SERFF Tracking #:	UPMC-132801380	State Tracking #:	UPMC-132801380	Company Tracking #:	
State:	Pennsylvania		Filing Company:	UPMC Health Coverage, Inc.	
TOI/Sub-TOI:	H15I Individual He	ealth - Hospital/Surgical/Me	edical Expense/H15I.001 Health - Hospital	/Surgical/Medical Expense	
Product Name:	2022 IND Health	Coverage			
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Coverage, Inc. Individual Public PDF 1 UPMC-132801380.pdf UPMC Health Coverage, Inc. Individual Public PDF 2 UPMC-132801380.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 T 412-454-7500 F 412-454-7520 www.upmchealthplan.com

May 18, 2021

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

Dear Ms. Gray,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2022 through 12/31/2022.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451 Market: Individual On or Off Exchange: On and Off Effective Date of Coverage: 1/1/2022 Average Rate Change Requested: 3.76% (\$356.18) Range of Rate Change Requested: 0.72% to 9.36% (\$2.56 to \$33.34) Products Offered: HMO Rating Areas Where Plans are Offered: 1, 5 (no change from 2021) Metal Levels Offered: Catastrophic, Bronze, Silver, Gold Currently Enrolled Lives Affected by the Rate Change: 2954 Currently Enrolled Policyholders Affected by the Rate Change: 2211 Number of Plans Offered in 2022: 9 (no change from 2021) Total additional annual revenue generated from the proposed rate change: \$871,249 Corresponding Contract Form #: 660, 676 Binder ID#: UPMC-PA22-125107506 HIOS Issuer ID #: 62560 Submission Tracking #: UPMC-132801380

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,

Michael Lovely

Michael Lovely, FSA, CERA, MAAA

Attachment I

Rate Change Summary

UPMC Health Coverage, Inc. – Individual Plans

Rate request filing ID UPMC-132801380 - 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 <u>https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx</u>

Overview

Initial requested average rate change:	3.76% ¹
Revised requested average rate change:	2.51% ¹
Range of requested rate change:	-0.50% to 8.04%
Effective date:	1/1/2022
Mapped Members:	2,954
Available in:	Rating Areas 1, 5

Key information

Jan.	2020-Dec.	2020	financial	experience
------	-----------	------	-----------	------------

Premiums	\$10,915
Claims	\$162
Administrative expenses	\$1,957
Taxes & fees	\$409
Company made (after taxes)	\$8,387

How it plans to spend your premium This is how the insurance company plans to spend the premium it collects in 2022:

Administrative: Taxes & fees:	0.30% 9.63% 0.07% 0.00%
----------------------------------	----------------------------------

The company expects its annual medical costs to increase 6.30%.

Explanation of requested rate change

Increasing cost and utilization trends. Change in reinsurance program coinsurance amount to 64%.

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.

UPMC HEALTH PLAN

U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 T 412-454-7500 F 412-454-7520 www.upmchealthplan.com

September 17, 2021

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

Dear Ms. Gray,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Individual On and Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2022 through 12/31/2022.

- 1) Per the request of PID, we have updated the reinsurance coinsurance amount to be 64% in the PAAM Exhibits, II.a. Reins Table Exp tab cell E5.
- 2) Due to the change in the reinsurance coinsurance amount, we have updated the projected incurred exchange user fee amount in Table 5.
- 3) The retention values in Table 6 changed as a result of the change in reinsurance coinsurance and the change in exchange user fee.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451 Market: Individual On or Off Exchange: On and Off Effective Date of Coverage: 1/1/2022 Average Rate Change Requested: 2.51% (\$356.18) Range of Rate Change Requested: -0.50% to 8.04% (-\$1.77 to \$28.64) Products Offered: HMO Rating Areas Where Plans are Offered: 1, 5 (no change from 2021) Metal Levels Offered: Catastrophic, Bronze, Silver, Gold Currently Enrolled Lives Affected by the Rate Change: 2954 Currently Enrolled Policyholders Affected by the Rate Change: 2211 Number of Plans Offered in 2022: 9 (no change from 2021) Total additional annual revenue generated from the proposed rate change: \$581,027 Corresponding Contract Form #: 660, 676 Binder ID#: UPMC-PA22-125107506 HIOS Issuer ID #: 62560 Submission Tracking #: UPMC-132801380

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,

Michael Lovely

Michael Lovely, FSA, CERA, MAAA

PA Actuarial Memorandum

Basic Information and Data

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

Company Information

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

Company Legal Name: UPMC Health Coverage, Inc. NAIC #: 15451 HIOS Issuer ID: 62560 Market: Individual Exchange: On and Off Exchange Products: HMO Effective Date: 1/1/2022



<u>Filing Information:</u> Rate Filing SERFF Tracking #: UPMC-132801380 Form Filing SERFF Tracking #: UPMC-132820850, UPMC-132820832 Binder SERFF Tracking #: UPMC-PA22-125107506

Rate History and Proposed Variations in Rate Changes

Historical rate increases for the captioned company and market are presented in the table below.

SERFF Tracking #	Year	Rate Change
UPMC-131496004	2019	12.1%
UPMC-131943282	2020	2.2%
UPMC-132364646	2021	N/A*

*structure of Table 10 leads to DIV/0 error in cell AC15 for 2021 filing

Average Rate Change

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 2.5%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 3.9%

Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits.

Benefit Changes

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

Single Risk Pool

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

Experience Period Claims and Premium

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2020 - December 2020) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for transitional policies is included in this table.

Earned Premium:

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

Paid Claims:

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

Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. The completion factors used in Table 4b are displayed in the table below. Factors were calculated using our entire ACA-related Individual block of business. The lower-than-expected factor for January 2020 can be attributed to a catasrophic claim that has not yet been paid. Because two months run-out is available the impact of IBNR is minimal. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2 and HHS cost-sharing.

Month	Completion Factor
1/1/2020	0.9940
2/1/2020	0.9999
3/1/2020	0.9998
4/1/2020	0.9996
5/1/2020	0.9991
6/1/2020	0.9979
7/1/2020	0.9973
8/1/2020	0.9879
9/1/2020	0.9927
10/1/2020	0.9882
11/1/2020	0.9775
12/1/2020	0.9486

Member Months:

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

Estimated Cost Sharing:

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

Allowed Claims:

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

Non-EHB portion of Allowed Claims:

No non-EHB claims were reported during the experience period.

Total Prescription Drug Rebates:

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

Total EHB Capitation:

Pediatric dental benefits were paid for via capitation during the experience period. Pediatric dental claims were administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail. Please note that pediatric dental claims will be administered and paid by UPMC beginning with the 2022 plan year and will no longer be paid for via capitation.

Total Non-EHB Capitation:

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

Estimated Risk Adjustment:

Experience period Risk Adjustment was estimated to be a payment of \$7,691 per the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year published by CMS on June 30, 2021, which translates to a PMPM of \$213.63.

Estimated Reinsurance Recoveries:

No private reinsurance recoveries were made during the experience period.

Loss Ratio:

The loss ratio calculated in Table 2 is 5.03%

Credibility of Data

The very limited experience period enrollment of 36 member months requires 0% credibility to be used for the experience period data, as was implemented in prior filings by this company. The rate manual was developed using equivalent experience period data for UPMC Health Options, Inc. Individual single risk pool product, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. This data represents the same risk pool as UPMC Health Coverage, Inc. and has a large member month count of over 1,440,422. Therefore, it has been deemed credible to use. Adjustments made to the manual rate are discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 6.30%. Historical allowed claims for our Individual block of ACA-compliant business were used to develop year-over-year trend factors for use in the projected rates. The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data for calendar year 2020 in this exhibit was adjusted to remove the effects of COVID-19 using the methodology described in the paragraph below addressing the Change in Other adjustment.

Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out are provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b belongs to ACA-related Individual business under the UPMC Health Options legal entity and was used in the development of manual trend.

Rate Development & Change

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

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below.

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 6.30% annual trend to the Index Rate of Experience Period.

For 2022, the Pennsylvania Insurance Department has mandated that an adjustment factor of 0.999 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. It has also been mandated that the Individual Adjustment factor of 1.01 be applied to the index rate to reflect current uncertainty surrounding the market in 2022 due to the repeal of the Individual Mandate. An additional load of 0.990 has been applied within the overall morbidity adjustment. This load accounts for healthier members that will move into the single risk pool as a result of the expanded subsidization offered under the American Rescue Plan Act.

An adjustment factor of 1.285 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage was only offered in Crawford and Clearfield counties beginning in 2021, which is not reflected in the experience data. This adjustment factor is used to bring the experience data in line with the characteristics of the provider network included in these counties in 2022. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 1.076 has been applied to the index rate in the Change for Other category. This adjustment removes the effects of COVID-19 from the experience period data, bringing the Index Rate of Projection Period in line with expected claims experience for 2022. This factor was derived by determining the ratio of the Index Rate of Experience Period including COVID-19 medical claims adjustments to the Index Rate of Experience Period calculated using the raw, unadjusted data. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Claims values included in the calculation of the former of these index rates have been adjusted at the medical service category level (no adjustments were applied to pharmacy claims). These service-level adjustments were developed by using trended and seasonality-adjusted 2019 ACA medical claims experience as a baseline for expected 2020 claims experience excluding the effects of COVID-19 and comparing this projected experience to actual claims experience from 2020.

No other adjustments have been applied to the index rate. The average age for our experience period Individual risk pool was 45.5 with an average premium factor of 1.90. This is identical to our 2021 experience so far with age 45.5 and premium factor 1.90. The lack of change in factors suggests that the insured population is stable, and no additional adjustment for demographics was deemed necessary. Please note that the Index Rate of Projection Period of \$772.96 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a payment of \$19.09, which is displayed in Table 5 and is based on the risk profile of the underlying manual population. The value entered in section II, worksheet 1 of the URRT was \$24.52 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.3%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of \$15.35, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of \$15.35 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.6%.

The index rate was further adjusted by accounting for estimated recoveries from the state-based reinsurance program. Estimated recoveries applied in Table 5 and section II, worksheet 1 of the URRT were \$36.08 PMPM and \$46.35 PMPM, respectively. The value entered in the URRT is different since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original PMPM divided by the Paid to Allowed Average Factor. These values were entered as positive values in Table 5 and the URRT since the calculation subtracts these values. The effect for this adjustment is a decrease in premium as less revenue will be required due to the anticipated recovery.

The estimated recovery of \$36.08 PMPM was derived using data entered into tabs II.a and II.b of the PA Actuarial Memorandum exhibits. Data entered into tab II.a matches the manual experience period data described in the sections above. Tab II.b was populated by referencing the same source of experience captured in tab II.a, but the member-level incurred claims were trended forward two years to the projection period and adjusted to remove the effects of COVID-19 before allocating the data to each bin within the continuance table. Annual claims trends of 6.30% and a COVID-19 adjustment factor of 1.076 were applied to estimate the projected member-level claims used to populate tab II.b.

Total Allowed Claims:

The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.35 PMPM.

Retention Items

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

Administrative Expenses:

Administrative costs of 9.6% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2022. This load accounts for the projected Federal Income Tax in 2022. Please note that the Risk Adjustment Administration Fee of \$0.25 PMPM and the projected PCORI Fee of \$0.22 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Profit/Contingency:

The projected profit margin for this company has been decreased from 2% in 2021 to 0% in 2022. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 82.2%, as shown in Exhibit 1 of the Supporting Exhibits.

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

As shown in Exhibit 2, many differences exist between the actual and pricing loss ratios due to the extremely low population that was covered under the captioned company during this timespan.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2021 and 2022 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2021 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2022 factors are provided below.

Average Age Factor:

The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2022. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.900 and average age was 45.5 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.997, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.895. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:

The calibration factor of 0.965 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:

The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2021 Enrollment Split	Tobacco Factor	Calibration Factor
Non-User	92.7%	1.000	0.927
User	7.3%	1.025	0.075
Total	100.0%		1.002

Average Benefit Richness:

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

Average Network Factor:

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

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2021 columns have been taken from this company's 2021 annual rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2022 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fullyinsured commercial block of business. This model calculates an AV for a given plan by first trending 2019 allowed claims data forward three years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

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

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.35 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2022 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Since only one network is included in this filing, no network adjustments were deemed necessary for 2022.

Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the Federal Marketplace be increased by a factor of 1.22 in Table 10 of the Actuarial Memorandum Rate Exhibits. Several off-exchange only silver plans have been included for 2022 to minimize disruption to non-subsidized members enrolled in silver plans.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2022 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2022 is used in the development of the Consumer Adjusted Premium Rates. A tobacco load of 2.5% will be used for all 21-and-over age bands in the Individual market in 2022. This load has not changed from 2021.

Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2022. The table below summarizes changes in these factors:

Region	2021	2022
1	0.95	0.97
5	0.95	0.97

Network Factors

Since only one network is included in this filing, no network adjustments were deemed necessary for 2022.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2022. Service area maps for 2021 and 2022 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that a terminated plan has entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. This particular plan was terminated prior to 2021 but has experience in 2020 and therefore must be included in the URRT.

List of Supporting Exhibits

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

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Change in Network Factor
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Derivation of Change in Other Factor
- Exhibit 9: Derivation of Agent/Broker Fees and Commissions
- Exhibit 10: Enrollment Data from January May 2021
- Exhibit 11: Historical Actual & Projected Claims Data
- Exhibit 12: Historical & Projected Financial Gains/Losses

Actuarial Certification

I, **Example 1**, am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.
- The projected Index Rate is:
- a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
- b. Developed in compliance with the applicable Actuarial Standards of Practice
- c. Reasonable in relation to the benefits provided and the population anticipated to be covered
- d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.



9/17/2021 Date

PA Rate Template Part I

Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2022
Base Period Start Date:	1/1/2020
Date of Most Recent Membership:	2/1/2021

Table 1. Number of Members

	Member-months	Members	Member-months	
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period	
Average Age	36.3	49.3	49.3	
l'otal	36	2,954	35,472	
<18	12	116	1,392	
18-24	0	133	1,596	
25-29	0	146	1,752	
30-34	0	154	1,848	
35-39	0	171	2,052	
10-44	12	158	1,896	
5-49	0	225	2,724	
60-54	12	338	4,056	
5-59	0	525	6,300	
0-63	0	711	8,532	
4+	0	277	3,324	

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
\$ 10,914.84	\$ 160.60	\$ 162.26	36	\$ 452.86	\$ 615.12	s -	\$ -	\$ -	s -	\$ (7,690.52)	\$ -
Experience Period Total Allowed El	HB Claims + EHB Capitation PMPM (n	et of prescription drug rebates)									\$ 17.09
Loss Ratio											5.03%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	9.25%	0.72%	0.00%	10.04%	22.14%
Outpatient Hospital	4.60%	0.85%	0.00%	5.50%	26.67%
Professional	1.73%	-0.49%	0.00%	1.24%	17.16%
Other Medical	8.65%	-3.37%	0.00%	4.99%	12.95%
Capitation				0.00%	0.00%
Prescription Drugs	12.34%	-3.76%	0.00%	8.12%	21.09%
Total Annual Trend				6.30%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.130	
* Express Cost, Utilization, Induced Utilization and Weight as percentage	5				
** Should equal URRT Trend					

