
No Preference	36	1057.84
No Preference	37	1064.72
No Preference	38	1071.60
No Preference	39	1085.36
No Preference	40	1099.12
No Preference	41	1119.76
No Preference	42	1139.54
No Preference	43	1167.06
No Preference	44	1201.46
No Preference	45	1241.88
No Preference	46	1290.05
No Preference	47	1344.23
No Preference	48	1406.15
No Preference	49	1467.21
No Preference	50	1536.01
No Preference	51	1603.96
No Preference	52	1678.78
No Preference	53	1754.46
No Preference	54	1836.16
No Preference	55	1917.87
No Preference	56	2006.45
No Preference	57	2090.89
No Preference	58	2191.36
No Preference	59	2238.66
No Preference	60	2334.12
No Preference	61	2416.68
No Preference	62	2470.87
No Preference	63	2538.81
No Preference	64 and over	2580.09
No Preference	0-14	558.80
No Preference	15	608.47
No Preference	16	627.47
No Preference	17	646.46
No Preference	18	666.91
No Preference	19	687.36
No Preference	20	708.55
No Preference	21	730.46
No Preference	22	730.46
No Preference	23	730.46
No Preference	24	730.46
No Preference	25	733.38
No Preference	26	747.99
No Preference	27	765.52
No Preference	28	794.01
No Preference	29	817.38
No Preference	30	829.07
No Preference	31	848.30
No Preference	32	864.12
No Preference	33	875.09
No Preference	34	886.78
No Preference	35	892.62
No Preference	36	898.47
No Preference	37	904.31
No Preference	38	910.15
No Preference	39	921.84
No Preference	40	933.53
No Preference	41	951.06
No Preference	42	967.86
No Preference	43	991.23
No Preference	44	1020.45
No Preference	45	1054.78
No Preference	46	1095.69
No Preference	47	1141.71
No Preference	48	1194.30
No Preference	49	1246.16
No Preference	50	1304.60
No Preference	51	1362.31
No Preference	52	1425.86
No Preference	53	1490.14
No Preference	54	1559.53
No Preference	55	1628.93
No Preference	56	1704.16
No Preference	57	1780.13
No Preference	58	1861.21
No Preference	59	1901.39
No Preference	60	1982.47
No Preference	61	2052.59
No Preference	62	2098.61
No Preference	63	2156.32
No Preference	64 and over	2191.38
No Preference	0-14	651.19
No Preference	15	709.07
No Preference	16	731.21
No Preference	17	753.34
No Preference	18	777.17
No Preference	19	801.01
No Preference	20	825.69
No Preference	21	851.23
No Preference	22	851.23
No Preference	23	851.23
No Preference	24	851.23
No Preference	25	854.63
No Preference	26	871.66
No Preference	27	892.08
No Preference	28	925.29
No Preference	29	952.53
No Preference	30	966.15
No Preference	31	988.56
No Preference	32	1007.01
No Preference	33	1019.77
No Preference	34	1033.39
No Preference	35	1040.20
No Preference	36	1047.01
No Preference	37	1053.82
No Preference	38	1060.63
No Preference	39	1074.25
No Preference	40	1087.87
No Preference	41	1108.30
No Preference	42	1127.88
No Preference	43	1155.12
No Preference	44	1189.17
No Preference	45	1229.18
No Preference	46	1276.85
No Preference	47	1330.47
No Preference	48	1391.76
No Preference	49	1452.20
No Preference	50	1520.30
No Preference	51	1587.54
No Preference	52	1661.60
No Preference	53	1736.51
No Preference	54	1817.38
No Preference	55	1898.24
No Preference	56	1985.92
No Preference	57	2074.45
No Preference	58	2168.92
No Preference	59	2215.75
No Preference	60	2310.24
No Preference	61	2391.96
No Preference	62	2445.58
No Preference	63	2512.83
No Preference	64 and over	2552.69
No Preference	0-14	553.12
No Preference	15	602.28
No Preference	16	621.08
No Preference	17	639.88
No Preference	18	660.13
No Preference	19	680.37
No Preference	20	701.34
No Preference	21	723.03
No Preference	22	723.03
No Preference	23	723.03
No Preference	24	723.03
No Preference	25	725.92
No Preference	26	740.38
No Preference	27	757.74
No Preference	28	785.93
No Preference	29	809.07
No Preference	30	820.64
No Preference	31	837.99
No Preference	32	855.34
No Preference	33	866.19
No Preference	34	877.76
No Preference	35	883.54
No Preference	36	889.33