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
jan-17		٩	1.0000	1	4	1	(Welliber + HHS)	<u>د</u> ــــــــ		6
Feb-17		e .	1.0000			< .			\$ 215.31	\$ 71.77
Mar-17		s	1.0000			s -		s		<u>s</u> /1.//
Apr-17		š .	1.0000		3			s .		\$ 1.33
May-17		s -	1.0000			s -		s .		s .
Jun-17		s -	1.0000		3		1	s -	ζ	· ·
Jul-17		š	1.0000	s .	3	s -		s	<u>د</u>	S .
Aug-17		s -	1.0000			s -		s -	s -	
Sep-17		\$ 105.00	1.0000			\$ 35.00		s -	\$ 105.00	\$ 35.00
Oct-17		\$ -	1.0000	\$ -	3	\$ -	1	\$	\$ -	- ·
Nov-17		\$ 512.55	1.0000	\$ 512.55	3	\$ 170.85		\$ -	\$ 628.00	\$ 209.33
Dec-17	\$ 9,808.68	\$ -	1.0000	ş .	3	s -	\$ 334.76	\$ -	ş -	s -
Jan-18		\$ 372.20	1.0000	\$ 372.20	3	\$ 124.07		\$ (78.75)	\$ 637.82	\$ 212.61
Feb-18		\$ 36.11	1.0000			\$ 12.04		\$ (78.75)		
Mar-18		\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64		\$ (78.75)	\$ (52.59)	
Apr-18		\$ 13.92	1.0000			\$ 4.64		\$ (78.75)		\$ (17.53)
May-18		\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64		\$ (78.75)	\$ (52.59)	\$ (17.53)
Jun-18		\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64		\$ (78.75)	\$ 184.45	\$ 61.48
Jul-18		\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64		\$ (78.75)	\$ 169.64	\$ 56.55
Aug-18		\$ 13.92	1.0000		3	\$ 4.64		\$ (78.75)	\$ (52.59)	\$ (17.53)
Sep-18		\$ 13.92	1.0000	\$ 13.92		\$ 4.64		\$ (78.75)	\$ (52.59)	\$ (17.53)
Oct-18		\$ 13.92	1.0000	\$ 13.92	3	\$ 4.64		\$ (78.75)	\$ (52.59)	\$ (17.53)
Nov-18		\$ 68.30	1.0000			\$ 22.77		\$ (78.75)		
Dec-18	\$ 9,178.56	\$ 13.92			3			\$ (78.75)		
Jan-19		\$ 13.86	1.0000		3			\$ (93.90)		
Feb-19		<u>\$ 13.86</u>	1.0000			\$ 4.62		\$ (93.90)		
Mar-19		\$ 13.86	1.0000		3			\$ (93.90)		
Apr-19		\$ 488.94	1.0000			\$ 162.98		\$ (93.90)		
May-19		\$ 2,317.32	1.0000			\$ 772.44		\$ (93.90)	\$ 3,295.90	
Jun-19		\$ 139.34	1.0000			\$ 46.45		\$ (93.90)		
Jul-19		\$ 13.86	1.0000			\$ 4.62		\$ (93.90)	\$ (67.77)	
Aug-19		\$ 13.86	1.0000			\$ 4.62		\$ (93.90)	\$ (67.77)	
Sep-19		\$ 13.86	1.0000			\$ 4.62		\$ (93.90)		
Oct-19		\$ 13.86	1.0000			\$ 4.62		\$ (93.90)		
Nov-19		\$ 13.86	1.0000			\$ 4.62		\$ (93.90)		
Dec-19	\$ 10,745.52	\$ 13.86	1.0000			\$ 4.62		\$ (93.90)	\$ (67.77)	\$ (22.59)
Jan-20		<u>s</u>	1.0000			<u>\$</u>		<u>\$</u>		
Feb-20		<u>s</u>	1.0000			\$.		<u>s</u> -	5 -	5 -
Mar-20		<u>s</u>	1.0000			<u>s</u>		<u>s</u>	5	s -
Apr-20		<u>\$</u> . <.	1.0000			\$ -		\$ \$		s - s -
May-20		<u>s</u>	1.0000		3	<u>\$</u>		s - c -		
Jun-20 Jul-20		<u>s</u>	1.0000			<u>s</u>		s - c -		3 ·
		s -	1.0000			<u>s</u> -		5	\$	s
Aug-20		\$ 160.60	0.9898			\$ 54.09		s - s -	\$ 162.26	\$ 54.09
Sep-20		<u>\$ 160.60</u>	0.9898			\$ 54.09 \$ -		s - c -		
Oct-20 Nov-20		<u>s</u> -	1.0000			<u>s</u>		s - c -		
Nov-20 Dec-20	\$ 10.914.84		1.0000			<u>s</u>	\$ 452.86	s		
Dec-20	\$ 10,914.84	<u>,</u>	1.0000	ş .	3	ş -	3 452.80	3 -	\$ 137.79	\$ 45.93

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

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2022

Table 2b. Manual Experience Period Claims and Premiums

Γ	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
- 6	\$ 779,278,097.40	\$ 637,644,627.61	\$ 643,078,989.84	1,440,422	\$ 125,104,697.44	\$ 768,183,687.28	\$ 1,244,634.96	\$ (54,865,673.98)	\$ 1,339,592.46	\$ -	\$ (27,483,388.23)	\$ -
E	xperience Period Total Allowed EH	B Claims + EHB Capitation PMPM (n	et of prescription drug rebates)									\$ 495.28
E	oss Ratio											78.42%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	9.25%	0.72%	0.00%	10.04%	22.14%
Outpatient Hospital	4.60%	0.85%	0.00%	5.50%	26.67%
Professional	1.73%	-0.49%	0.00%	1.24%	17.16%
Other Medical	8.65%	-3.37%	0.00%	4.99%	12.95%
Capitation				0.00%	0.00%
Prescription Drugs	12.34%	-3.76%	0.00%	8.12%	21.09%
Total Annual Trend				6.30%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.130	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17		\$ 40,545,379.85	1.0000	\$ 40,545,379.85	139,589	\$ 290.46		\$ (2,715,006.05)	\$ 55,762,500.78	\$ 399.48
Feb-17		\$ 41,627,926.00	1.0000	\$ 41,627,926.00	142,743	\$ 291.63		\$ (2,776,351.35)	\$ 55,226,304.88	\$ 386.89
Mar-17		\$ 48,098,547.59	1.0000	\$ 48,098,547.59	143,966	\$ 334.10		\$ (2,800,138.70)		\$ 433.11
Apr-17		\$ 44,310,461.16	1.0000		142,331			\$ (2,768,337.95)		
May-17		\$ 47,701,882.51	1.0000		140,211			\$ (2,727,103.95)		
Jun-17		\$ 46,902,160.81	1.0000		138,685			\$ (2,697,423.25)		
Jul-17		\$ 45,845,970.94	1.0000		137,198			\$ (2,668,501.10)		
Aug-17		\$ 51,845,348.28	1.0000		135,749			\$ (2,640,318.05)		
Sep-17	_	\$ 46,105,361.37	1.0000		134,091			\$ (2,608,069.95)		
Oct-17	_	\$ 54,142,312.30	1.0000		132,465			\$ (2,576,444.25)		
Nov-17		\$ 53,219,166.04	1.0000		130,282			\$ (2,533,984.90)		
Dec-17	\$ 621,597,643.20		1.0000		126,843					
Jan-18	-	\$ 51,556,093.74	1.0000		145,014			\$ (3,806,617.50)		
Feb-18		\$ 50,849,914.75	1.0000		142,790			\$ (3,748,237.50)		
Mar-18	_	\$ 53,246,669.76	1.0000		140,612			\$ (3,691,065.00)		
Apr-18	-	\$ 58,732,213.56	1.0000		139,124			\$ (3,652,005.00)		
May-18	-	\$ 56,538,162.45	1.0000		137,508			\$ (3,609,585.00)		
Jun-18	-	\$ 53,862,115.63 \$ 53,977,822,08	1.0000		136,032 134.823			\$ (3,570,840.00)		
Jul-18			1.0000					\$ (3,539,103.75)		
Aug-18 Sep-18	-	\$ 58,545,950.71 \$ 54,044,771.30	1.0000		133,442 132,026			\$ (3,502,852.50) \$ (3.465,682.50)		
Sep-18 Oct-18	-	\$ 54,044,771.30 \$ 61.832.027.56	1.0000		132,026			\$ (3,465,682.50) \$ (3.429,956.25)		
Oct-18 Nov-18	-	\$ 61,832,027.56 \$ 57,444,181.11	1.0000		130,665			\$ (3,429,956.25) \$ (3.388.113.75)		
	\$ 842.388.487.80	\$ 57,444,181.11 \$ 59.008.024.35	1.0000		129,071 126,920					
Dec-18 Jan-19	\$ 842,388,487.80	\$ 59,008,024.35 \$ 54,313,241.87	1.0000		126,920			\$ (3,331,650.00) \$ (4,354,769.00)		
Feb-19	-	\$ 54,313,241.87 \$ 51.925.145.70	1.0000		139,130			\$ (4,304,751.60)		
Mar-19	-	\$ 51,925,145.70 \$ 56.110.377.62	1.0000		137,532			\$ (4,241,556,90)		
Apr-19	-	\$ 50,110,377.02 \$ 60.010.931.08	1.0000		135,515			\$ (4,241,556.90) \$ (4,198.895.00)		
May-19	-	\$ 58,531,387,24	1.0000		134,130			\$ (4,143,494,00)		
Jun-19	-	\$ 54,234,830,74	1.0000		132,380			\$ (4,096,231,00)		
Jul-19	-	\$ 59,571,899,74	1.0000		130,870			\$ (4,042,551,50)		
Aug-19	-	\$ 58,403,716,27	1.0000		125,155			\$ (3,998.011.60)		
Sep-19		5 56.708.601.36	1.0000		126,192			\$ (3,949,809,60)		
0ct-19	-	\$ 63.067.571.68	1.0000		124,831			\$ (3,907,210,30)		
Nov-19	-	\$ 56.120.348.44	1.0000		123,293			\$ (3,859,070,90)		
Dec-19	\$ 845,498,285,50		1.0000		121,154					
Jan-20		\$ 50,925,057.06	0.9940		126,146			\$ (4.804.901.14)		
Feb-20		\$ 51,097,784.63	0.9999		124,393			\$ (4,738,129.37)		
Mar-20		\$ 50.947.056.66	0.9998	\$ 50,958,054.92	122,845			\$ (4,679,166,05)		
Apr-20		\$ 42.010.016.85	0.9996		122,243			\$ (4,656,235,87)		
May-20		\$ 45.635.238.82	0.9991		121,238			\$ (4,617,955,42)		
Jun-20		\$ 56,196,788,78	0.9979		120.386			\$ (4,585,502,74)		\$ 518.29
Jul-20		\$ 57,897,154,52	0.9973		119.768			\$ (4,561,963,12)		
Aug-20		\$ 57,324,333,15	0.9879		118,956			\$ (4,531,034,04)		
Sep-20		\$ 56,869,614.72	0.9927		118,073			\$ (4,497,400.57)		
Oct-20		\$ 57,448,990.51	0.9882	\$ 58,137,102.99	117,012	\$ 496.85		\$ (4,456,987.08)	\$ 63,112,535.51	\$ 539.37
Nov-20		\$ 54,999,116.90	0.9775		115,654			\$ (4,405,260.86)	\$ 60,046,907.31	
Dec-20	\$ 779.278.097.40	\$ 56.293.475.01	0.9486	\$ 59,342,269,62	113,708	\$ 521.88	\$ 125,104,697,44	\$ (4.331.137.72)	\$ 63.115.368.94	\$ 555.07

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

PA Rate Template Part II

Rate Development and Change
Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

UPMC HEALTH COVERAGE INC. HMMO Individual 1/1/2022

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

Development of the Projected Index Rate	Act	ual Experience Data	,	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	17.09	\$	495.28	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor Unadjusted Projected Allowed EHB Claims PMPM	\$	1.130 19.31	\$	1.130 559.65	For Information
Single Risk Pool Adjustment Factors					
Change in Morbidity - Impact of Reinsurance Program		0.999		0.999	Blended Base Period L
Change in Morbidity - All Other		1.000		1.000	<- See URRT Instructions Blended Earned Premi
Total Non-Morbidity Changes		1.000		1.383	Blended Loss Ratio
Change in Demographics		1.000		1.000	<- See URRT Instructions
Change in Network		1.000		1.285	
Change in Benefits		1.000		1.000	<- See URRT Instructions
Change in Other		1.000		1.076	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	s	19.29	s	772.96	
Credibility Factors		0%		100%	<- See Instructions
Blended Projected EHB Claims PMPM			\$	772.96	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					Table 5A. Small
Adjusted Projected Allowed EHB Claims PMPM	\$	772.96	<- Ind	ex Rate for Projec	ction Period on URRT
Projected Paid to Allowed Ratio		0.778			
Projected Incurred EHB Claims PMPM	\$	601.74			# of Member Months
Market-wide Adjustments					Adjusted Projected All
Projected Incurred Risk Adjustment PMPM Projected Incurred Exchange User Fees PMPM		-\$19.09 \$15.35			Months of Trend Annual Trend
Projected incurred Exchange User Fees PMPM Projected Incurred Reinsurance Recoveries PMPM		\$15.35			Single Risk Pool Projec
Market-Adjusted Projected Incurred EHB Claims PMPM	5	600.10			Quarterly Trend Facto
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	770.86	<- Ma	rket-Adjusted Ind	dex Rate
Projected Allowed Non-EHB Claims PMPM	s	1.35			
Market-Adjusted Projected Incurred Total Claims PMPM	\$	601.15			

For Informational Purposes only - No input required.

E	Blended Base Period Unadjusted Claims before Normalization	\$ 495.28	<- Index Rate of Experience Period on URRT
E	Blended Earned Premium	\$ 779,278,097.40	
E	Blended Loss Ratio	78.42%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total S	ingle Risk Pool
# of Member Months Renewing in Quarter	1					1
Adjusted Projected Allowed EHB Claims PMPM	\$ 772.96	\$ 772.96	\$ 772.96	\$ 772.96	\$	772.96
Months of Trend		3	6	9		
Annual Trend	0.00%	0.00%	0.00%	0.00%		
Single Risk Pool Projected Allowed Claims	\$ 772.96	\$ 772.96	\$ 772.96	\$ 772.96	\$	772.96
Quarterly Trend Factor	1.000	1.000	1.000	1.000		1.00

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.63	
General and Claims	7.79	\$51.87
Agent/Broker Fees and Commissions	1.16	\$7.76
Quality Improvement Initiatives	0.68	\$4.50
Taxes and Fees	0.07	\$0.47
Risk Adjustment User Fee	0.04	\$0.25
PCORI Fee	0.03	\$0.22
PA Premium & Other Taxes (if applicable)	0.00	\$0.00
Federal Income Tax	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	9.70	\$64.59
Projected Required Revenue PMPM	\$ 665.7	

Table 8. Components of Rate Change

Table 6. Retention

Rate Components		2021		2022	D	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$	356.18	\$	365.11	\$	8.94	2.5%
B. Base period allowed claims before normalization	\$		\$	495.28		(12.93)	-3.6%
C. Normalization factor component of change	\$	(225.35)	\$	(225.07)	\$	0.29	0.1%
	I .		I 1		I 1		
D. Change in Normalized Allowed Claims Adjustment Components							
D1. Base period allowed claims after normalization	\$	282.85	\$		\$	(12.64)	-3.5%
D2. URRT Trend	\$	35.02	\$	35.12		0.10	0.0%
D3. URRT Morbidity	\$	2.86	\$	(0.31)		(3.16)	-0.9%
D4. URRT Other	\$	63.17	\$	116.68		53.51	15.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$	19.54	\$	13.38		(6.16)	-1.7%
D6. Normalized Exchange User Fee on an allowed basis	\$	11.58	\$	10.76		(0.82)	-0.2%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$	(19.94)	\$	(25.28)		(5.34)	-1.5%
D8. Subtotal - Sum(D1:D7)	\$	395.08	\$	420.56	\$	25.48	7.2%
E. Change in Allowable Plan Adjusted Level Components							
E1. Network	\$		\$		\$		0.0%
E2. Pricing AV	\$	(86.26)	\$	(93.16)		(6.90)	-1.9%
E3. Benefit Richness	\$	(5.22)	\$	(0.01)	\$	5.21	1.5%
E4. Catastrophic Eligibility	\$		\$		\$		0.0%
E5. Subtotal - Sum(E1:E4)	\$	(91.48)	\$	(93.18)	\$	(1.69)	-0.5%
F. Change in Retention Components							
F1. Administrative Expenses	\$	43.47	\$	35.17	\$	(8.30)	-2.3%
F2. Taxes and Fees	\$	0.26	\$	0.26	\$	(0.01)	0.0%
F3. Profit and/or Contingency	\$	7.12	\$		\$	(7.12)	-2.0%
F4. Subtotal - Sum(F1:F3)	\$	50.86	s	35.43	s	(15.43)	-4.3%
G. Change in Miscellaneous Items	s		\$	1.1	\$		0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$	354.46	\$	362.81	\$	8.35	2.3%

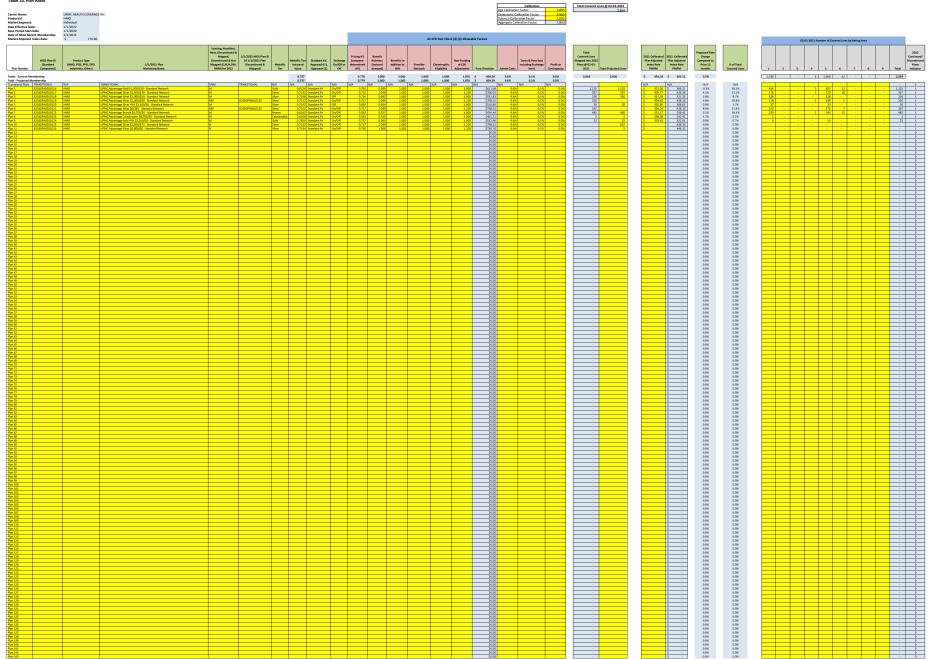
Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors		2021		2022
Average Age Factor		1.884		1.895
Average Geographic Factor		0.952		0.965
Average Tobacco Factor		1.002		1.002
Average Benefit Richness (induced demand)		1.000		1.000
Average Network Factor		1.000		1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$	711.17	\$	772.21
Normalized Market-Adiusted Proiected Allowed Total Claims PMPM	s	395.81	Ś	421.30