49740PA0020001	Rating Area 3	No Preference	53	1401.07
49740PA0020001	Rating Area 3	No Preference	54	1466.32
49740PA0020001	Rating Area 3	No Preference	55	1531.56
49740PA0020001	Rating Area 3	No Preference	56	1602.30
49740PA0020001	Rating Area 3	No Preference	57	1673.73
49740PA0020001	Rating Area 3	No Preference	58	1749.97
49740PA0020001	Rating Area 3	No Preference	59	1787.74
49740PA0020001	Rating Area 3	No Preference	60	1863.98
49740PA0020001	Rating Area 3	No Preference	61	1929.97
49740PA0020001	Rating Area 3	No Preference	62	1973.18
49740PA0020001	Rating Area 3	No Preference	63	2027.43
49740PA0020001	Rating Area 3	No Preference	64 and over	2060.40
49740PA0040017	Rating Area 3	No Preference	0-14	578.45
49740PA0040017	Rating Area 3	No Preference	15	629.87
49740PA0040017	Rating Area 3	No Preference	16	649.53
49740PA0040017	Rating Area 3	No Preference	17	669.19
49740PA0040017	Rating Area 3	No Preference	18	690.36
49740PA0040017	Rating Area 3	No Preference	19	711.54
49740PA0040017	Rating Area 3	No Preference	20	733.47
49740PA0040017	Rating Area 3	No Preference	21	756.15
49740PA0040017	Rating Area 3	No Preference	22	756.15
49740PA0040017	Rating Area 3	No Preference	23	756.15
49740PA0040017	Rating Area 3	No Preference	24	756.15
49740PA0040017	Rating Area 3	No Preference	25	759.17
49740PA0040017	Rating Area 3	No Preference	26	774.30
49740PA0040017	Rating Area 3	No Preference	27	792.45
49740PA0040017	Rating Area 3	No Preference	28	821.94
49740PA0040017	Rating Area 3	No Preference	29	846.13
49740PA0040017	Rating Area 3	No Preference	30	858.23
49740PA0040017	Rating Area 3	No Preference	31	876.38
49740PA0040017	Rating Area 3	No Preference	32	894.53
49740PA0040017	Rating Area 3	No Preference	33	905.87
49740PA0040017	Rating Area 3	No Preference	34	917.97
49740PA0040017	Rating Area 3	No Preference	35	924.02
49740PA0040017	Rating Area 3	No Preference	36	930.06
49740PA0040017	Rating Area 3	No Preference	37	936.11
49740PA0040017	Rating Area 3	No Preference	38	942.16
49740PA0040017	Rating Area 3	No Preference	39	954.26
49740PA0040017	Rating Area 3	No Preference	40	966.36
49740PA0040017	Rating Area 3	No Preference	41	984.51
49740PA0040017	Rating Area 3	No Preference	42	1001.90
49740PA0040017	Rating Area 3	No Preference	43	1028.37
49740PA0040017	Rating Area 3	No Preference	44	1058.34
49740PA0040017	Rating Area 3	No Preference	45	1093.88
49740PA0040017	Rating Area 3	No Preference	46	1134.23
49740PA0040017	Rating Area 3	No Preference	47	1181.86
49740PA0040017	Rating Area 3	No Preference	48	1229.49
49740PA0040017	Rating Area 3	No Preference	49	1281.89
49740PA0040017	Rating Area 3	No Preference	50	1350.48
49740PA0040017	Rating Area 3	No Preference	51	1410.22
49740PA0040017	Rating Area 3	No Preference	52	1476.00
49740PA0040017	Rating Area 3	No Preference	53	1542.55
49740PA0040017	Rating Area 3	No Preference	54	1614.38
49740PA0040017	Rating Area 3	No Preference	55	1686.21
49740PA0040017	Rating Area 3	No Preference	56	1764.10
49740PA0040017	Rating Area 3	No Preference	57	1842.74
49740PA0040017	Rating Area 3	No Preference	58	1926.67
49740PA0040017	Rating Area 3	No Preference	59	1968.26
49740PA0040017	Rating Area 3	No Preference	60	2052.19
49740PA0040017	Rating Area 3	No Preference	61	2124.78
49740PA0040017	Rating Area 3	No Preference	62	2172.42
49740PA0040017	Rating Area 3	No Preference	63	2232.15
49740PA0040017	Rating Area 3	No Preference	64 and over	2268.45
49740PA0020017	Rating Area 3	No Preference	0-14	491.63
49740PA0020017	Rating Area 3	No Preference	15	535.35
49740PA0020017	Rating Area 3	No Preference	16	552.04
49740PA0020017	Rating Area 3	No Preference	17	568.75
49740PA0020017	Rating Area 3	No Preference	18	586.74
49740PA0020017	Rating Area 3	No Preference	19	604.73
49740PA0020017	Rating Area 3	No Preference	20	623.37
49740PA0020017	Rating Area 3	No Preference	21	642.65
49740PA0020017	Rating Area 3	No Preference	22	642.65
49740PA0020017	Rating Area 3	No Preference	23	642.65
49740PA0020017	Rating Area 3	No Preference	24	642.65
49740PA0020017	Rating Area 3	No Preference	25	645.22
49740PA0020017	Rating Area 3	No Preference	26	658.07
49740PA0020017	Rating Area 3	No Preference	27	673.50
49740PA0020017	Rating Area 3	No Preference	28	698.56
49740PA0020017	Rating Area 3	No Preference	29	719.13
49740PA0020017	Rating Area 3	No Preference	30	729.41
49740PA0020017	Rating Area 3	No Preference	31	744.83
49740PA0020017	Rating Area 3	No Preference	32	760.25
49740PA0020017	Rating Area 3	No Preference	33	769.89
49740PA0020017	Rating Area 3	No Preference	34	780.18
49740PA0020017	Rating Area 3	No Preference	35	785.32
49740PA0020017	Rating Area 3	No Preference	36	790.46
49740PA0020017	Rating Area 3	No Preference	37	795.60
49740PA0020017	Rating Area 3	No Preference	38	800.74
49740PA0020017	Rating Area 3	No Preference	39	811.02
49740PA0020017	Rating Area 3	No Preference	40	821.31
49740PA0020017	Rating Area 3	No Preference	41	836.73
49740PA0020017	Rating Area 3	No Preference	42	851.51
49740PA0020017	Rating Area 3	No Preference	43	872.08
49740PA0020017	Rating Area 3	No Preference	44	897.78
49740PA0020017	Rating Area 3	No Preference	45	927.99
49740PA0020017	Rating Area 3	No Preference	46	963.98
49740PA0020017	Rating Area 3	No Preference	47	1004.46
49740PA0020017	Rating Area 3	No Preference	48	1050.73
49740PA0020017	Rating Area 3	No Preference	49	1096.36
49740PA0020017	Rating Area 3	No Preference	50	1147.77
49740PA0020017	Rating Area 3	No Preference	51	1198.54
49740PA0020017	Rating Area 3	No Preference	52	1254.45
49740PA0020017	Rating Area 3	No Preference	53	1311.01
49740PA0020017	Rating Area 3	No Preference	54	1372.06
49740PA0020017	Rating Area 3	No Preference	55	1433.11
49740PA0020017	Rating Area 3	No Preference	56	[illegible]
49740PA0020017	Rating Area 3	No Preference	57	[illegible]
49740PA0020017	Rating Area 3	No Preference	58	[illegible]
49740PA0020017	Rating Area 3	No Preference	59	[illegible]
49740PA0020017	Rating Area 3	No Preference	60	[illegible]
49740PA0020017	Rating Area 3	No Preference	61	[illegible]
49740PA0020017	Rating Area 3	No Preference	62	[illegible]
49740PA0020017	Rating Area 3	No Preference	63	[illegible]
49740PA0020017	Rating Area 3	No Preference	64 and over	[illegible]
49740PA0040005	Rating Area 3	No Preference	0-14	[illegible]
49740PA0040005	Rating Area 3	No Preference	15	[illegible]
49740PA0040005	Rating Area 3	No Preference	16	[illegible]
49740PA0040005	Rating Area 3	No Preference	17	[illegible]
49740PA0040005	Rating Area 3	No Preference	18	[illegible]
49740PA0040005	Rating Area 3	No Preference	19	[illegible]
49740PA0040005	Rating Area 3	No Preference	20	[illegible]
49740PA0040005	Rating Area 3	No Preference	21	[illegible]
49740PA0040005	Rating Area 3	No Preference	22	[illegible]
49740PA0040005	Rating Area 3	No Preference	23	[illegible]
49740PA0040005	Rating Area 3	No Preference	24	[illegible]
49740PA0040005	Rating Area 3	No Preference	25	[illegible]
49740PA0040005	Rating Area 3	No Preference	26	[illegible]
49740PA0040005	Rating Area 3	No Preference	27	[illegible]
49740PA0040005	Rating Area 3	No Preference	28	[illegible]
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49740PA0040012	Rating Area 3	No Preference	53	1384.59
49740PA0040012	Rating Area 3	No Preference	54	1449.07
49740PA0040012	Rating Area 3	No Preference	55	1513.55
49740PA0040012	Rating Area 3	No Preference	56	1583.45
49740PA0040012	Rating Area 3	No Preference	57	1654.04
49740PA0040012	Rating Area 3	No Preference	58	1729.38
49740PA0040012	Rating Area 3	No Preference	59	1766.71
49740PA0040012	Rating Area 3	No Preference	60	1842.05
49740PA0040012	Rating Area 3	No Preference	61	1907.20
49740PA0040012	Rating Area 3	No Preference	62	1949.96
49740PA0040012	Rating Area 3	No Preference	63	2003.58
49740PA0040012	Rating Area 3	No Preference	64 and over	2036.16
49740PA0020012	Rating Area 3	No Preference	0-14	441.58
49740PA0020012	Rating Area 3	No Preference	15	480.83
49740PA0020012	Rating Area 3	No Preference	16	495.83
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49740PA0020012	Rating Area 3	No Preference	18	526.97
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49740PA0020012	Rating Area 3	No Preference	27	604.90
49740PA0020012	Rating Area 3	No Preference	28	627.41
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49740PA0020012	Rating Area 3	No Preference	30	655.11
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49740PA0020012	Rating Area 3	No Preference	34	700.71
49740PA0020012	Rating Area 3	No Preference	35	705.33
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49740PA0020012	Rating Area 3	No Preference	38	719.18
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49740PA0020012	Rating Area 3	No Preference	43	783.25
49740PA0020012	Rating Area 3	No Preference	44	806.33
49740PA0020012	Rating Area 3	No Preference	45	833.46
49740PA0020012	Rating Area 3	No Preference	46	865.78
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49740PA0020012	Rating Area 3	No Preference	59	1502.43
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49740PA0020012	Rating Area 3	No Preference	61	1621.90
49740PA0020012	Rating Area 3	No Preference	62	1658.27
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49740PA0050002	Rating Area 3	No Preference	15	581.04