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

	2021	2022	
Paid-to-Allowed	0.733	0.778	
URRT Trend (Total Applied Trend Factor)	1.124	1.130	<- URRT W1, 52
URRT Morbidity	1.009		<- URRT W1, 52
URRT "Other"	1.197	1.383	<- URRT W1, 52
Risk Adjustment	\$ 25.73		<- URRT W1, S3
Exchange User Fee	\$ 15.25		<- URRT W1, S3
Reinsurance Recoveries	\$ 26.26		<- URRT W1, 53
Capitation			<- URRT W1, 52
Network	1.000	1.000	
Pricing AV	0.782		<- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	0.983	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	12.21%	9.63%	
Taxes and Fees	0.07%	0.07%	
Profit and/or Contingency	2.00%	0.00%	
			1

PA Rate Template Part III Table 10. Plan Rates



Pan 144	50.00	<u>\$ -</u> 0.0% 0.0% <u>\$ -</u> 0.0% 0.0%	· _ 0
Ra 145	50.00	S - 0.0% 0.0%	
Pan 146		<u>S - 0.0% 0.0%</u>	
Plan 147	\$0.00 · · · · · · · · · · · · · · · · · ·	S - 0.0% 0.0%	
Pian 148	50.00	S - 0.0% 0.0%	
Plan 149		<u>S - 0.0% 0.0%</u>	
Plan 150	50.00		
Plan 151	50.00	S - 0.0% 0.0%	
Pan 152	50.00 .	<u>S - 0.0% 0.0%</u>	
Pun 154	\$0.00 · · ·	S - 0.0% 0.0%	
Pim 124	50.00	S - 0.0% 0.0%	
Pun 125	5000	S - 0.0% 0.0%	
Page 156	\$0.00	S - 0.0% 0.0%	
Pill 157	50.00	S - 0.0% 0.0%	
Pan Da	5000	S - 0.0% 0.0%	
Pun 152	5000	S - 0.0% 0.0%	
Pan 160 Pan 161 Pan 16	5000	S - 0.0% 0.0%	
Pim 162		S - 0.0% 0.0%	
Pim 162	5000	S - 0.0% 0.0%	
Pin 164	50.00	S - 0.0% 0.0%	
Pag 164	50.00	S - 0.0% 0.0%	
Page 165	50.00	S - 0.0% 0.0%	
Pan 167	50.00	5 - 0.0% 0.0%	
Pan 100	50.00	5 - 0.0% 0.0%	
Fig. 19	50.00	S - 0.0% 0.0%	
Pin 170	50.00	S - 0.0% 0.0%	
Fin 171	50.00 -	S - 0.0% 0.0%	
Fin 12	50.00	S - 0.0% 0.0%	
Fin 173	50.00	S - 0.0% 0.0%	
Pin 174	50.00	S - 0.0% 0.0%	
Pan 175	50.00	S - 0.0% 0.0%	
Pin 176	50.00	S - 0.0% 0.0%	
Pan 177 Pan 17	50.00	S - 0.0% 0.0%	
Plan 178	50.00 -	S - 0.0% 0.0%	
Plan 179	50.00 -	S - 0.0% 0.0%	
Pian 180	50.00 -	S - 0.0% 0.0%	
Plan 181	50.00 -	S - 0.0% 0.0%	
Plan 182	\$0.00 -	S - 0.0% 0.0%	
Plan 183	\$0.00 -	S - 0.0% 0.0%	
Plan 184	50.00 .	<u>5 - 0.0%</u> 0.0%	- 0
Plan 185	50.00 .	<u>5 - 0.0%</u> 0.0%	- 0
Plan 186	50.00 .	<u>5 - 0.0%</u> 0.0%	- 0
Pian 187	50.00 .	<u>5 - 0.0%</u> 0.0%	- 0
Pian 188	50.00	S - 0.0% 0.0%	
Pian 189	50.00	S - 0.0% 0.0%	
Plan 190	50.00	S - 0.0% 0.0%	
Film 191	50.00	S - 0.0% 0.0%	
Plan 192	50.00	S - 0.0% 0.0%	
Pian 193	50.00	S - 0.0% 0.0%	
Plan 194	50.00 .	<u>S - 0.0% 0.0%</u>	
NB 135	50.00	<u>S - 0.0% 0.0%</u>	
195 196	50.00	S - 0.0% 0.0%	
	50.00	S - 0.0% 0.0%	
	50.00	S - 0.0% 0.0%	
Pan 199	50.00	5 - 0.0% 0.0%	

PA Rate Template Part IV A - Individual Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

UPMC HEALTH COVERAGE INC. HMO Individual 1/1/2022

Carrier Name: Product(s): Market Segment: Rate Effective Date:

	HIOS Plan ID (Standard	Discontinued, New, Modified, 1/1/2021 Plan (D,MAE) for	1/1/2022 Plan HIOS Plan Exchange ID (If 1/1/2021 Plan Metallic On/Off or		2021 21-year-old, Non-Tobacco Premium PMPM	Average (weighted by enrollment by rating			2022 2	1-year-old, Non-Tobacco	o Premium PMPM		Average (weighted by enrollment by rating		Change in 21-year-old N	on-Tobacco Premir	um PMPM	Average (weighted by enrollment by rating
Plan Number Totals	Component)	Marketing Name 2022 These cells auto-fill using the data e	Discontinued & Mapped) Tier Off ntered in Table 10.	1 2 3 \$ 336.74 \$ - \$ -	4 5 6 7 8 \$ 340.86 \$ 5 5 5 5	9 area) \$ - \$ 333.51	\$	1 2 350.62 \$ ·	3 4 \$ - \$	- \$ 354.38 \$	- <u>s</u> - s	8 9 . ş .	area) \$ 346.97	1 2 3 4.0% 0.0% 0.0	4 5 % 0.0% 3.1	6 % 0.0%	7 8 9 0.0% 0.0% 0	area)
Plan 1	62560PA0010116	ige Gold \$1,000/\$10 - Sta M ge Silver \$3,500/\$40 - Sta M	Gold On/Off	\$ 353.13 \$ - \$ -	\$ \$ 353.13 \$ \$ \$ \$ \$	\$ - \$ 348.74	\$	356.64 \$ - :	s - s	- \$ 356.64 \$	- \$ - \$	- \$ -	\$ 352.21	1.0%	1.0	%		1.0%
Pian 1 Pian 2 Pian 3 Pian 4	62560PA0010118	ge Silver \$3,500/\$40 - Sta M ge Silver \$3,000/\$50 - Sta M ge Silver \$2,000/\$80 - Sta DM	Gold On/Off Silver On/Off Silver Off 62560PA0010125 Silver On/Off	\$ 389.98 \$ - \$ - \$ 300.35 \$ - \$ - \$ 385.10 \$ - \$ - \$ 291.08 \$ - \$	\$ - \$ \$ \$ \$ \$ \$ -	\$ - \$ 348.74 \$ - \$ 377.97 \$ - \$ 300.35 \$ - \$ 381.49 \$ - \$ 291.08	\$	412.07 \$	s - s s - s s - s	- \$ 356.64 \$ - \$ 412.07 \$ - \$ 310.39 \$ - \$ 413.53 \$ - \$ 298.12 \$	- S - S - S - S	- <u>\$</u> - - \$ -	\$ 352.21 \$ 399.37 \$ 310.39 \$ 409.65 \$ 298.12	5.7% 3.3% 7.4%	5.: 3.: 7.4	%		5.7% 3.3% 7.4% 2.4%
	62560PA0010120	e Silver HSA \$3.100/SD - S M	Silver Off	S 291.08 S - S - S 377.10 S - S - S 239.04 S - S - S 226.87 S - S -	<u>S</u> S <u>S</u> <u>S</u> <u>S</u> <u>S</u> <u>S</u> <u>S</u> <u>S</u> <u>S</u> <u>S</u>	\$ - \$ 369.27 \$ - \$ 232.64	s \$	298.12 S · · · · · · · · · · · · · · · · · ·	s - s s - s s - s	- \$ 298.12 \$ - \$ 413.53 \$ - \$ 247.70 \$ - \$ 234.16 \$	- <u>\$</u> - <u>\$</u>	- <u>s</u> - - <u>s</u> -	\$ 298.12 \$ 404.94 \$ 241.06 \$ 234.16	2.4%	2.4 9.3	%		2.4% 9.7% 3.6% 3.2%
Plan 6 Plan 7 Plan 8 Plan 9 Plan 10 Plan 11		ge Bronze \$6,700/\$0 - Sta Gatastrophic \$8,700/\$0 - M e Gold HSA \$3,100/\$0 - S M e Silver 61 EDD(\$5 - Sta M	Bronze On/Off Catastrophic On/Off Gold On/Off Silver On/Off	\$ 226.87 \$ \$ \$ 303.69 \$ \$ \$	S S	\$ \$ 226.87 \$ \$ 303.69	\$		S - S S - S		- S - S - S - S	- <u>S</u> - - <u>S</u> -	\$ 234.16 \$ 311.05	3.6% 3.2% 2.4%	3.	%		3.2%
Plan 11 Plan 12 Plan 13	62560PA0010126	ge Silver \$1,500/\$75 - Stz N age Silver \$6,800/\$0 - Sta N 0 0	Silver On/Off Silver On/Off Silver On/Off 0 0 0 0 0 0	S S S S		\$ \$ \$ \$ \$	\$	413.53 \$ 431.13 \$ \$	s s s s	\$ 413.53 \$ \$ 431.13 \$ \$ \$ 5 \$	- <u>s</u> - <u>s</u>	- S -	\$					
Plan 15 Plan 14 Plan 15 Plan 16	0	0 0 0 0	0 0 0	s s s s s s	5 5 5 5 5 5 5 S S S S S S S S	s s s s	\$	\$	s s s s	\$ \$ \$		\$ \$	\$					
Plan 17 Plan 18	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	S - S - S - S - S - S -	S S	\$ · \$ · \$ · \$ ·	s s	- <u>\$</u> - - <u>\$</u> -	\$ - \$ \$ - \$ \$ - \$	\$ \$ \$ \$ \$ \$	- <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u>	- <u>\$</u> - - <u>\$</u> -	\$					
Plan 19 Plan 20 Plan 21 Plan 22	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	<u>s</u>	S S	<u>\$ - \$ -</u> <u>\$ - \$ -</u> <u>\$ - \$ -</u>	\$ \$	- <u>\$</u>	s - s s - s s - s	· \$ · \$	- <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u>	- <u>s</u> - - <u>s</u> -	s - s - s -					
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Plan 25 Plan 26 Plan 27 Plan 28	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0			\$ \$ \$ \$	\$ \$	\$	\$ \$ \$ \$	\$ \$ \$ \$	\$ \$ \$ \$	- S -	\$ - \$ -					
Plan 29	0	0 0	0 0 0 0 0 0 0 0 0 0 0 0	s s s s		\$ \$ \$ \$	\$	\$	s s s s	\$ \$ \$ \$	\$ \$ \$ \$	- S -	\$					
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Plan 31 Plan 32 Plan 33 Plan 34 Plan 35 Plan 36	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	> >	5 - 5 - 5 - 5 5 - 5 - 5 - 5 - 5 5 - 5 - 5 - 5 - 5	\$ \$ \$ \$ \$	\$	\$	s - s s - s	\$ \$ \$ \$	- <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u>	- S - - S -	\$ - \$ - \$ -					
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Plan 42 Plan 43	0	0 0 0 0	0 0 0	S S S S S	S S S S S S S S S S S S S S S S S S S	S S S S	s s	- S	S S S S	S S S S	S S S S	- <u>S</u> - - <u>S</u> -	s - s -					
Plan 44 Plan 45 Plan 46 Plan 47	0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	s s s s s s s s s s s s s s s s s s s		\$ \$ \$ \$	\$		s · s s · s	s s	s s s s	- 5 -	\$.					
Plan 48 Plan 49	0	0 0 0 0	0 0 0	5 5 5 5 5 5	5 - 5	s s s s	\$		s s s s	\$ \$ \$		\$ \$ \$	\$					
Plan 50 Plan 51 Plan 52	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	S S	\$ \$ \$ \$ \$	\$	\$	s - s s - s s - s	\$ \$ \$ \$ \$ \$	- S - S - S - S - S - S	- <u>s</u> - - <u>s</u> -	\$ - \$ - \$ -					
Plan 53 Plan 54 Plan 55	0	0 0 0 0	0 0 0 0 0 0 0 0 0	S - S - S - S - S - S - S - S - S -	S - S	\$ - \$ - \$ - \$ - \$ - \$ -	\$ \$ \$	\$	\$ - \$ \$ - \$ \$ - \$	- \$ - \$ - \$ - \$	- \$ - \$ - \$ - \$	- <u>s</u> - - <u>s</u> -	\$ - \$ - \$ -					_
Plan 56 Plan 57 Plan 58 Plan 59 Plan 60 Plan 61	0	0 0	0 0 0 0 0 0 0 0 0	s - s - s - s - s - s - s - s - s -	S S	S S S S	\$ \$	- <u>s</u> - :	s - s s - s s - s	- <u>s</u> - <u>s</u>	- <u>s</u> - s - <u>s</u> - s	· s ·	s - s -					
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Plan 62 Plan 63 Plan 64	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	S S	\$ \$ \$ \$	\$		s - s s - s	- s - s - s - s	- <u>\$</u> - <u>\$</u>	- 5 -	\$ - \$ - \$ -					
Plan 65 Plan 66	0	0 0	0 0 0	s - s - s - s - s - s -	5 5 5 5 5 5 5 S S S S S S S S	s s s s	\$		s s s s	\$ \$ \$		\$ \$	\$					
Plan 67 Plan 68 Plan 69	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	<u>s</u>	5 5 5 5 5 5 5 S S S S S S 5 5 S S S S S S S S	S S S	s	- <u>s</u>	s s s s	s s s s	\$ \$ \$ \$ \$ \$	s s	s s					
Plan 69 Plan 70 Plan 71 Plan 72 Plan 73	0 0 0 0	0 0 0 0 0 0	0 0 0	> >	5 - 5 - 5 - 5 5 - 5 - 5 - 5 - 5 5 - 5 - 5 - 5 - 5	\$ \$ \$ \$ \$	\$	\$	s - s s - s	\$ \$ \$ \$	- <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u>	- <u>\$</u> - - <u>\$</u> -	\$ - \$ - \$ -					
Plan 74 Plan 75	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0	\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	S - S	\$ \$ \$ \$ \$ \$ \$	\$	\$	\$ \$ \$ \$ \$ \$	\$ \$ \$ \$ \$	- <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u>	- <u>s</u> - - <u>s</u> -	\$ - \$ -					
Plan 76 Plan 77 Plan 78	0	0 0 0 0	0 0 0 0 0 0 0 0 0	s s s s s s s s s s s	S S	\$ - \$ - \$ - \$ - \$ - \$	\$ \$ \$	\$	s - s s - s s - s	\$ \$ \$ \$ \$	- <u>s</u> - <u>s</u> - <u>s</u> - <u>s</u>	- <u>s</u> -	\$ \$ \$					
Plan 79 Plan 80	0	0 0	0 0 0 0 0 0 0 0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$		\$ \$ \$ \$	\$ s	\$	s s s s	\$ \$ \$ \$	\$ \$ \$ \$ \$ \$	- <u>\$</u> - - <u>\$</u> -	\$ \$					
Plan 81 Plan 82 Plan 83 Plan 84 Plan 85 Plan 85	0	0 0	0 0 0	\$ \$ \$ \$ \$ \$ \$ \$	S S S S S S S S	\$ \$ \$ \$	5 5 6	\$	\$ - \$ \$ - \$ \$ - \$	\$ \$ \$ \$	\$ \$ \$ \$	- S - S -	\$ \$ \$					
Plan 85 Plan 86	0	0 0 0 0	0 0 0	5 5 5 5 5 5	5 - 5	s s s s	\$		s s s s	\$ \$ \$	- 5 5 - 5 5	\$ \$ \$	\$					
Plan 88 Plan 89	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	\$ - \$ - \$ - \$ - \$ - \$ -	S S	\$ \$ \$. \$ \$ \$	\$	- <u>\$</u> - \$- \$-	s - s s - s	\$ \$ \$ \$ \$ \$	- <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u>	- <u>s</u> -	\$ \$ \$					
Plan 90 Plan 91 Plan 92	0	0 0 0 0	0 0 0 0 0 0 0 0 0	s - s - s - s - s - s - s - s - s -	S - S	\$ - \$ - \$ - \$ - \$ - \$	\$ \$ \$	\$	\$ - \$ \$ - \$ \$ - \$	· \$ · \$	- <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u>	- <u>\$</u> - - <u>\$</u> -	\$ - \$ - \$ -					_
Plan 93 Plan 94 Plan 95 Plan 96 Plan 97	0	0 0 0 0 0 0	0 0 0 0 0 0	S S S S S	S S	<u>s</u>	s s	- <u>s</u>	s - s s - s s - s	s s s s s s	- S - S - S - S	- <u>s</u> - - <u>s</u> -	s - s -					
Plan 96 Plan 97 Plan 98	0	0 0 0 0		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	S S S S S S S	\$ \$ \$ \$	\$ \$	\$ \$ \$	\$ \$ \$ \$	\$ \$ \$ \$	\$ \$ \$ \$	- S - S -	\$ - \$ -					
Plan 98 Plan 99 Plan 100	0	0 0	0 0 0	s s s s s s s		\$ \$ \$ \$	\$	\$	s s s s	\$ \$ \$ \$	- <u>s</u> - <u>s</u>	- S -	\$					
Plan 101 Plan 102 Plan 103	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	> > > S	\$ \$ \$ \$ \$ \$	\$ \$ \$	\$	s s s s	\$ \$ \$ \$	\$ \$ \$ \$ \$ \$	\$ \$ \$	\$ \$ \$					
Plan 104 Plan 105 Plan 106	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	S - S	S - S	S - S - S - S -	\$ \$ \$	\$ \$ \$	s - s s - s	- <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u>	- <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u> - <u>\$</u>	- <u>\$</u> - - <u>\$</u> -	\$ - \$ -					
Plan 106 Plan 107 Plan 108 Plan 109 Plan 110 Plan 111	0	0 0 0 0		\$ - \$ - \$ \$ - \$ - \$ \$ - \$ - \$	S - S	\$ \$ \$ \$ \$ \$ \$ \$	\$ \$ \$	\$	s - s s - s s - s	\$ \$ \$ \$ \$	- S - S - S - S - S - S	- <u>\$</u> - - <u>\$</u> -	\$ - \$ - \$ -					
Plan 110 Plan 111	0	0 0	0 0 0 0 0 0	\$ - \$ - \$ - \$ - \$ - \$	\$ - \$ - \$ - \$ - \$ \$ - \$ - \$ - \$ - \$	\$ \$ <u>\$</u> \$ \$	\$	- \$ - :	s - s s - s	- \$ - \$ - \$ - \$	- \$ - \$ - \$ - \$	- 5 -	\$ - \$ -					