49740PA0050002	Rating Area 3	No Preference	16	599.18
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49740PA0050002	Rating Area 3	No Preference	63	2059.11
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49740PA0030002	Rating Area 3	No Preference	62	1703.95
49740PA0030002	Rating Area 3	No Preference	63	1750.80
49740PA0030002	Rating Area 3	No Preference	64 and over	1779.27
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49740PA0040014	Rating Area 3	No Preference	15	597.55
49740PA0040014	Rating Area 3	No Preference	16	616.19
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49740PA0040014	Rating Area 3	No Preference	50	1269.38
49740PA0040014	Rating Area 3	No Preference	51	[illegible]
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49740PA0040016	Rating Area 3	No Preference	16	580.11
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49740PA0040016	Rating Area 3	No Preference	18	616.58
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49740PA0040016	Rating Area 3	No Preference	26	691.54
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49740PA0040016	Rating Area 3	No Preference	30	[illegible]
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49740PA0040016	Rating Area 3	No Preference	62	[illegible]
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49740PA0040003	Rating Area 3	No Preference	64 and over	2224.71
49740PA0020003	Rating Area 3	No Preference	0-14	482.19
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49740PA0020003	Rating Area 3	No Preference	57	[illegible]
49740PA0020003	Rating Area 3	No Preference	58	[illegible]
49740PA0020003	Rating Area 3	No Preference	59	1640.72
49740PA0020003	Rating Area 3	No Preference	60	1710.69
49740PA0020003	Rating Area 3	No Preference	61	1771.20
49740PA0020003	Rating Area 3	No Preference	62	1810.91
49740PA0020003	Rating Area 3	No Preference	63	1860.70
49740PA0020003	Rating Area 3	No Preference	64 and over	1890.96
49740PA0040013	Rating Area 3	No Preference	0-14	469.18
49740PA0040013	Rating Area 3	No Preference	15	510.89
49740PA0040013	Rating Area 3	No Preference	16	526.83
49740PA0040013	Rating Area 3	No Preference	17	542.78
49740PA0040013	Rating Area 3	No Preference	18	[illegible]
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49740PA0040013	Rating Area 3	No Preference	20	594.91
49740PA0040013	Rating Area 3	No Preference	21	613.31
49740PA0040013	Rating Area 3	No Preference	22	613.31
49740PA0040013	Rating Area 3	No Preference	23	613.31
49740PA0040013	Rating Area 3	No Preference	24	613.31
49740PA0040013	Rating Area 3	No Preference	25	615.76
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49740PA0040013	Rating Area 3	No Preference	27	642.75
49740PA0040013	Rating Area 3	No Preference	28	[illegible]
49740PA0040013	Rating Area 3	No Preference	29	[illegible]
49740PA0040013	Rating Area 3	No Preference	30	696.11
49740PA0040013	Rating Area 3	No Preference	31	710.83
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49740PA0040013	Rating Area 3	No Preference	33	734.75
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49740PA0040013	Rating Area 3	No Preference	35	749.46
49740PA0040013	Rating Area 3	No Preference	36	754.37
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49740PA0040013	Rating Area 3	No Preference	51	[illegible]
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49740PA0040013	Rating Area 3	No Preference	58	1562.71
49740PA0040013	Rating Area 3	No Preference	59	1596.45
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49740PA0040013	Rating Area 3	No Preference	62	1762.04
49740PA0040013	Rating Area 3	No Preference	63	1810.49
49740PA0040013	Rating Area 3	No Preference	64 and over	1839.93
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49740PA0020013	Rating Area 3	No Preference	27	546.93
49740PA0020013	Rating Area 3	No Preference	28	[illegible]
49740PA0020013	Rating Area 3	No Preference	29	[illegible]
49740PA0020013	Rating Area 3	No Preference	30	[illegible]
49740PA0020013	Rating Area 3	No Preference	31	604.86
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49740PA0020013	Rating Area 3	No Preference	35	637.74
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49740PA0020013	Rating Area 3	No Preference	48	[illegible]
49740PA0020013	Rating Area 3	No Preference	49	[illegible]
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49740PA0020013	Rating Area 3	No Preference	51	[illegible]
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49740PA0020013	Rating Area 3	No Preference	56	1217.55
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49740PA0020013	Rating Area 3	No Preference	58	1329.75