Plan 112 0	0 0	0 0	0	<u>s s s</u>	- <u>s</u> -	<u>s - s -</u>	<u>s.</u> s.	s . s .	<u> </u>	S S S	_		
Plan 113 0 Plan 114 0	0 0	0 0	0	<u>s - s - s</u>		<u>s . s .</u>	<u>s.</u> s.	<u>s.s.</u>	· s · s · s · s · s ·	<u>s.s.s.</u>			
	0 0	0 0	0	<u>s - s - s</u>		5 . 5 .	5.5.	5 . 5 .	· · · · · · · · · · · · · ·	5 . 5 . 5 .			
	0 0		0	<u>s s s</u>		5 5	<u>s.</u> s.	\$. \$.	- <u>s</u>	5 . 5 . 5 .	 		
Plan 116 0	0 0	0 0	0	<u>s s s</u>		5 5	\$ - \$ -	5 5		5 . 5 . 5 .		 	
Plan 117 0	0 0	0 0	0	<u>s s s</u>			<u>s.</u> <u>s</u> .	\$. \$.	- <u>s</u>	\$ \$ \$			
Plan 118 0	0 0	0 0	0	s - s - s			<u>s.</u> <u>s</u> .	<u>s.</u> <u>s.</u>	· \$ · \$ · \$ · \$ · \$ · \$ ·	5 . 5 . 5 .			
Plan 119 0		0 0	0	<u>s s s</u>			<u>s.</u> s.	\$. \$.	- <u>s</u>	\$ \$ \$ \$			
Plan 120 0	0 0	0 0	0	s s s			<u>s.</u> <u>s.</u>	s - s -	- <u>s</u>	\$ \$ \$ \$			
Plan 121 0	0 0	0 0	0	<u>s s s</u>			<u>s.</u> s.	\$. \$.	- <u>s</u>	\$ \$ \$ \$			
Plan 122 0	0 0	0 0	0	<u>s s s</u>			<u>s.</u> s.	\$. \$.	- <u>s</u>	s s s			
Plan 123 0	0 0	0 0	0	s s s	S S		<u>s.</u> <u>s.</u>	\$. \$.	- <u>s</u>	\$ \$ \$ \$			
Plan 124 0	0 0	0 0	0	s s s			<u>s.</u> <u>s</u> .	s . s .	. <u>s</u> . <u>s</u> . <u>s</u> . <u>s</u> . <u>s</u> .	s s s			
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Plan 129 0	0 0	0 0	0				<u>s s s s</u>	s <u>s</u>	<u> </u>	5 . 5 . 5 .			
Plan 130 0 Plan 131 0	0 0	0 0	0	s s s s				<u> </u>	<u>- Ş - Ş - Ş - Ş - Ş - </u> - Ş - Ş - Ş - Ş - <u>Ş -</u>	5 . 5 . 5 .			
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Plan 133 0	0 0	0 0	0	<u>s - s - s</u>				<u>s.</u> <u>s.</u>	<u> </u>	5 . 5 . 5 .			
Plan 134 0		0 0	0	<u>s - s - s</u>			<u>s.</u> <u>s.</u>	s. <u>s</u> .	<u> </u>	5 . 5 . 5 .			
Plan 135 0	0 0	0 0	0	<u>s - s - s</u>			<u>s.</u> <u>s</u> .	s · s ·	· \$ · \$ · \$ · \$ · \$ · \$ ·	<u> </u>			
Plan 136 0		0 0	0	s - s - s	. <u>s</u> .		<u>s.</u> <u>s</u> .	s . s .	· <u>s</u> · <u>s</u> · <u>s</u> · <u>s</u> · <u>s</u> · <u>s</u> ·	5 5 5 5			
Plan 137 0	0 0	0 0	0	<u>s</u> . <u>s</u> . <u>s</u>	. <u>s</u> .	<u>s.</u> <u>s</u> .	<u>s.</u> <u>s</u> .	s.s.	. <u>s</u> . <u>s</u> . <u>s</u> . <u>s</u> . <u>s</u> .	<u>s.s.s</u> .			
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Plan 139 0 Plan 140 0	0 0	0 0	0	s · s · s		5 . 5 .	<u>s</u> . <u>s</u> .	5 . 5 .	· · · · · · · · · · · · · · · · ·	<u> </u>			
Plan 140 0 Plan 141 0	0 0		0	s s s		<u> </u>		3 · 3 ·	- <u>5 - 5 - 5 - 5 - 5 - 5 -</u>	<u> </u>	-		
Plan 141 0 Plan 142 0	0 0	0 0	0	s s s		c . c	<u>s.</u> <u>s</u> .	c . c .	· · · · · · · · · · · · · · · ·	c . c . c			
Plan 142 0 Plan 143 0	0 0	0 0	0	s s s			5 . 5 .	<u> </u>					
Plan 143 0 Plan 144 0	0	0 0	0	\$ \$ \$ \$ \$ \$			\$. \$.	c . c .	- <u></u>	c . c . c			
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PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	нмо
Market Segment:	Individual
Rate Effective Date:	1/1/2022

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors												
Age	Age	Tobacco		Age	Age	Tobacco						
Band	Factor	Factor		Band	Factor	Factor						
0-14	0.765			40	1.278	1.025						
15	0.833			41	1.302	1.025						
16	0.859			42	1.325	1.025						
17	0.885			43	1.357	1.025						
18	0.913	1.000		44	1.397	1.025						
19	0.941	1.000		45	1.444	1.025						
20	0.970	1.000		46	1.500	1.025						
21	1.000	1.025		47	1.563	1.025						
22	1.000	1.025		48	1.635	1.025						
23	1.000	1.025		49	1.706	1.025						
24	1.000	1.025		50	1.786	1.025						
25	1.004	1.025		51	1.865	1.025						
26	1.024	1.025		52	1.952	1.025						
27	1.048	1.025		53	2.040	1.025						
28	1.087	1.025		54	2.135	1.025						
29	1.119	1.025		55	2.230	1.025						
30	1.135	1.025		56	2.333	1.025						
31	1.159	1.025		57	2.437	1.025						
32	1.183	1.025		58	2.548	1.025						
33	1.198	1.025		59	2.603	1.025						
34	1.214	1.025		60	2.714	1.025						
35	1.222	1.025		61	2.810	1.025						
36	1.230	1.025		62	2.873	1.025						
37	1.238	1.025		63	2.952	1.025						
38	1.246	1.025		64+	3.000	1.025						
39	1.262	1.025										

*PA follows the federal default age curve.

Table 13. Geographic Factors

	Geographic Area Factors		
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford	0.952	0.966
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5	Clearfield	0.952	0.966
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

	Projection Period Network Factors											
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date								
Standard	1, 5	1.000	1.000									

Company Name:	UPMC Health	Coverage, Inc.							
Market:	Indivi	-							
Product:	HN	10	• •						
Effective Date of Rates:	January	1, 2022			Ending date of	Rates:	Decembe	r 31, 2022	
HIOS Plan ID (On Exchange)=>	62560PA	0010116	62560PA	0010116	62560PA	0010117	62560PA	0010117	
HIOS Plan ID (Off Exchange)=>	62560PA		62560PA		62560PA			0010117	62560PA
Plan Marketing Name =>			ntage Gold \$1,000/\$10 - Standat						
Form # => Rating Area =>	660		66		66		60	66	
Network =>	rral w/Dental A		-		=			-	rral w/Dental A
Metal =>	Go		Go	old	Silv	/er		ver	Sih
Deductible =>	\$1000 /		\$1000 /		\$3500 /			/ \$7000	\$3000 /
Coinsurance => Copays =>	80 \$10 /		80 \$10 /		70 \$40 /)% / \$75	70 \$50 /
OOP Maximum =>	\$7000 /		\$7000 /		\$8700 /			\$17400	\$8700 /
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye			es	Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14 15	\$272.83 \$297.08	\$272.83 \$297.08	\$272.83 \$297.08	\$272.83 \$297.08	\$315.23 \$343.25	\$315.23 \$343.25	\$315.23 \$343.25	\$315.23 \$343.25	\$237.45 \$258.55
16	\$306.35	\$306.35	\$306.35	\$306.35	\$353.97	\$353.97	\$353.97	\$353.97	\$266.63
17	\$315.63	\$315.63	\$315.63	\$315.63	\$364.68	\$364.68	\$364.68	\$364.68	\$274.70
18	\$325.61	\$325.61	\$325.61	\$325.61	\$376.22	\$376.22	\$376.22	\$376.22	\$283.39
19	\$335.60	\$335.60	\$335.60	\$335.60	\$387.76	\$387.76	\$387.76	\$387.76	\$292.08
20	\$345.94	\$345.94	\$345.94	\$345.94	\$399.71	\$399.71	\$399.71	\$399.71	\$301.08
21	\$356.64	\$365.56	\$356.64	\$365.56	\$412.07 \$412.07	\$422.37 \$422.37	\$412.07	\$422.37	\$310.39
22 23	\$356.64 \$356.64	\$365.56 \$365.56	\$356.64 \$356.64	\$365.56 \$365.56	\$412.07 \$412.07	\$422.37 \$422.37	\$412.07 \$412.07	\$422.37 \$422.37	\$310.39 \$310.39
23	\$356.64	\$365.56	\$356.64	\$365.56	\$412.07	\$422.37	\$412.07	\$422.37	\$310.39
25	\$358.07	\$367.02	\$358.07	\$367.02	\$413.72	\$424.06	\$413.72	\$424.06	\$311.63
26	\$365.20	\$374.33	\$365.20	\$374.33	\$421.96	\$432.51	\$421.96	\$432.51	\$317.84
27	\$373.76	\$383.10	\$373.76	\$383.10	\$431.85	\$442.65	\$431.85	\$442.65	\$325.29
28	\$387.67	\$397.36	\$387.67	\$397.36	\$447.92	\$459.12	\$447.92	\$459.12	\$337.39
29	\$399.08	\$409.06	\$399.08	\$409.06	\$461.11	\$472.63	\$461.11	\$472.63	\$347.33
30	\$404.79	\$414.91	\$404.79 \$412.25	\$414.91 \$422.68	\$467.70 \$477.50	\$479.39 \$480.52	\$467.70 \$477.50	\$479.39	\$352.29 \$359.74
31 32	\$413.35 \$421.91	\$423.68 \$432.45	\$413.35 \$421.91	\$423.68 \$432.45	\$477.59 \$487.48	\$489.53 \$499.67	\$477.59 \$487.48	\$489.53 \$499.67	\$367.19
33	\$427.25	\$437.94	\$427.25	\$437.94	\$493.66	\$506.00	\$493.66	\$506.00	\$371.85
34	\$432.96	\$443.78	\$432.96	\$443.78	\$500.25	\$512.76	\$500.25	\$512.76	\$376.81
35	\$435.81	\$446.71	\$435.81	\$446.71	\$503.55	\$516.14	\$503.55	\$516.14	\$379.30
36	\$438.67	\$449.63	\$438.67	\$449.63	\$506.85	\$519.52	\$506.85	\$519.52	\$381.78
37	\$441.52	\$452.56	\$441.52	\$452.56	\$510.14	\$522.90	\$510.14	\$522.90	\$384.26
38 39	\$444.37 \$450.08	\$455.48 \$461.33	\$444.37 \$450.08	\$455.48 \$461.33	\$513.44 \$520.03	\$526.28 \$533.03	\$513.44 \$520.03	\$526.28 \$533.03	\$386.75 \$391.71
40	\$450.08 \$455.79	\$461.55 \$467.18	\$450.08 \$455.79	\$461.55 \$467.18	\$520.03	\$535.05 \$539.79	\$520.05	\$539.79	\$396.68
40	\$464.35	\$475.95	\$464.35	\$475.95	\$536.52	\$549.93	\$536.52	\$549.93	\$404.13
42	\$472.55	\$484.36	\$472.55	\$484.36	\$545.99	\$559.64	\$545.99	\$559.64	\$411.27
43	\$483.96	\$496.06	\$483.96	\$496.06	\$559.18	\$573.16	\$559.18	\$573.16	\$421.20
44	\$498.23	\$510.68	\$498.23	\$510.68	\$575.66	\$590.05	\$575.66	\$590.05	\$433.61
45	\$514.99	\$527.86	\$514.99	\$527.86	\$595.03	\$609.90	\$595.03	\$609.90	\$448.20
46 47	\$534.96 \$557.43	\$548.33 \$571.36	\$534.96 \$557.43	\$548.33 \$571.36	\$618.11 \$644.07	\$633.56 \$660.17	\$618.11 \$644.07	\$633.56 \$660.17	\$465.59 \$485.14
47 48	\$557.43 \$583.11	\$571.36 \$597.68	\$557.43 \$583.11	\$571.36 \$597.68	\$673.73	\$690.58	\$673.73	\$690.58	\$485.14 \$507.49
49	\$608.43	\$623.64	\$608.43	\$623.64	\$702.99	\$720.57	\$702.99	\$720.57	\$529.53
50	\$636.96	\$652.88	\$636.96	\$652.88	\$735.96	\$754.36	\$735.96	\$754.36	\$554.36
51	\$665.13	\$681.76	\$665.13	\$681.76	\$768.51	\$787.72	\$768.51	\$787.72	\$578.88
52	\$696.16	\$713.57	\$696.16	\$713.57	\$804.36	\$824.47	\$804.36	\$824.47	\$605.88
53	\$727.55	\$745.73	\$727.55	\$745.73	\$840.62	\$861.64	\$840.62	\$861.64	\$633.20
54 55	\$761.43 \$795.31	\$780.46 \$815.19	\$761.43 \$795.31	\$780.46 \$815.19	\$879.77 \$918.92	\$901.76 \$941.89	\$879.77 \$918.92	\$901.76 \$941.89	\$662.68 \$692.17
55	\$795.31 \$832.04	\$815.19 \$852.84	\$795.31 \$832.04	\$815.19 \$852.84	\$918.92 \$961.36	\$941.89 \$985.39	\$918.92 \$961.36	\$941.89 \$985.39	\$692.17 \$724.14
57	\$852.04	\$890.86	\$869.13	\$890.86	\$1,004.21	\$1,029.32	\$1,004.21	\$1,029.32	\$756.42
58	\$908.72	\$931.44	\$908.72	\$931.44	\$1,049.95	\$1,076.20	\$1,049.95	\$1,076.20	\$790.87
59	\$928.33	\$951.54	\$928.33	\$951.54	\$1,072.62	\$1,099.43	\$1,072.62	\$1,099.43	\$807.95
60	\$967.92	\$992.12	\$967.92	\$992.12	\$1,118.36	\$1,146.32	\$1,118.36	\$1,146.32	\$842.40
61	\$1,002.16	\$1,027.21	\$1,002.16	\$1,027.21	\$1,157.92	\$1,186.86	\$1,157.92	\$1,186.86	\$872.20
62	\$1,024.63	\$1,050.24	\$1,024.63	\$1,050.24	\$1,183.88	\$1,213.47	\$1,183.88	\$1,213.47	\$891.75
63 64+	\$1,052.80 \$1,069.92	\$1,079.12 \$1,096.67	\$1,052.80 \$1,069.92	\$1,079.12 \$1,096.67	\$1,216.43 \$1,236.21	\$1,246.84 \$1,267.12	\$1,216.43 \$1,236.21	\$1,246.84 \$1,267.12	\$916.27 \$931.17
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Company Name: Market: Product: Effective Date of Rates:

HIOS Plan ID (On Exchange)=>								62560PA	0010122
HIOS Plan ID (Off Exchange)=>	0010118	62560PA	0010118	62560PA	0010120	62560PA	0010120	62560PA	0010122
Plan Marketing Name =>)00/\$50 - Stand	ntage Silver \$3,0	000/\$50 - Stand	age Silver HSA \$	3,100/\$0 - Star	age Silver HSA \$	53,100/\$0 - Star	ntage Bronze \$6	,700/\$0 - Stand
Form # =>	50	6	50	67	76	67		66	50
Rating Area =>	L		5	1		5	-	1	
Network =>	dvantage w/De		-		-		-	erral w/Dental A	-
Metal =>	ver		ver		/er	Silv			nze
Deductible =>	(\$6000		/ \$6000	\$3100 /		\$3100 /		\$6700 /	
Coinsurance =>	1%	70		80		80			1%
Copays =>	(\$80		/ \$80	\$0 /		\$0/		\$0 /	
OOP Maximum =>	\$17400		\$17400	\$5300 /		\$5300 /		\$8700 /	
Pediatric Dental (Yes/No) => Age Band	es Tobacco	Non-Tobacco	es Tobacco	Yon-Tobacco	es Tobacco	Non-Tobacco	es Tobacco	Non-Tobacco	es Tobacco
	\$237.45							\$189.49	
0 - 14		\$237.45	\$237.45	\$228.06	\$228.06	\$228.06	\$228.06		\$189.49 \$206.22
15 16	\$258.55 \$266.63	\$258.55 \$266.63	\$258.55 \$266.63	\$248.33 \$256.09	\$248.33 \$256.09	\$248.33 \$256.09	\$248.33 \$256.09	\$206.33 \$212.77	\$206.33 \$212.77
16 17	\$274.70	\$200.03		-		\$256.09			\$212.77
17 18	\$274.70	\$274.70	\$274.70 \$283.39	\$263.84	\$263.84 \$272.18	\$263.84 \$272.18	\$263.84 \$272.18	\$219.21 \$226.15	\$219.21
				\$272.18 \$280.52					
19 20	\$292.08 \$301.08	\$292.08 \$301.08	\$292.08 \$301.08	\$280.53 \$289.18	\$280.53 \$289.18	\$280.53 \$289.18	\$280.53 \$289.18	\$233.09 \$240.27	\$233.09 \$240.27
20 21	\$301.08 \$318.15	\$301.08	\$301.08 \$318.15	\$289.18 \$298.12	\$289.18 \$305.57	\$289.18 \$298.12	\$289.18 \$305.57	\$240.27 \$247.70	\$240.27 \$253.89
21 22	\$318.15	\$310.39	\$318.15	\$298.12 \$298.12	\$305.57	\$298.12 \$298.12	\$305.57	\$247.70	\$253.89 \$253.89
22	\$318.15	\$310.39	\$318.15	\$298.12 \$298.12	\$305.57	\$298.12	\$305.57	\$247.70	\$253.89
23	\$318.15	\$310.39	\$318.15	\$298.12 \$298.12	\$305.57	\$298.12	\$305.57	\$247.70	\$253.89 \$253.89
24	\$319.42	\$311.63	\$319.42	\$298.12	\$306.80	\$299.31	\$306.80	\$248.69	\$253.85
26	\$325.79	\$317.84	\$325.79	\$305.27	\$312.91	\$305.27	\$312.91	\$253.64	\$259.99
27	\$333.42	\$325.29	\$333.42	\$312.43	\$320.24	\$312.43	\$320.24	\$259.59	\$266.08
28	\$345.83	\$337.39	\$345.83	\$324.06	\$332.16	\$324.06	\$332.16	\$269.25	\$275.98
29	\$356.01	\$347.33	\$356.01	\$333.60	\$341.94	\$333.60	\$341.94	\$277.18	\$284.11
30	\$361.10	\$352.29	\$361.10	\$338.37	\$346.83	\$338.37	\$346.83	\$281.14	\$288.17
31	\$368.74	\$359.74	\$368.74	\$345.52	\$354.16	\$345.52	\$354.16	\$287.08	\$294.26
32	\$376.37	\$367.19	\$376.37	\$352.68	\$361.49	\$352.68	\$361.49	\$293.03	\$300.35
33	\$381.14	\$371.85	\$381.14	\$357.15	\$366.08	\$357.15	\$366.08	\$296.74	\$304.16
34	\$386.23	\$376.81	\$386.23	\$361.92	\$370.97	\$361.92	\$370.97	\$300.71	\$308.23
35	\$388.78	\$379.30	\$388.78	\$364.30	\$373.41	\$364.30	\$373.41	\$302.69	\$310.26
36	\$391.32	\$381.78	\$391.32	\$366.69	\$375.85	\$366.69	\$375.85	\$304.67	\$312.29
37	\$393.87	\$384.26	\$393.87	\$369.07	\$378.30	\$369.07	\$378.30	\$306.65	\$314.32
38	\$396.41	\$386.75	\$396.41	\$371.46	\$380.74	\$371.46	\$380.74	\$308.63	\$316.35
39	\$401.50	\$391.71	\$401.50	\$376.23	\$385.63	\$376.23	\$385.63	\$312.60	\$320.41
40	\$406.60	\$396.68	\$406.60	\$381.00	\$390.52	\$381.00	\$390.52	\$316.56	\$324.47
41	\$414.23	\$404.13	\$414.23	\$388.15	\$397.86	\$388.15	\$397.86	\$322.51	\$330.57
42	\$421.55	\$411.27	\$421.55	\$395.01	\$404.88	\$395.01	\$404.88	\$328.20	\$336.41
43	\$431.73	\$421.20	\$431.73	\$404.55	\$414.66	\$404.55	\$414.66	\$336.13	\$344.53
44	\$444.46	\$433.61	\$444.46	\$416.47	\$426.89	\$416.47	\$426.89	\$346.04	\$354.69
45	\$459.41	\$448.20	\$459.41	\$430.49	\$441.25	\$430.49	\$441.25	\$357.68	\$366.62
46	\$477.22	\$465.59	\$477.22	\$447.18	\$458.36	\$447.18	\$458.36	\$371.55	\$380.84
47	\$497.27	\$485.14	\$497.27	\$465.96	\$477.61	\$465.96	\$477.61	\$387.16	\$396.83
48	\$520.17	\$507.49	\$520.17	\$487.43	\$499.61	\$487.43	\$499.61	\$404.99	\$415.11
49	\$542.76	\$529.53	\$542.76	\$508.59	\$521.31	\$508.59	\$521.31	\$422.58	\$433.14
50	\$568.22	\$554.36	\$568.22	\$532.44	\$545.75	\$532.44	\$545.75	\$442.39	\$453.45
51	\$593.35	\$578.88	\$593.35	\$555.99	\$569.89	\$555.99	\$569.89	\$461.96	\$473.51
52	\$621.03	\$605.88	\$621.03	\$581.93	\$596.48	\$581.93	\$596.48	\$483.51	\$495.60
53	\$649.03	\$633.20	\$649.03	\$608.16	\$623.37	\$608.16	\$623.37	\$505.31	\$517.94
54	\$679.25	\$662.68	\$679.25	\$636.49	\$652.40	\$636.49	\$652.40	\$528.84	\$542.06
55	\$709.47	\$692.17	\$709.47	\$664.81	\$681.43	\$664.81	\$681.43	\$552.37	\$566.18
56	\$742.24	\$724.14	\$742.24	\$695.51	\$712.90	\$695.51	\$712.90	\$577.88	\$592.33
57	\$775.33	\$756.42	\$775.33	\$726.52	\$744.68	\$726.52	\$744.68	\$603.64	\$618.74
58	\$810.65	\$790.87	\$810.65	\$759.61	\$778.60	\$759.61	\$778.60	\$631.14	\$646.92
59	\$828.14	\$807.95	\$828.14	\$776.01	\$795.41 \$820.22	\$776.01	\$795.41	\$644.76	\$660.88
60	\$863.46	\$842.40	\$863.46	\$809.10 \$827.72	\$829.33	\$809.10	\$829.33	\$672.26	\$689.06
61	\$894.00	\$872.20	\$894.00	\$837.72 \$856.50	\$858.66	\$837.72	\$858.66	\$696.04	\$713.44
62	\$914.04	\$891.75 \$916.27	\$914.04 \$939.18	\$856.50 \$880.05	\$877.91 \$902.05	\$856.50 \$880.05	\$877.91	\$711.64	\$729.43 \$749.49
63 64+	\$939.18 \$954.45	\$916.27 \$931.17	\$939.18 \$954.45	\$880.05 \$894.36	\$902.05 \$916.72	\$880.05 \$894.36	\$902.05 \$916.72	\$731.21 \$743.10	\$749.49 \$761.68
047	<i>چچ</i> ې	/١.١٢ دور	4.45رو <u>ر</u>	054.30	γ910.7Z	J054.30	72.016¢	743.10 إ	01.00 ن

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

HIOS Plan ID (On Exchange)=>	62560PA	0010122	62560PA	0010123	62560PA	0010123	62560PA	0010124	62560PA
HIOS Plan ID (Off Exchange)=>	62560PA	0010122	62560PA	0010123	62560PA	0010123	62560PA	0010124	62560PA
Plan Marketing Name =>	ntage Bronze \$6	,700/\$0 - Stand	ge Catastrophic	\$8,700/\$0 - Sta	ge Catastrophic	\$8,700/\$0 - Sta	age Gold HSA \$	age Gold HSA \$	
Form # =>	66	60	6	50	66	50	67	6	
Rating Area =>	5	5		1	5	5	:	!	
Network =>	rral w/Dental A	dvantage w/De	rral w/Dental A	dvantage w/De	rral w/Dental A	dvantage w/De	rral w/Dental A	rral w/Dental A	
Metal =>	Bro	nze	Catast	rophic	Catast	rophic	Go	G	
Deductible =>	\$6700 /		\$8700 /	\$17400	\$8700 /	\$17400		/ \$6200	\$3100
Coinsurance =>	60%		10		10)%	90
Copays =>	\$0 /	40%		/ \$0	\$0 /	/ \$0	\$0 /	10%	\$0 /
OOP Maximum =>	\$8700 / \$17400			\$17400	\$8700 /	-		/ \$8000	\$4000 ,
Pediatric Dental (Yes/No) =>	Ye			es	Ye			es	Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$189.49	\$189.49	\$179.13	\$179.13	\$179.13	\$179.13	\$237.95	\$237.95	\$237.95
15	\$206.33	\$206.33	\$195.06	\$195.06	\$195.06	\$195.06	\$259.10	\$259.10	\$259.10
16	\$212.77	\$212.77	\$201.14	\$201.14	\$201.14	\$201.14	\$267.19	\$267.19	\$267.19
17	\$219.21	\$219.21	\$207.23	\$207.23	\$207.23	\$207.23	\$275.28	\$275.28	\$275.28
18	\$226.15	\$226.15	\$213.79	\$213.79	\$213.79	\$213.79	\$283.99	\$283.99	\$283.99
19	\$233.09	\$233.09	\$220.34	\$220.34	\$220.34	\$220.34	\$292.70	\$292.70	\$292.70
20	\$240.27	\$240.27	\$227.14	\$227.14	\$227.14	\$227.14	\$301.72	\$301.72	\$301.72
21	\$247.70	\$253.89	\$234.16	\$240.01	\$234.16	\$240.01	\$311.05	\$318.83	\$311.05
22	\$247.70	\$253.89 \$253.80	\$234.16	\$240.01	\$234.16	\$240.01	\$311.05	\$318.83	\$311.05
23	\$247.70	\$253.89 \$253.89	\$234.16 \$234.16	\$240.01	\$234.16	\$240.01	\$311.05	\$318.83	\$311.05 \$311.05
24 25	\$247.70 \$248.69	\$253.89 \$254.91	\$234.16 \$235.10	\$240.01 \$240.97	\$234.16 \$235.10	\$240.01 \$240.97	\$311.05 \$312.29	\$318.83 \$320.10	\$311.05 \$312.29
25	\$248.69	\$254.91 \$259.99	\$235.10	\$240.97 \$245.77	\$235.10	\$240.97 \$245.77	\$312.29	\$326.48	\$312.29
20	\$259.59	\$259.99	\$235.78	\$251.53	\$235.78	\$251.53	\$325.98	\$334.13	\$318.52
28	\$269.25	\$275.98	\$254.53	\$260.90	\$254.53	\$260.90	\$338.11	\$346.56	\$338.11
29	\$205.25	\$275.58	\$262.03	\$268.58	\$262.03	\$268.58	\$348.06	\$356.77	\$348.06
30	\$281.14	\$284.11	\$265.77	\$208.38	\$265.77	\$208.58	\$353.04	\$361.87	\$353.04
31	\$287.08	\$294.26	\$271.39	\$278.18	\$271.39	\$278.18	\$360.51	\$369.52	\$360.51
32	\$293.03	\$300.35	\$277.01	\$283.94	\$277.01	\$283.94	\$367.97	\$377.17	\$367.97
33	\$296.74	\$304.16	\$280.52	\$287.54	\$280.52	\$287.54	\$372.64	\$381.95	\$372.64
34	\$300.71	\$308.23	\$284.27	\$291.38	\$284.27	\$291.38	\$377.61	\$387.06	\$377.61
35	\$302.69	\$310.26	\$286.14	\$293.30	\$286.14	\$293.30	\$380.10	\$389.61	\$380.10
36	\$304.67	\$312.29	\$288.02	\$295.22	\$288.02	\$295.22	\$382.59	\$392.16	\$382.59
37	\$306.65	\$314.32	\$289.89	\$297.14	\$289.89	\$297.14	\$385.08	\$394.71	\$385.08
38	\$308.63	\$316.35	\$291.76	\$299.06	\$291.76	\$299.06	\$387.57	\$397.26	\$387.57
39	\$312.60	\$320.41	\$295.51	\$302.90	\$295.51	\$302.90	\$392.55	\$402.36	\$392.55
40	\$316.56	\$324.47	\$299.26	\$306.74	\$299.26	\$306.74	\$397.52	\$407.46	\$397.52
41	\$322.51	\$330.57	\$304.88	\$312.50	\$304.88	\$312.50	\$404.99	\$415.11	\$404.99
42	\$328.20	\$336.41	\$310.26	\$318.02	\$310.26	\$318.02	\$412.14	\$422.44	\$412.14
43	\$336.13	\$344.53	\$317.76	\$325.70	\$317.76	\$325.70	\$422.09	\$432.65	\$422.09
44	\$346.04	\$354.69	\$327.12	\$335.30	\$327.12	\$335.30	\$434.54	\$445.40	\$434.54
45	\$357.68	\$366.62	\$338.13	\$346.58	\$338.13	\$346.58	\$449.16	\$460.39	\$449.16
46	\$371.55	\$380.84	\$351.24	\$360.02	\$351.24	\$360.02	\$466.58	\$478.24	\$466.58
47	\$387.16	\$396.83	\$365.99	\$375.14	\$365.99	\$375.14	\$486.17	\$498.33	\$486.17
48	\$404.99	\$415.11	\$382.85	\$392.42	\$382.85	\$392.42	\$508.57	\$521.28	\$508.57
49	\$422.58	\$433.14	\$399.48	\$409.46	\$399.48	\$409.46	\$530.65	\$543.92	\$530.65
50	\$442.39	\$453.45	\$418.21	\$428.67	\$418.21	\$428.67	\$555.54	\$569.42	\$555.54
51	\$461.96	\$473.51	\$436.71	\$447.63	\$436.71	\$447.63	\$580.11	\$594.61	\$580.11
52	\$483.51	\$495.60	\$457.08	\$468.51	\$457.08	\$468.51	\$607.17	\$622.35	\$607.17
53	\$505.31	\$517.94	\$477.69	\$489.63	\$477.69	\$489.63	\$634.54	\$650.41	\$634.54
54	\$528.84	\$542.06	\$499.93	\$512.43	\$499.93	\$512.43	\$664.09	\$680.69	\$664.09
55	\$552.37	\$566.18	\$522.18	\$535.23	\$522.18	\$535.23	\$693.64	\$710.98	\$693.64
56	\$577.88	\$592.33	\$546.30	\$559.95	\$546.30	\$559.95	\$725.68	\$743.82	\$725.68
57	\$603.64	\$618.74	\$570.65	\$584.91	\$570.65	\$584.91	\$758.03	\$776.98	\$758.03
58	\$631.14	\$646.92	\$596.64	\$611.56	\$596.64	\$611.56	\$792.56	\$812.37	\$792.56
59	\$644.76	\$660.88 \$680.06	\$609.52 \$625.51	\$624.76	\$609.52 \$625.51	\$624.76 \$651.40	\$809.66	\$829.90	\$809.66
60	\$672.26	\$689.06	\$635.51	\$651.40	\$635.51	\$651.40	\$844.19	\$865.29	\$844.19
61	\$696.04 \$711.64	\$713.44 \$729.43	\$657.99	\$674.44	\$657.99 \$672.74	\$674.44 \$680.56	\$874.05	\$895.90 \$915.99	\$874.05 \$802.65
62 63	\$711.64 \$731.21	\$729.43 \$749.49	\$672.74 \$691.24	\$689.56 \$708.52	\$672.74 \$691.24	\$689.56 \$708.52	\$893.65 \$918.22	\$915.99	\$893.65 \$918.22
63	\$731.21 \$743.10	\$749.49 \$761.68	\$691.24 \$702.48	\$708.52 \$720.04	\$691.24 \$702.48	\$708.52 \$720.04	\$918.22	\$941.18	\$918.22 \$933.15
L	÷,+9.10	Ϋ́, 01.00	J 7702.40	J120.04	J, J, J, J, 40	,, ∠0.0 4	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	٥+.00 ب	<i>,,,,</i> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