49740PA0020013	Rating Area 3	No Preference	59	1358.45
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49740PA0020013	Rating Area 3	No Preference	62	1499.36
49740PA0020013	Rating Area 3	No Preference	63	1540.59
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49740PA0040015	Rating Area 3	No Preference	15	505.48
49740PA0040015	Rating Area 3	No Preference	16	521.26
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49740PA0040015	Rating Area 3	No Preference	18	554.03
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49740PA0040015	Rating Area 3	No Preference	34	736.68
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49740PA0040015	Rating Area 3	No Preference	49	1035.23
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49740PA0040015	Rating Area 3	No Preference	51	1131.72
49740PA0040015	Rating Area 3	No Preference	52	1184.51
49740PA0040015	Rating Area 3	No Preference	53	1237.91
49740PA0040015	Rating Area 3	No Preference	54	1295.56
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49740PA0040015	Rating Area 3	No Preference	62	1742.39
49740PA0040015	Rating Area 3	No Preference	63	1791.33
49740PA0040015	Rating Area 3	No Preference	64 and over	1820.46
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49740PA0020015	Rating Area 3	No Preference	16	443.59
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49740PA0020015	Rating Area 3	No Preference	22	516.40
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49740PA0020015	Rating Area 3	No Preference	30	586.11
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49740PA0020015	Rating Area 3	No Preference	32	610.90
49740PA0020015	Rating Area 3	No Preference	33	618.65
49740PA0020015	Rating Area 3	No Preference	34	626.91
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49740PA0050003	Rating Area 3	No Preference	15	540.53
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49740PA0050003	Rating Area 3	No Preference	55	1447.02
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49740PA0050003	Rating Area 3	No Preference	57	1581.34
49740PA0050003	Rating Area 3	No Preference	58	1653.37
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49740PA0050003	Rating Area 3	No Preference	62	1863.26
49740PA0050003	Rating Area 3	No Preference	63	1915.52
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49740PA0010001	Rating Area 3	No Preference	43	774.17
49740PA0010001	Rating Area 3	No Preference	44	796.99
49740PA0010001	Rating Area 3	No Preference	45	823.60
49740PA0010001	Rating Area 3	No Preference	46	855.75
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49740PA0010001	Rating Area 3	No Preference	62	1639.05
49740PA0010001	Rating Area 3	No Preference	63	1684.12
49740PA0010001	Rating Area 3	No Preference	64 and over	1711.50
49740PA0010002	Rating Area 3	No Preference	0-14	430.85
49740PA0010002	Rating Area 3	No Preference	15	469.15
49740PA0010002	Rating Area 3	No Preference	16	483.79
49740PA0010002	Rating Area 3	No Preference	17	498.43
49740PA0010002	Rating Area 3	No Preference	18	514.20
49740PA0010002	Rating Area 3	No Preference	19	529.97
49740PA0010002	Rating Area 3	No Preference	20	546.30
49740PA0010002	Rating Area 3	No Preference	21	563.20
49740PA0010002	Rating Area 3	No Preference	22	563.20
49740PA0010002	Rating Area 3	No Preference	23	563.20
49740PA0010002	Rating Area 3	No Preference	24	563.20
49740PA0010002	Rating Area 3	No Preference	25	565.45
49740PA0010002	Rating Area 3	No Preference	26	576.72
49740PA0010002	Rating Area 3	No Preference	27	590.23
49740PA0010002	Rating Area 3	No Preference	28	612.20
49740PA0010002	Rating Area 3	No Preference	29	630.22
49740PA0010002	Rating Area 3	No Preference	30	639.23
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49740PA0010002	Rating Area 3	No Preference	33	674.71
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49740PA0010002	Rating Area 3	No Preference	39	710.76
49740PA0010002	Rating Area 3	No Preference	40	719.77
49740PA0010002	Rating Area 3	No Preference	41	733.29
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49740PA0010002	Rating Area 3	No Preference	43	764.26
49740PA0010002	Rating Area 3	No Preference	44	786.79
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49740PA0010002	Rating Area 3	No Preference	49	960.82
49740PA0010002	Rating Area 3	No Preference	50	1005.88
49740PA0010002	Rating Area 3	No Preference	51	1050.37
49740PA0010002	Rating Area 3	No Preference	52	1099.37
49740PA0010002	Rating Area 3	No Preference	53	1148.93
49740PA0010002	Rating Area 3	No Preference	54	1202.43
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49740PA0070001	Rating Area 3	No Preference	64 and over	1820.64