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

HIOS Plan ID (On Exchange)=>	0010124	62560PA	0010125	62560PA	0010125	62560PA	0010126	62560PA0010126		
HIOS Plan ID (Off Exchange)=>	0010124	62560PA	0010125	62560PA	0010125	62560PA	0010126	62560PA	0010126	
Plan Marketing Name =>	3,100/\$0 - Stan	ntage Silver \$1,	500/\$75 - Stand	ntage Silver \$1,5	500/\$75 - Stand	ntage Silver \$6,	800/\$0 - Standa	antage Silver \$6,800/\$0 - Standa		
Form # =>	76		50		50		50	660		
Rating Area =>	5		L	5			1 (7	5		
Network =>	-		-	erral w/Dental Advantage w/De Silver			-	erral w/Dental Advantage w/De		
Metal => Deductible =>	old / \$6200		Silver \$1500 / \$3000		/ \$3000	\$6800 /	ver \$12600	Silver \$6800 / \$13600		
Coinsurance =>	1%	60%)%		313000)%		\$13000 %	
Copays =>	10%	\$75		\$75		\$0 /		\$0 /		
OOP Maximum =>	/ \$8000		\$17400	\$8700 /		\$8700 /		\$8700 /		
Pediatric Dental (Yes/No) =>	es		es		es		es	Y		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$237.95	\$316.35	\$316.35	\$316.35	\$316.35	\$329.81	\$329.81	\$329.81	\$329.81	
15	\$259.10	\$344.47	\$344.47	\$344.47	\$344.47	\$359.13	\$359.13	\$359.13	\$359.13	
16 17	\$267.19	\$355.22	\$355.22	\$355.22	\$355.22	\$370.34	\$370.34	\$370.34	\$370.34	
17 18	\$275.28 \$283.99	\$365.97 \$377.55	\$365.97 \$377.55	\$365.97 \$377.55	\$365.97 \$377.55	\$381.55 \$393.62	\$381.55 \$393.62	\$381.55 \$393.62	\$381.55 \$393.62	
19	\$292.70	\$389.13	\$389.13	\$389.13	\$389.13	\$405.69	\$405.69	\$405.69	\$405.69	
20	\$301.72	\$401.12	\$401.12	\$401.12	\$401.12	\$418.20	\$418.20	\$418.20	\$405.05	
21	\$318.83	\$413.53	\$423.87	\$413.53	\$423.87	\$431.13	\$441.91	\$431.13	\$441.91	
22	\$318.83	\$413.53	\$423.87	\$413.53	\$423.87	\$431.13	\$441.91	\$431.13	\$441.91	
23	\$318.83	\$413.53	\$423.87	\$413.53	\$423.87	\$431.13	\$441.91	\$431.13	\$441.91	
24	\$318.83	\$413.53	\$423.87	\$413.53	\$423.87	\$431.13	\$441.91	\$431.13	\$441.91	
25	\$320.10	\$415.18	\$425.56	\$415.18	\$425.56	\$432.85	\$443.68	\$432.85	\$443.68	
26 27	\$326.48 \$334.13	\$423.45 \$433.38	\$434.04 \$444.21	\$423.45 \$433.38	\$434.04 \$444.21	\$441.48 \$451.82	\$452.51 \$463.12	\$441.48 \$451.82	\$452.51 \$463.12	
28	\$346.56	\$435.58	\$460.74	\$433.38 \$449.51	\$460.74	\$468.64	\$480.35	\$468.64	\$403.12 \$480.35	
29	\$356.77	\$462.74	\$474.31	\$462.74	\$474.31	\$482.43	\$494.50	\$482.43	\$494.50	
30	\$361.87	\$469.36	\$481.09	\$469.36	\$481.09	\$489.33	\$501.57	\$489.33	\$501.57	
31	\$369.52	\$479.28	\$491.26	\$479.28	\$491.26	\$499.68	\$512.17	\$499.68	\$512.17	
32	\$377.17	\$489.21	\$501.44	\$489.21	\$501.44	\$510.03	\$522.78	\$510.03	\$522.78	
33	\$381.95	\$495.41	\$507.79	\$495.41	\$507.79	\$516.49	\$529.41	\$516.49	\$529.41	
34	\$387.06	\$502.03	\$514.58	\$502.03	\$514.58	\$523.39	\$536.48	\$523.39	\$536.48	
35	\$389.61	\$505.33	\$517.97	\$505.33	\$517.97	\$526.84	\$540.01	\$526.84	\$540.01	
36 37	\$392.16 \$394.71	\$508.64 \$511.95	\$521.36 \$524.75	\$508.64 \$511.95	\$521.36 \$524.75	\$530.29 \$533.74	\$543.55 \$547.08	\$530.29 \$533.74	\$543.55 \$547.08	
38	\$397.26	\$515.26	\$528.14	\$515.26	\$528.14	\$537.19	\$550.62	\$537.19	\$550.62	
39	\$402.36	\$521.87	\$534.92	\$521.87	\$534.92	\$544.09	\$557.69	\$544.09	\$557.69	
40	\$407.46	\$528.49	\$541.70	\$528.49	\$541.70	\$550.98	\$564.76	\$550.98	\$564.76	
41	\$415.11	\$538.42	\$551.88	\$538.42	\$551.88	\$561.33	\$575.36	\$561.33	\$575.36	
42	\$422.44	\$547.93	\$561.63	\$547.93	\$561.63	\$571.25	\$585.53	\$571.25	\$585.53	
43	\$432.65	\$561.16	\$575.19	\$561.16	\$575.19	\$585.04	\$599.67	\$585.04	\$599.67	
44	\$445.40	\$577.70	\$592.14	\$577.70	\$592.14	\$602.29	\$617.35	\$602.29	\$617.35	
45 46	\$460.39 \$478.24	\$597.14 \$620.30	\$612.07 \$635.80	\$597.14 \$620.30	\$612.07 \$635.80	\$622.55 \$646.70	\$638.12 \$662.86	\$622.55 \$646.70	\$638.12 \$662.86	
46 47	\$478.24 \$498.33	\$620.30	\$635.80	\$620.30 \$646.35	\$635.80	\$673.86	\$690.70	\$673.86	\$690.70	
48	\$521.28	\$676.12	\$693.02	\$676.12	\$693.02	\$704.90	\$722.52	\$704.90	\$722.52	
49	\$543.92	\$705.48	\$723.12	\$705.48	\$723.12	\$735.51	\$753.90	\$735.51	\$753.90	
50	\$569.42	\$738.56	\$757.03	\$738.56	\$757.03	\$770.00	\$789.25	\$770.00	\$789.25	
51	\$594.61	\$771.23	\$790.51	\$771.23	\$790.51	\$804.06	\$824.16	\$804.06	\$824.16	
52	\$622.35	\$807.21	\$827.39	\$807.21	\$827.39	\$841.57	\$862.60	\$841.57	\$862.60	
53	\$650.41	\$843.60	\$864.69	\$843.60	\$864.69	\$879.51	\$901.49	\$879.51	\$901.49	
54 55	\$680.69 \$710.98	\$882.89 \$922.17	\$904.96 \$945.23	\$882.89 \$922.17	\$904.96 \$945.23	\$920.46 \$961.42	\$943.47 \$985.46	\$920.46 \$961.42	\$943.47 \$985.46	
55	\$710.98 \$743.82	\$922.17 \$964.77	\$945.23 \$988.88	\$922.17 \$964.77	\$945.23 \$988.88	\$961.42 \$1,005.83	\$985.46 \$1,030.97	\$961.42 \$1,005.83	\$985.46 \$1,030.97	
57	\$776.98	\$1,007.77	\$1,032.97	\$1,007.77	\$1,032.97	\$1,050.66	\$1,030.97	\$1,050.66	\$1,030.97	
58	\$812.37	\$1,053.67	\$1,080.02	\$1,053.67	\$1,080.02	\$1,098.52	\$1,125.98	\$1,098.52	\$1,125.98	
59	\$829.90	\$1,076.42	\$1,103.33	\$1,076.42	\$1,103.33	\$1,122.23	\$1,150.29	\$1,122.23	\$1,150.29	
60	\$865.29	\$1,122.32	\$1,150.38	\$1,122.32	\$1,150.38	\$1,170.09	\$1,199.34	\$1,170.09	\$1,199.34	
61	\$895.90	\$1,162.02	\$1,191.07	\$1,162.02	\$1,191.07	\$1,211.48	\$1,241.76	\$1,211.48	\$1,241.76	
62	\$915.99	\$1,188.07	\$1,217.77	\$1,188.07	\$1,217.77	\$1,238.64	\$1,269.60	\$1,238.64	\$1,269.60	
63	\$941.18	\$1,220.74	\$1,251.26	\$1,220.74 \$1,240.50	\$1,251.26	\$1,272.70	\$1,304.51	\$1,272.70	\$1,304.51 \$1,225,72	
64+	\$956.48	\$1,240.59	\$1,271.60	\$1,240.59	\$1,271.60	\$1,293.39	\$1,325.72	\$1,293.39	\$1,325.72	

UPMC Health Coverage, Inc. Individual Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0010116	UPMC Advantage Gold \$1,000/\$10 - Standard Network	нмо	Gold	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022	1,5	Clearfield, Crawford
62560PA0010117	UPMC Advantage Silver \$3,500/\$40 - Standard Network	нмо	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010118	UPMC Advantage Silver \$3,000/\$50 - Standard Network	нмо	Silver	Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010120	UPMC Advantage Silver HSA \$3,100/\$0 - Standard Network	нмо	Silver	Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010122	UPMC Advantage Bronze \$6,700/\$0 - Standard Network	нмо	Bronze	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010123	UPMC Advantage Catastrophic \$8,700/\$0 - Standard Network	нмо	Catastrophic	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010124	UPMC Advantage Gold HSA \$3,100/\$0 - Standard Network	нмо	Gold	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010125	UPMC Advantage Silver \$1,500/\$75 - Standard Network	нмо	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022		Clearfield, Crawford
62560PA0010126	UPMC Advantage Silver \$6,800/\$0 - Standard Network	нмо	Silver	On/Off	IND HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO-2022	1,5	Clearfield, Crawford

Company Name UPMC Health Coverage, Inc.

Market Individual

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 1

	02-01-2021 Number of Covered Live	1,252	0			
				On/Off		
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Crawford	Clarion
62560PA0010116	UPMC Advantage Gold \$1,000/\$10 - Standard Network	HMO	Gold	On/Off	\$356.64	
62560PA0010117	UPMC Advantage Silver \$3,500/\$40 - Standard Network	HMO	Silver	On/Off	\$412.07	
62560PA0010118	UPMC Advantage Silver \$3,000/\$50 - Standard Network	HMO	Silver	Off	\$310.39	
62560PA0010120	UPMC Advantage Silver HSA \$3,100/\$0 - Standard Network	HMO	Silver	Off	\$298.12	
62560PA0010122	UPMC Advantage Bronze \$6,700/\$0 - Standard Network	HMO	Bronze	On/Off	\$247.70	
62560PA0010123	UPMC Advantage Catastrophic \$8,700/\$0 - Standard Network	HMO	Catastrophic	On/Off	\$234.16	
62560PA0010124	UPMC Advantage Gold HSA \$3,100/\$0 - Standard Network	HMO	Gold	On/Off	\$311.05	
62560PA0010125	UPMC Advantage Silver \$1,500/\$75 - Standard Network	HMO	Silver	On/Off	\$413.53	
62560PA0010126	UPMC Advantage Silver \$6,800/\$0 - Standard Network	HMO	Silver	On/Off	\$431.13	

						RATING AF	REA 2		RATING ARI	A 3			
46	0	0	0	0	0	0	0	0	0	0	0	0	0
Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne

RATING	i AREA 4
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0	0	0	0	0	0	0	0	ľ	0	0	0	0	0	0
Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming		Allegheny	Armstrong	Beaver	Butler	Fayette	Greene

RATING AREA 5

				KATING AR	EA 5						I	KATING AR
6	0	0	0	0	0	1,592	7	0	9	0		42
Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset		Centre
						\$356.64		-				
						\$412.07						
						\$310.39						
						\$298.12						
						\$247.70						
						\$234.16						
						\$311.05						
						\$413.53						
						\$431.13						

RATING AR

EA 6

RATING AREA 7

0	0	0	0	0	0	0	0	0	0	0	0	0
Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York

RATIN	IG A	REA	8
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RATING AREA 9

0	0	0	0	0	0	0	0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

4	В	С	D	F	F	G	Н		1	К	· •	_	м	N	0	-	P	Q	R		c I	Т
. É	Unified Rate Review v5.3	, c	b	L	1	9			,			_				_				a a.		
1	Onnieu Rate Review V3.5										d a product t										<i>ft</i> + Р.	
2								_			d a plan to V						Add Plan	button (or Ctrl + S	hift + L.		
3 4 5	Company Legal Name:	UPMC Health Coverage Inc.						State:	PA	To va	lidate, select	t the Val	idate butt	ton or Ct	rl + Shift ·	+ 1.						
4	HIOS Issuer ID:	62560						Market:	Individual	To fin	alize, select t	the Fina	lize butto	n or Ctrl	+ Shift + I	F.						
		1/1/2022																				
6	Effective Date of Nate change(s).	1,1,1,1011																				
7																			-			
8	Market Level Calculations (Same for all	Plans)																				
9																						
10																						
11	Section I: Experience Period Data																					
12	Experience Period:		1/1/2020		12/31/2020																	
3				Total	PMPM	7																
4	Allowed Claims			\$615.12																		
5	Reinsurance			\$0.00	\$0.00																	
Ó	Incurred Claims in Experience Period			\$162.26	\$4.51																	
/	Risk Adjustment			-\$7,690.52	-\$213.63																	
18	Experience Period Premium Experience Period Member Months			\$10,914.84	\$303.19	4																
19	Experience Period Member Months			36]																
20	Soction III Projections																					
21	Section II: Projections	I	¥	1 Trend	Mara d	2 Trend	1	1														
9 10 11 12 13 14 15 16 17 18 19 20 21 22			fear	Lirend	tear a	z Trend																
	Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	Trended EHB Allowed Claims PMPM															
23 24 25 26 27 28 29 33 34 33 34 33 34 33 34 35 36 37 38 39 40 41 42 44 44 45 46 47 48 49	Inpatient Hospital	\$0.00	1.093	1.007	1.093		\$0.00	1														
15	Outpatient Hospital	\$0.00	1.046		1.046																	
26	Professional	\$16.10	1.040	0.995	1.040		\$16.49															
7	Other Medical	\$0.00	1.087	0.966	1.087		\$0.00															
28	Capitation	\$0.00	1.000		1.000		\$0.00															
29	Prescription Drug	\$0.99	1.123		1.123																	
30	Total	\$17.09				•	\$17.64	1														
31	· · · · ·							-														
2	Morbidity Adjustment				0.999	1																
3	Demographic Shift				1.000																	
4	Plan Design Changes				1.000																	
5	Other				1.383																	
6	Adjusted Trended EHB Allowed Claims P	PMPM for	1/1/2022		\$24.37	·]																
7																						
ł	Manual EHB Allowed Claims PMPM				\$772.96																	
4	Applied Credibility %				0.00%																	
U																						
						Projected Period Totals	1															
	Projected Index Rate for		1/1/2022		\$772.96																	
	Reinsurance				\$46.35																	
	Risk Adjustment Payment/Charge				-\$24.52																	
-	Exchange User Fees				2.56%																	
	Market Adjusted Index Rate				\$770.86	\$27,344,092.12	1															
	Designed address has been been				35,472	1																
	Projected Member Months				35,472	4																
2																						
1	Information Not Releasable to the Pub	blic Unless Authorized by Law	 This information has not been pu 	blically disclosed and may be privileg			t be disseminated, distributed, or	copied to p	ersons not author	rized to rec	eive the info	rmation	. Unauth	orized di	sclosure r	may res	ult in pro	secution				
					to the full	extent of the law.																

Product-Plan Data Collection

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L. Company Legal Name: UPMC Health Coverage Inc. State: PA To validate, select the Validate button or Ctrl + Shift + I. 62560 Individual To finalize, select the Finalize button or Ctrl + Shift + F. HIOS Issuer ID: Market: Effective Date of Rate Change(s): 1/1/2022 To remove a praduct, navigate to the corresponding Product Name/Praduct ID field and select the Remove Praduct 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 Individual HMO Individual HMO 62560PA003 1.1 Product Name 1.2 Product ID 62560PA001 1.3 Plan Name Silver HSA Silver \$0/\$85 - Bronze \$6,700/\$0 Catastrophic Gold HSA Silver \$1,500/\$75 Silver \$6,800/\$0 -1.4 Plan ID (Standard Component ID) 1.5 Metal Bronz 1.6 AV Metal Value 1.7 Plan Category 0.683 0.812 0.719 0.720 0.705 0.714 0.617 0.611 0.765 0.719 0.620 0.715 Renewir HM Renewing HMC Renewin HM Rene Renewin HM 1.8 Plan Type 1.9 Exchange Plan? HM HM HM HM 1.10 Effective Date of Proposed Rates 1.11 Cumulative Rate Change % (over 12 mos prior) 1.12 Product Rate Increase % 0.00% 0.99% 5.66% 2.429 2.43% 0.00 2.52% 0.00% 1.13 Submission Level Rate Increase % ksheet 1 Totals Section II: Experience Period and Current Plan Level Information 2.1 Plan ID (Standard Component ID) 2.2 Allowed Claims \$615 2.3 Reinsurance \$0 2.4 Member Cost Sharing \$453 \$453 2.5 Cost Sharing Reduction \$0 \$0 \$162 2.6 Incurred Claims \$162 \$0 ŚC \$0 SC \$162 2.7 Risk Adjustment Transfer Amount -\$7.69 -\$7.691 \$n Śr -\$7.691 \$10,915 \$10,915 \$0 \$0 \$0 \$ \$0 2.9 Experience Period Member Months 36 2.10 Current Enrollment 2.11 Current Premium PMPM 2,954 \$0.00 \$832.94 \$552.82 \$485.93 \$0.00 \$708.19 \$828.34 \$546.63 \$787.46 \$565.62 \$0.00 2.12 Loss Ratio 5.03% #DIV/0 #DIV/01 #DIV/0! #DIV #DIV/0 #DIV/0 #DIV/01 #DIV/ #DIV/0! #DIV/0 #DIV/C 5.03% Per Member Per Month 2.13 Allowed Claims \$17.09 \$17.09 #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/01 #DIV/0! #DIV/01 #DIV/0 #DIV/0! #DIV/0! #DIV/0! 2.14 Reinsurance \$0.00 #DIV/0! #DIV/01 #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/01 #DIV/0! #DIV/01 #DIV/0! #DIV/0! \$0.00 2.15 Member Cost Sharing \$12.58 #DIV/0! #DIV/0! #DIV/0! #DIV/0 #DIV/01 #DIV/01 #DIV/0! #DIV/01 #DIV/01 #DIV/0 #DIV/0 #DIV/01 #DIV/0! #DIV/0! #DIV/0! #DIV/0! \$12.58 \$0.00 2.16 Cost Sharing Reduction \$0.00 #DIV/0! #DIV/0! #DIV/0! #DIV/0! #DIV/0! 2.17 Incurred Claims 2.18 Risk Adjustment Transfer Amoun \$4.51 #DIV/0 #DIV/0 #DIV/0! #DIV/ #DIV/0 #DIV/01 #DIV/0 #DIV/ #DIV/0! #DIV/0 #DIV/0 \$4.51 #DIV/C #DIV/0 #DIV/ #DIV/ #DIV/ #DIV/0 #DIV/0 #DIV #DIV/C #DIV/ #DIV/C 2.19 Premium \$303.19 #DIV/0! #DIV/01 #DIV/0! #DIV/0! #DIV/01 #DIV/01 #DIV/01 #DIV/0! #DIV/01 #DIV/0! #DIV/0! \$303.19 Section III: Plan Adjustment Factors 3.1 Plan ID (Standard Component ID) 3.2 Market Adjusted Index Rate \$770.86 0.9176 0.6615 3.3 AV and Cost Sharing Design of Plan 0.6887 3.4 Provider Network Adjustment 1.0000 1.0000 1.0000 1.0000 1.0000 1.0000 1.000 1.0000 1.0000 1.0000 1.0000 0.0000 3.5 Benefits in Addition to EHB 1.001 1.0017 1.0017 1.001 1.0017 1.0017 1.0017 1.0017 1.0017 1.001 1.0017 Administrative Costs 3.6 0.00% Administrative Expense 9.63% 9.639 9.63% 9.639 9.63% 9.63% 9.63% 9.63% 9.63% 9.639 9.639 Taxes and Fees 3.7 0.079 3.8 Profit & Risk Load 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 3.9 Catastrophic Adjustmen 1.000 1.0000 1.0000 1.000 1.000 1.0000 1.000 1.000 1.0000 1.0000 1.0000 0.0000 3.10 Plan Adjusted Index Rate \$781.84 \$565.66 \$784.66 \$444.32 \$676.66 \$588.92 \$784.66 \$469.97 \$590.20 \$784.66 \$818.01

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

3.11 Age Calibration Factor 3.12 Geographic Calibration Factor 3.13 Tobacco Calibration Factor 1.0359 0.9982 0.998 \$428.08 3.14 Calibrated Plan Adjusted Index Rate \$369.16 \$426.54 \$321.29 \$308.60 \$428.08 \$256.40 \$242.40 \$321.99 \$428.08 \$446.27 \$0.00 Costion IV: Designated Dian Louis Information

Section IV: Projected Plan Level Information													
4.1 Plan ID (Standard Component ID)	Total	62560PA0010116	62560PA0010117	62560PA0010118	62560PA0010119	62560PA0010120	62560PA0010121	62560PA0010122	62560PA0010123	62560PA0010124	62560PA0010125	62560PA0010126	62560PA0030003
4.2 Allowed Claims	\$27,466,419	\$10,438,990	\$3,476,470	\$2,289,266	\$0	\$443,203	\$0	\$4,178,542	\$17,151	\$196,830	\$6,406,158	\$19,808	\$0
4.3 Reinsurance	\$1,279,786	\$487,063	\$154,561	\$110,834	\$0	\$21,647	\$0	\$209,978	\$866	\$9,525	\$284,445	\$866	\$0
4.4 Member Cost Sharing	\$7,529,346	\$2,166,917	\$990,437	\$651,036	\$0	\$135,887	\$0	\$1,701,771	\$7,496	\$55,745	\$1,814,821	\$5,237	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$18,657,286	\$7,785,010	\$2,331,472	\$1,527,397	\$0	\$285,668	\$0	\$2,266,792	\$8,790	\$131,561	\$4,306,891	\$13,706	\$0
4.7 Risk Adjustment Transfer Amount	-\$677,153	-\$257,712	-\$81,781	-\$58,644	\$0	-\$11,454	\$0	-\$111,103	-\$458	-\$5,040	-\$150,504	-\$458	\$0
4.8 Premium	\$23,742,342	\$9,135,957	\$3,349,704	\$1,809,317	\$0	\$339,410	\$0	\$2,735,429	\$10,664	\$155,820	\$6,186,409	\$19,634	\$0
4.9 Projected Member Months	35,472	13,500	4,284	3,072	0	600	0	5,820	24	264	7,884	24	0
4.10 Loss Ratio	80.89%	87.69%	71.34%	87.25%	#DIV/0!	87.11%	#DIV/0!	86.38%	86.12%	87.25%	71.35%	71.47%	#DIV/0!
Per Member Per Month													
4.11 Allowed Claims	\$774.31	\$773.26	\$811.50	\$745.20	#DIV/0!	\$738.67	#DIV/0!	\$717.96	\$714.63	\$745.57	\$812.55	\$825.35	#DIV/01
4.12 Reinsurance	\$36.08	\$36.08	\$36.08	\$36.08	#DIV/0!	\$36.08	#DIV/0!	\$36.08	\$36.08	\$36.08	\$36.08	\$36.08	#DIV/0!
4.13 Member Cost Sharing	\$212.26	\$160.51	\$231.19	\$211.93	#DIV/0!	\$226.48	#DIV/0!	\$292.40	\$312.32	\$211.15	\$230.19	\$218.21	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
4.15 Incurred Claims	\$525.97	\$576.67	\$544.23	\$497.20	#DIV/0!	\$476.11	#DIV/0!	\$389.48	\$366.23	\$498.34	\$546.28	\$571.07	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$19.09	-\$19.09	-\$19.09	-\$19.09	#DIV/0!	-\$19.09	#DIV/01	-\$19.09	-\$19.09	-\$19.09	-\$19.09	-\$19.09	#DIV/0!
4.17 Premium	\$669.33	\$676.74	\$781.91	\$588.97	#DIV/0!	\$565.68	#DIV/0!	\$470.00	\$444.32	\$590.23	\$784.68	\$818.07	#DIV/01

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9660
Rating Area 5	0.9660

RFJ Part II – Consumer Friendly Justification

Individual Exchange HMO Rate Filing

The rate change for UPMC Health Coverage Individual plans is 2.51% for 2022. Rate change drivers include the following: Increasing cost and utilization of medical trends.

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 2,954. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is -0.50% to 8.04%.

Financial Experience of the Product

Premiums	\$ 10,915
Claims	\$ 162
Administrative expenses	\$ 1 <i>,</i> 957
Taxes & fees	\$ 409
Company made (after taxes)	\$ 8,387

Changes in Medical Service Costs

Cost and utilization increases are expected to increase by approximately 6.30% for 2022.

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

No major changes in administrative costs are anticipated. A profit margin of 0% is anticipated for 2022.

RFJ Part III: Actuarial Memorandum

General Information

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

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

Company Identifying Information: Company Legal Name: UPMC Health Coverage, Inc. NAIC #: 15451 State: PA HIOS Issuer ID: 62560 Market: Individual Exchange: On and Off Exchange Products: HMO Effective Date: 1/1/2022

Filing Information: Rate Filing SERFF Tracking #: UPMC-132801380 Form Filing SERFF Tracking #: UPMC-132820850, UPMC-132820832 Binder SERFF Tracking #: UPMC-PA22-125107506

Rate History:

Historical rate increases for the captioned company and market are presented in the table below.

SERFF Tracking #	Year	Rate Change
UPMC-129629050	2014	0.0%
UPMC-129640573	2015	0.0%
UPMC-130072609	2016	0.0%
UPMC-130536761	2017	9.3%
UPMC-131034852	2018	-8.3%
UPMC-131496004	2019	12.1%
UPMC-131943282	2020	2.2%
UPMC-132364646	2021	N/A*

*structure of Table 10 leads to DIV/0 error in cell AC15 for 2021 filing

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

The proposed rate increase calculated for HMO products in section I, worksheet 2 of the URRT is 2.5%

The major reasons for the increase include the following:

• Increasing cost and utilization trends

Market Experience

Single Risk Pool

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

Experience Period Premium and Claims

<u>Paid Through Date:</u> The reported claims during the experience period have a paid through date of February 2021.

<u>Current Date:</u> Current enrollment and premium data is reported as of February 15, 2021.

Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2020 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2020 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2021. Allowed medical, pharmacy, and pediatric vision claims are pulled directly from our data warehouse. Pediatric dental claims were administered and paid by Dominion Dental during the experience period. We received a separate report from Dominion with the claim detail. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire block of ACA-related Individual business. The lower-than-expected factor for January 2020 can be attributed to a catasrophic claim that has not yet been paid. Because two months run-out is available the impact of IBNR is minimal.

Month	Completion Factor
1/1/2020	0.9940
2/1/2020	0.9999
3/1/2020	0.9998
4/1/2020	0.9996
5/1/2020	0.9991
6/1/2020	0.9979
7/1/2020	0.9973
8/1/2020	0.9879
9/1/2020	0.9927
10/1/2020	0.9882
11/1/2020	0.9775
12/1/2020	0.9486

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They are mapped into the categories in the URRT as follows:

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

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category. Pediatric dental claims were paid for via capitation during the experience period, but this will no longer be the case beginning with the 2022 plan year when they will be administered and paid by UPMC. Because of this change, pediatric dental claims have been mapped into the Other Medical category within the URRT.

Projection Factors

Trend Factors (cost/utilization):

The overall annual trend used in rate development is 6.30%. Historical allowed claims for our Individual block of ACA-compliant business were used to develop year-over-year trend factors for use in the projected rates. The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please

see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data for calendar year 2020 in this exhibit was adjusted to remove the effects of COVID-19 using the methodology described in the paragraph below addressing the Change in Other adjustment.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:

For 2022, the Pennsylvania Insurance Department has mandated that an adjustment factor of 0.999 is applied to the index rate to reflect the morbidity impact of the state-based reinsurance program in the Individual market. It has also been mandated that the Individual Adjustment factor of 1.01 be applied to the index rate to reflect current uncertainty surrounding the market in 2022 due to the repeal of the Individual Mandate. An additional load of 0.990 has been applied within the overall morbidity adjustment. This load accounts for healthier members that will move into the single risk pool as a result of the expanded subsidization offered under the American Rescue Plan Act.

Changes in Benefits:

No changes were made to the PA EHB Benchmark plan for 2022, so no adjustments were necessary.

Changes in Demographics:

The average age for our experience period Individual risk pool was 45.5 with an average premium factor of 1.90. This is identical to our 2021 experience so far with age 45.5 and premium factor 1.90. The lack of change in factors suggests that the insured population is stable, and no additional adjustment for demographics was deemed necessary.

Other Adjustments:

An adjustment factor of 1.285 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage was only offered in Crawford and Clearfield counties beginning in 2021, which is not reflected in the experience data. This adjustment factor is used to bring the experience data in line with the characteristics of the provider network included in these counties in 2022. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 1.076 has been applied to the index rate in the Change for Other category. This adjustment removes the effects of COVID-19 from the experience period data, bringing the Index Rate of Projection Period in line with expected claims experience for 2022. This factor was derived by determining the ratio of the Index Rate of Experience Period including COVID-19 medical claims adjustments to the Index Rate of Experience Period calculated using the raw, unadjusted data. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Claims values included in the calculation of the former of these index rates have been adjusted at the medical service category level (no adjustments were applied to pharmacy claims). These service-level adjustments were developed by using trended and seasonality-adjusted 2019 ACA medical claims experience as a baseline for expected 2020 claims experience excluding the effects of COVID-19 and comparing this projected experience to actual claims experience from 2020.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

The equivalent experience period data for UPMC Health Options, Inc. Individual single risk pool product was used. It represents the same risk pool as UPMC Health Coverage, Inc. and has a large member month count of over 1,440,422. Therefore, it has been deemed credible to use.

Adjustments Made to the Data:

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

Inclusion of Capitation Payments:

As mentioned above in the Benefit Categories section, pediatric dental claims were paid for via capitation during the experience period, but this will no longer be the case beginning with the 2022 plan year when they will be administered and paid by UPMC.

Credibility of Experience

The very limited experience period enrollment of 36 member months requires 0% credibility to be used for the experience period data, as was implemented in prior filings by this company.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. As discussed above, the manual rate is developed using fully-credible experience period EHB claims data from ACA-related Individual business under the UPMC Health Options legal entity. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by applying two years of 6.30% annual trend to the experience period manual rate. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of \$772.96 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Claims for routine foot care and acupuncture were not included in the calculation of the index rates despite being covered during the experience period since they are classified as non-EHBs.

Paid to Allowed Ratio

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

Development of the Market Adjusted Index Rate

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

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment was estimated to be a payment of \$7,691 per the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year published by CMS on June 30, 2021, which translates to a PMPM of \$213.63. No data for the Transitional Reinsurance Program under PPACA has been included as this program expired at the end of 2016.

Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be a payment of \$19.09, which is displayed in Table 5 and is based on the risk profile of the underlying manual population. The value entered in section II, worksheet 1 of the URRT was \$24.52 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

Exchange User Fees:

The member-weighted average of a 3.0% Marketplace User Fee for Marketplace enrollees combined with 0% for non-Marketplace enrollees calculates to 2.3%. This load is developed based on fees from on-exchange policies, but is spread over all policies uniformly. This translates to a PMPM of \$15.35, which was entered as a positive value in Table 5 since the calculation adds this value. The effect for this adjustment is an increase in premium as additional revenue will be required to cover the anticipated payment. Since the URRT requires the exchange user fee to be listed on an "allowed" basis, the final value included in the URRT was calculated by first taking exchange user fee PMPM of \$15.35 divided by the paid-to-allowed ratio to derive the "allowed" exchange user fee PMPM. This value was then divided by the market adjusted index rate to arrive at the final value of 2.6%.