2026 Rates Table Template v15.0

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*	49740
Rate Effective Date*	10/01/2026
Rate Expiration Date*	12/31/2026
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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49740PA0040005	Rating Area 3	No Preference	54	1605.22
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49740PA0040009	Rating Area 3	No Preference	43	1046.69
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49740PA0040009	Rating Area 3	No Preference	58	1965.35
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49740PA0040009	Rating Area 3	No Preference	63	2276.97
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49740PA0040014	Rating Area 3	No Preference	62	2105.88
49740PA0040014	Rating Area 3	No Preference	63	2162.79
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49740PA0020014	Rating Area 3	No Preference	58	1587.84
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49740PA0020014	Rating Area 3	No Preference	62	1790.37
49740PA0020014	Rating Area 3	No Preference	63	1838.60
49740PA0020014	Rating Area 3	No Preference	64 and over	1869.51
49740PA0040016	Rating Area 3	No Preference	0-14	532.80
49740PA0040016	Rating Area 3	No Preference	15	580.16
49740PA0040016	Rating Area 3	No Preference	16	598.27
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49740PA0040016	Rating Area 3	No Preference	19	655.38
49740PA0040016	Rating Area 3	No Preference	20	675.58
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49740PA0040020	Rating Area 3	No Preference	53	1356.03
49740PA0040020	Rating Area 3	No Preference	54	1419.18
49740PA0040020	Rating Area 3	No Preference	55	1482.33
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49740PA0040020	Rating Area 3	No Preference	57	1619.92
49740PA0040020	Rating Area 3	No Preference	58	1693.71
49740PA0040020	Rating Area 3	No Preference	59	1730.27
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49740PA0040020	Rating Area 3	No Preference	61	1867.86
49740PA0040020	Rating Area 3	No Preference	62	1909.74
49740PA0040020	Rating Area 3	No Preference	63	1962.25
49740PA0040020	Rating Area 3	No Preference	64 and over	1994.16
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49740PA0020020	Rating Area 3	No Preference	17	508.43
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49740PA0020020	Rating Area 3	No Preference	19	532.10
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49740PA0020020	Rating Area 3	No Preference	33	677.42
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49740PA0040022	Rating Area 3	No Preference	63	1657.61
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49740PA0010001	Rating Area 3	No Preference	63	1736.84
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49740PA0010002	Rating Area 3	No Preference	62	1668.72
49740PA0010002	Rating Area 3	No Preference	63	1714.61
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49740PA0010004	Rating Area 3	No Preference	0-14	381.15
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49740PA0010004	Rating Area 3	No Preference	16	427.98
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49740PA0010004	Rating Area 3	No Preference	62	1431.41
49740PA0010004	Rating Area 3	No Preference	63	1470.77
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49740PA0060002	Rating Area 3	No Preference	15	606.15
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49740PA0060002	Rating Area 3	No Preference	29	814.26
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49740PA0060002	Rating Area 3	No Preference	42	964.16
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49740PA0060002	Rating Area 3	No Preference	44	1016.55
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49740PA0060002	Rating Area 3	No Preference	46	1091.51
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49740PA0060002	Rating Area 3	No Preference	48	1189.74
49740PA0060002	Rating Area 3	No Preference	49	1241.41
49740PA0060002	Rating Area 3	No Preference	50	1299.62
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49740PA0060002	Rating Area 3	No Preference	52	1420.41
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49740PA0060002	Rating Area 3	No Preference	62	2090.60
49740PA0060002	Rating Area 3	No Preference	63	2148.08
49740PA0060002	Rating Area 3	No Preference	64 and over	2183.01
49740PA0060001	Rating Area 3	No Preference	0-14	541.25
49740PA0060001	Rating Area 3	No Preference	15	589.36
49740PA0060001	Rating Area 3	No Preference	16	607.75
49740PA0060001	Rating Area 3	No Preference	17	626.15
49740PA0060001	Rating Area 3	No Preference	18	645.96
49740PA0060001	Rating Area 3	No Preference	19	665.77
49740PA0060001	Rating Area 3	No Preference	20	686.28
49740PA0060001	Rating Area 3	No Preference	21	707.51
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49740PA0060001	Rating Area 3	No Preference	23	707.51
49740PA0060001	Rating Area 3	No Preference	24	707.51
49740PA0060001	Rating Area 3	No Preference	25	710.34
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49740PA0060001	Rating Area 3	No Preference	29	791.70
49740PA0060001	Rating Area 3	No Preference	30	803.02
49740PA0060001	Rating Area 3	No Preference	31	820.00
49740PA0060001	Rating Area 3	No Preference	32	836.98
49740PA0060001	Rating Area 3	No Preference	33	847.60
49740PA0060001	Rating Area 3	No Preference	34	858.92
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49740PA0060001	Rating Area 3	No Preference	62	2032.68
49740PA0060001	Rating Area 3	No Preference	63	2088.57
49740PA0060001	Rating Area 3	No Preference	64 and over	2122.53
49740PA0070001	Rating Area 3	No Preference	0-14	478.80
49740PA0070001	Rating Area 3	No Preference	15	521.36
49740PA0070001	Rating Area 3	No Preference	16	537.63
49740PA0070001	Rating Area 3	No Preference	17	553.90
49740PA0070001	Rating Area 3	No Preference	18	571.43
49740PA0070001	Rating Area 3	No Preference	19	588.95
49740PA0070001	Rating Area 3	No Preference	20	607.10
49740PA0070001	Rating Area 3	No Preference	21	625.88
49740PA0070001	Rating Area 3	No Preference	22	625.88
49740PA0070001	Rating Area 3	No Preference	23	625.88
49740PA0070001	Rating Area 3	No Preference	24	625.88
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49740PA0070001	Rating Area 3	No Preference	26	640.90
49740PA0070001	Rating Area 3	No Preference	27	655.92
49740PA0070001	Rating Area 3	No Preference	28	680.33
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49740PA0070001	Rating Area 3	No Preference	41	814.90
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49740PA0070001	Rating Area 3	No Preference	44	874.35
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49740PA0070001	Rating Area 3	No Preference	57	1525.27
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49740PA0070001	Rating Area 3	No Preference	62	1798.15
49740PA0070001	Rating Area 3	No Preference	63	1847.60
49740PA0070001	Rating Area 3	No Preference	64 and over	1877.64

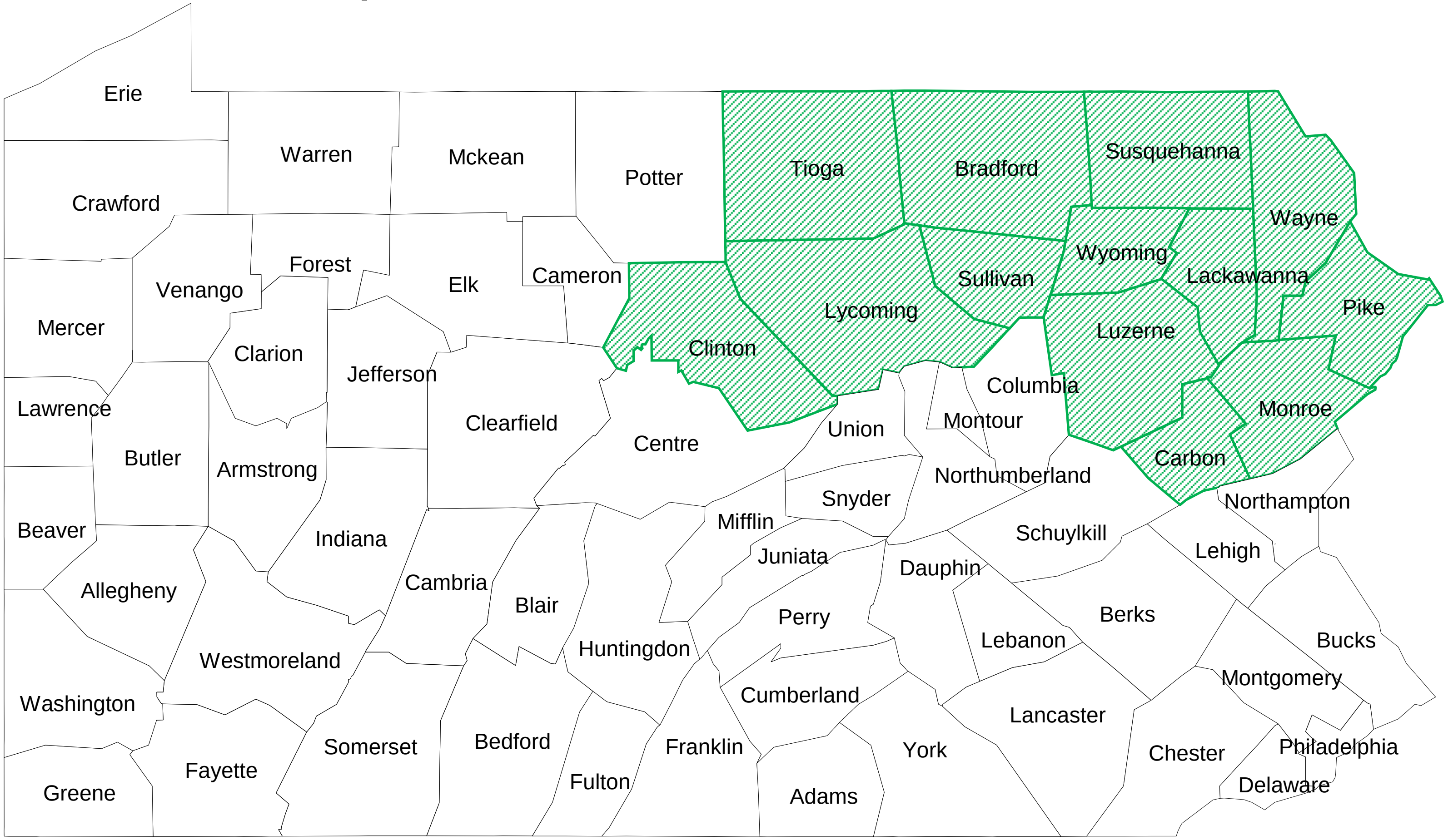
Highmark Care Benefits (HCB)
2026 Small Group Rate Filing
Quarterly Trend Support (Standard Question #3a)

	1q2026	2q2026	3q2026	4q2026
Quarterly Index Rate Development:				
1Q2026 Projected Paid Claims	$1,003.08	$1,003.08	$1,003.08	$1,003.08
2026 Claims Trend	12.2%	12.2%	12.2%	12.2%
Quarterly Adjustment Factor	0.000	0.308	0.569	0.829
Quarterly Projected Paid Claims	$1,003.08	$1,039.33	$1,070.99	$1,103.60
Other Claims Liability Adjustments	($114.81)	($115.49)	($116.07)	($116.66)
Projected Net Claims	$888.27	$923.84	$954.92	$986.94
Average Paid to Allowed Factor	0.879	0.879	0.879	0.879
Normalization Factors				
Average Pricing Factor	1.539	1.539	1.539	1.539
Assumed Network Factor	0.900	0.900	0.900	0.900
Average Benefit Richness	1.135	1.135	1.135	1.135
Normalized Allowed Claims	$642.50	$668.23	$690.71	$713.87
Retention Components				
Administrative Costs PMPM	$68.00	$68.00	$68.01	$68.02
% of Premium Charges	0.8%	0.8%	0.8%	0.8%
Required Revenue	$963.69	$999.55	$1,030.87	$1,063.14
Months of Trend	0	3	6	9
Table 5A Trend	12.20%	15.73%	14.43%	13.99%

2025 Service Area

Issuer: First Priority Life Insurance Company

Market: Small Group



Key *(modify as needed)*

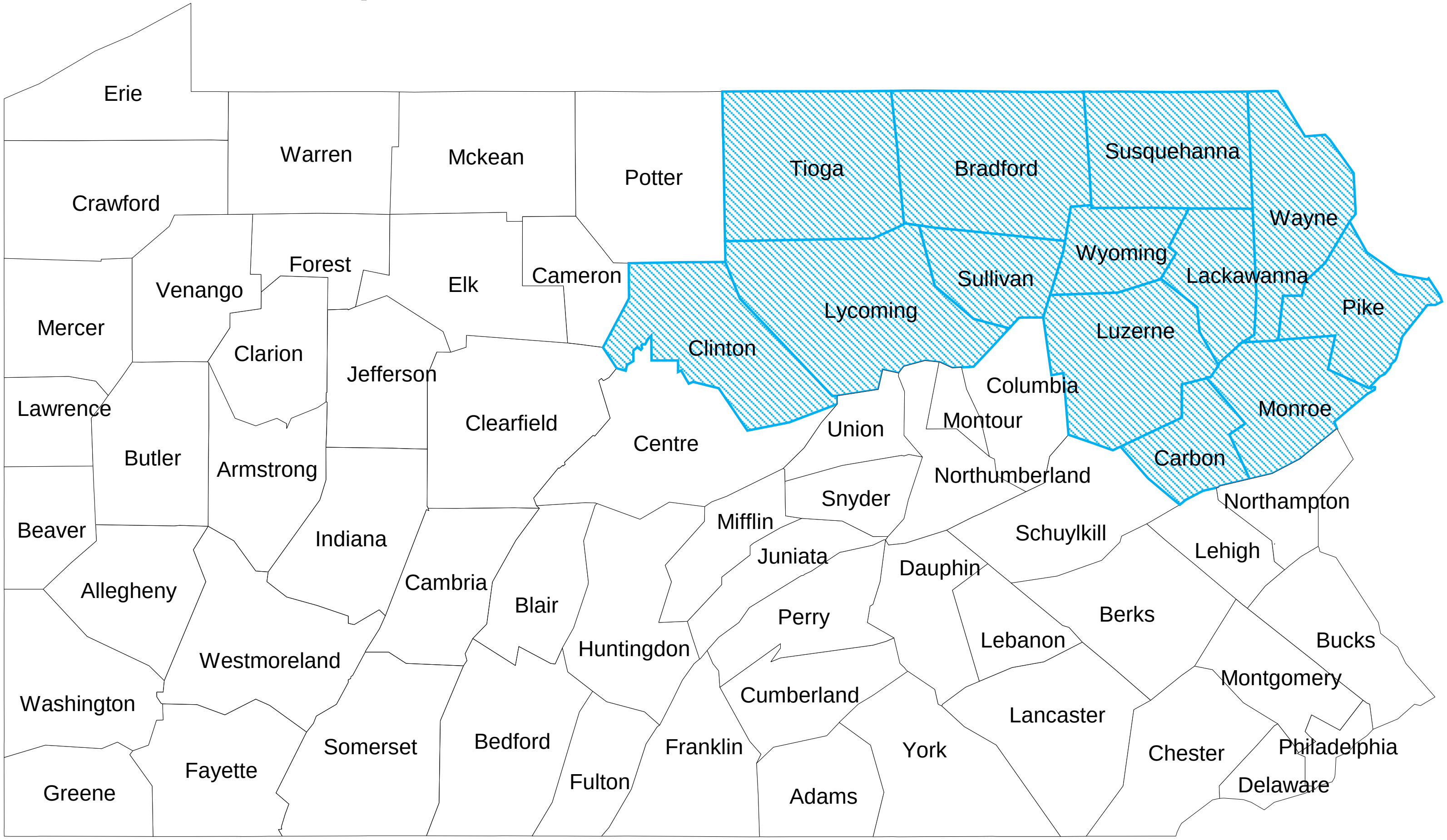
: 2025 on-exchange service area

: 2025 off-exchange only service area

2026 Service Area

Issuer: Highmark Care Benefits

Market: Small Group



Key *(modify as needed)*

: 2026 on-exchange service area

: 2026 off-exchange only service area