Estimated Reinsurance Recoveries PMPM:

The index rate was further adjusted by accounting for estimated recoveries from the state-based reinsurance program. Estimated recoveries applied in Table 5 and section II, worksheet 1 of the URRT were \$36.08 PMPM and \$46.35 PMPM, respectively. The value entered in the URRT is different since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original PMPM divided by the Paid to Allowed Average Factor. These values were entered as positive values in Table 5 and the URRT since the calculation subtracts these values. The effect for this adjustment is a decrease in premium as less revenue will be required due to the anticipated recovery.

The estimated recovery of \$36.08 PMPM was derived using data entered into tabs II.a and II.b of the PA Actuarial Memorandum exhibits. Data entered into tab II.a matches the manual experience period data

described in the sections above. Tab II.b was populated by referencing the same source of experience captured in tab II.a, but the member-level incurred claims were trended forward two years to the projection period and adjusted to remove the effects of COVID-19 before allocating the data to each bin within the continuance table. Annual claims trends of 6.30% and a COVID-19 adjustment factor of 1.076 were applied to estimate the projected member-level claims used to populate tab II.b.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative costs of 9.6% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

Profit & Risk Margin:

The projected profit margin for this company has been decreased from 2% in 2021 to 0% in 2022. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2022. This load accounts for the projected Federal Income Tax in 2022. Please note that the Risk Adjustment Administration Fee of \$0.25 PMPM and the projected PCORI Fee of \$0.22 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2022 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fullyinsured commercial block of business. This model calculates an AV for a given plan by first trending 2019 allowed claims data forward three years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)

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

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.35 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2022 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Since only one network is included in this filing, no network adjustments were deemed necessary for 2022.

Catastrophic Eligibility

No adjustments were made for catastrophic plans. Current enrollment is minimal and not credible.

Non-Funding of CSR Adjustment

To account for the elimination of funding for cost-share reduction subsidies, the Pennsylvania Insurance Department has mandated the rates for all silver plans offered both on and off the Federal Marketplace be increased by a factor of 1.22 in Table 10 of the Actuarial Memorandum Rate Exhibits. Several off-exchange only silver plans have been included for 2022 to minimize disruption to non-subsidized members enrolled in silver plans.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Individual population with the prescribed HHS Age Factors for 2022. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Individual business, the average age factor is 1.900 and average age was 45.5 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.997, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.895. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2022. The table below summarizes changes in these factors:

Region	2021	2022
1	0.95	0.97
5	0.95	0.97

The calibration factor of 0.965 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:

The average tobacco factor was calculated using projected membership, which is assumed to have the same split for tobacco status as current membership. The member-weighted average of a 2.5% load applied for enrollees who qualify as tobacco users combined with a 0% load for non-tobacco users yields an average tobacco factor of 1.002. The derivation of this factor is shown below.

Tobacco Status	Feb 2021 Enrollment Split	Tobacco Factor	Calibration Factor
Non-User	92.7%	1.000	0.927
User	7.3%	1.025	0.075
Total	100.0%		1.002

Consumer Adjusted Premium Rate Development

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2022 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 82.2%, as shown in Exhibit 1 of the Supporting Exhibits.

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

As shown in Exhibit 2, many differences exist between the actual and pricing loss ratios due to the extremely low population that was covered under the captioned company during this timespan.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2022 HHS AV Calculator.

Membership Projections

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

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2022 plan, where applicable.

Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that a terminated plan has entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. This particular plan was terminated prior to 2021 but has experience in 2020 and therefore must be included in the URRT.

Effective Rate Review Information

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

List of Supporting Exhibits

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

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Change in Network Factor
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Derivation of Change in Other Factor
- Exhibit 9: Derivation of Agent/Broker Fees and Commissions
- Exhibit 10: Enrollment Data from January May 2021
- Exhibit 11: Historical Actual & Projected Claims Data
- Exhibit 12: Historical & Projected Financial Gains/Losses

Actuarial Certification

I, **Example 1**, am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.
- The projected Index Rate is:
- a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
- b. Developed in compliance with the applicable Actuarial Standards of Practice
- c. Reasonable in relation to the benefits provided and the population anticipated to be covered
- d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.



9/17/2021 Date

	If you are not in a community ratir	tate, select Family-Tier Rates under Rating Methong state, select Age-Based Rates under Rating M	ethod and provide an Individual Rate fo	r every age band.	
HIOS Issuer	To add a new sheet, press the Ac	Tobacco User, you must give a rate for Tobacco Id Sheet button, or Ctrl + Shift + H. All plans must			
Rate Effective Da Rate Expiration Da	te* 1/1/2022				
•	od* Age-Based Rates				
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Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Select if Tobacco use of subscriber is used to	Required: elect the age of a subscriber eligible for the Er rate	Required: ter the rate of an Individual Non-Tobacco or E No Preference enrollee on a plan	Required: nter the rate of an Individual tobacco on a plan
	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	272.83 297.08	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17	297.08 306.35 315.63	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18	325.61 335.60	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	345.94 356.64	
	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	356.64 356.64	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	356.64 358.07	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	365.20 373.76	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	387.67 399.08	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	404.79 413.35	
62560PA00101	16 Rating Area 1 16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33 34	421.91 427.25 432.96	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35 36	432.30 435.81 438.67	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 37 38	436.07 441.52 444.37	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39 40	455.79	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41 42	464.35 472.55	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 44	483.96 498.23	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	514.99 534.96	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	557.43 583.11	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	608.43 636.96	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	665.13 696.16	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54 55	727.55 761.43 705.21	
62560PA00101	16 Rating Area 1 16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57	795.31 832.04 869.13	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	908.72 928.33	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	967.92 1002.16	
62560PA00101	16 Rating Area 1 16 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	1024.63 1052.80	
	16 Rating Area 1 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	1069.92 272.83	
	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	297.08 306.35	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	315.63 325.61	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20 21	335.60 345.94	
62560PA00101	16 Rating Area 5 16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22 23	356.64 356.64 356.64	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25	356.64	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	365.20 373.76	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	387.67 399.08	
	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	404.79 413.35	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	421.91 427.25	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	432.96 435.81	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	438.67 441.52	
62560PA00101	16 Rating Area 5 16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39 40	444.37 450.08 455.79	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41	464.35	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	483.96 498.23	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	514.99 534.96	
	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	557.43 583.11	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	608.43 636.96	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	665.13 696.16	
62560PA00101	16 Rating Area 5 16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54 55	727.55 761.43 795.31	
62560PA00101	16 Rating Area 5 16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56 57	795.31 832.04 869.13	
62560PA00101	16 Rating Area 5 16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	908.72 928.33	
62560PA00101	16 Rating Area 5 16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	928.33 967.92 1002.16	
62560PA00101	16 Rating Area 5 16 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	1024.63 1052.80	
62560PA00101 62560PA00101	16 Rating Area 5 17 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	1069.92 315.23	
62560PA00101 62560PA00101	17 Rating Area 1 17 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	343.25 353.97	
62560PA00101	17 Rating Area 1 17 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	364.68 376.22	
62560PA00101	17 Rating Area 1 17 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	387.76 399.71	
	17 Rating Area 1 17 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22 23	412.07 412.07 412.07	

	-		440.07	100.07
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1 62560PA0001117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25 26	412.07	424.06
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	20	421.96	i 442.65
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	27	431.85	
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	28	447.92	
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 29 30	447.32 461.11 467.70	472.63
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31	477.59	489.53
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	493.66	506.00
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	503.55 506.85	516.14
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	37	510.14	522.90
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	38	513.44	
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	39	520.03	533.03
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	40	526.63	
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	41	536.52	549.93
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	42	545.99	
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	43	559.18	590.05
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	44	575.66	
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	45	595.03	633.56
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	46	618.11	
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	47	644.07	690.58
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	48	673.73	
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50 51	702.99 735.96	5 754.36
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	51	768.51	824.47
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	52	804.36	
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	53	840.62	
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54 55	879.77	901.76
62560PA0010117 Rating Area 1 62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	961.36	985.39
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	58	1049.95	i 1076.20
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	59	1072.62	
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	60	1118.36	5 1146.32
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	61	1157.92	2 1186.86
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	62	1183.88	1246.84
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	63	1216.43	
62560PA0010117 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1236.21	315.23
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	315.23	
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	343.25 353.97 364.68	353.97
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	17	364.68	376.22
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	18	376.22	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	19	387.76	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	19	387.76	399.71
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	20	399.71	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	21	412.07	
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	412.07	422.37
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24	412.07 413.72	422.37
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	26	421.96	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	27	431.85	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	28	447.92	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	29	461.11	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	30	467.70	489.53
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	31	477.59	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	32	487.48	506.00
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	33	493.66	
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5 62560PA0040117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35 36	500.25 503.55	516.14
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	38	506.85	522.90
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	37	510.14	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	38	513.44	
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39 40	520.03 526.63	533.03
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41	536.52	2 549.93
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	43	559.18	573.16
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	44	575.66	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	45	595.03	633.56
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	46	618.11	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	47	644.07	690.58
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	48	673.73	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	49	702.99	5 754.36
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	50	735.96	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	51	768.51	824.47
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	52	804.36	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	53	840.62	
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54 55	879.77 918.92	901.76
62560PA0010117 Rating Area 5 62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	961.36	985.39
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	58	1049.95	i 1076.20
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	59	1072.62	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	60	1118.36	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	61	1157.92	
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	62	1183.88	1213.47
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	63	1216.43	1246.84
62560PA0010117 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1236.21	237.45
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	237.45	
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16 17	258.55 266.63 274.70	266.63
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	17	274.70	283.39
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	18	283.39	
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	19	292.08	
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	301.08 310.39	301.08
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22 23	310.39	318.15
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25	310.39 310.39 311.63	318.15
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	26	317.84	325.79
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	27	325.29	333.42
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	28	337.39	356.01
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	29	347.33	
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	30	352.29	368.74
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	31	359.74	
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	367.19 371.85	i 381.14
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	376.81 379.30 381.79	388.78
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	36	381.78	393.87
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	37	384.26	
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	38	386.75	
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	38	386.75	401.50
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	39	391.71	
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	40	396.68	
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41 42	404.13	414.23
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43 44	411.27 421.20 433.61	431.73
62560PA0010118 Rating Area 1 62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45 46	43.01 448.20 465.59	459.41
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	47	485.14	497.27
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	48	507.49	
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	49	529.53	542.76
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	50	554.36	
62560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco User	51	578.88	

6 6 6 6	2560PA0010118 Rating Area 1 2560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco	User	53 633.20	
6 6	2560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	54 662.68 55 692.17	679.25
	2560PA0010118 Rating Area 1 2560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	56 724.14 57 756.42	42.24
6	2560PA0010118 Rating Area 1 2560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	58 790.87 59 807.95	5 828.14
6	2560PA0010118 Rating Area 1 2560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	60 842.40 61 872.20 62 891.75	894.00
6	2560PA0010118 Rating Area 1 2560PA0010118 Rating Area 1 2560PA0010118 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	63 916.27	939.18
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 0-		5 237.4
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	16 266.63 17 274.70	3 266.63
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	18 283.39 19 292.08	283.39
6	i2560PA0010118 Rating Area 5 i2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	20 301.08 21 310.39	318.1
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	22 310.39 23 310.39	318.1
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	24 310.39 25 311.63 26 317.84	3 319.42
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	26 317.84 27 325.29 28 337.39	333.42
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	29 347.33 30 352.29	3 356.0
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	31 359.74 32 367.19	368.74
	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	33 371.85 34 376.81	
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	35 379.30 36 381.78	3 391.3
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	37 384.26 38 386.75	396.4
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	39 391.71 40 396.68 41 404.13	3 406.6
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	41 404.13 42 411.27 43 421.20	421.5
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	44 433.61 45 448.20	444.4
6	22560PA0010118 Rating Area 5 22560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User	46 465.59 47 485.14	9 477.2
6	2560PA0010118 Rating Area 5 22560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	48 507.49 49 529.53	542.76
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	50 554.36 51 578.88	3 593.3
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	52 605.88 53 633.20	649.03
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	54 662.68 55 692.17 56 724.14	709.4
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	57 756.42 58 790.87	2 775.3
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	59 807.95 60 842.40	5 828.1
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		61 872.20 62 891.75	894.0
6	2560PA0010118 Rating Area 5 2560PA0010118 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 64 and ov		954.4
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	15 248.33	3 248.33
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	16 256.09 17 263.84 18 272.18	263.84
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	19 280.53 20 289.18	3 280.53
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	21 298.12 22 298.12	2 305.5
	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		23 298.12 24 298.12	
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	25 299.31 26 305.27	312.9
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	27 312.43 28 324.06	332.1
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	29 333.60 30 338.37 31 345.52	346.8
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	343.32 32 352.68 33 357.15	3 361.4
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	34 361.92 35 364.30	2 370.9
6	22560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User	36 366.69 37 369.07	375.8
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	38 371.46 39 376.23	3 385.6
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1 2560PA0010120 Bating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	40 381.00 41 388.15 42 305.01	5 397.8
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	42 395.01 43 404.55 44 416.47	5 414.6
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	44 416.47 45 430.49 46 447.18	9 441.2
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	47 465.96 48 487.43	6 477.6
6 6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User	49 508.59 50 532.44	9 521.3 I 545.7
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco	User	51 555.99 52 581.93	3 596.4
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	53 608.16 54 636.49	652.4
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	55 664.81 56 695.51 57 726.52	712.9
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	57 720.32 58 759.61 59 776.01	778.6
6	22560PA0010120 Rating Area 1 22560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User	60 809.10 61 837.72	829.3 858.6
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	62 856.50 63 880.05) 877.9 5 902.0
6	2560PA0010120 Rating Area 1 2560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 0-	14 228.06	3 228.0
6	2560PA0010120 Rating Area 5 2560PA0010120 Rating Area 5 2560PA0010120 Pating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	15 248.33 16 256.09	256.0
6	2560PA0010120 Rating Area 5 2560PA0010120 Rating Area 5 2560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	17 263.84 18 272.18 19 280.53	3 272.1
6	2560PA0010120 Rating Area 5 2560PA0010120 Rating Area 5 2560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	280.53 20 289.18 21 298.12	3 289.1
6	22560PA0010120 Rating Area 5 22560PA0010120 Rating Area 5 22560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	22 298.12 23 298.12	2 305.5
6 6	2560PA0010120 Rating Area 5 2560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User Jser	24 298.12 25 299.31	2 305.5 306.8
F	2560PA0010120 Rating Area 5 2560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	26 305.27 27 312.43 28 324.06	3 320.24

	Tobacco User/Non-Tobacco User	00	000.0	0
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	29	333.6	7 346.83
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	30	338.3	
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	31	345.5	
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32	352.6 357.1	8 361.49
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	34	361.9	
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	35	364.3	
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	36	366.6	7 378.30
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	37	369.0	
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	371.4 376.2	3 385.63
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	381.0 388.1	5 397.86
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	42	395.0	5 414.66
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	43	404.5	
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	44	416.4	
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45 46	410.4 430.4 447.1	9 441.25
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	465.9	6 477.61
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49	508.5	9 521.31
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	51	555.9	
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	52	581.9	
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	53	608.1	9 652.40
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	54	636.4	
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	664.8 695.5	1 712.90
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	57	726.5	1 778.60
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	58	759.6	
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	59	776.0	
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	809.1 837.7	0 829.33
62560PA0010120 Rating Area 5 62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62	856.5	0 877.91
62560PA0010120 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	894.3	6 916.72
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	189.4	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	15	206.3	3 206.33
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	16	212.7	7 212.77
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	17	219.2	1 219.21
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	18	226.1	5 226.15
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	19	233.0	7 240.27
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	20	240.2	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	21	247.7	0 253.89
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	22	247.7	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	23	247.7	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	23	247.7	0 253.89
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	24	247.7	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	25	248.6	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	25	248.6	4 259.99
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	26	253.6	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	27	259.5	
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28	269.2 277.1	5 275.98
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30	281.1 287.0	4 288.17
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	32	293.0	3 300.35
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	33	296.7	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	34	300.7	9 310.26
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	35	302.6	
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36	304.6 306.6	5 314.32
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39 40	308.6 312.6	0 320.41
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	316.5 322.5 328.2	1 330.57
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	336.1	3 344.53
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	45	357.6	8 366.62
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	46	371.5	
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	387.1 404.9	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	49	422.5	9 453.45
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	50	442.3	
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51	461.9 483.5	1 495.60
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	53	505.3	4 542.06
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	54	528.8	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	55	552.3	
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	532.3 577.8 603.6	8 592.33
62560PA0010122 Rating Area 1 62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	631.1 644.7	4 646.92
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	60	672.2	6 689.06
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	61	696.0	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	62	711.6	1 749.49
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	63	731.2	
62560PA0010122 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	743.1	9 189.49
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	189.4	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	15	206.3	7 212.77
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	16	212.7	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	17	219.2	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	17	219.2	5 226.15
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	18	226.1	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	19	233.0	
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	233.0 240.2 247.7	7 240.27
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	22	247.7	0 253.89
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	23	247.7	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	24	247.7	0 253.89
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	25	248.6	9 254.91
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	26	253.6	9 266.08
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	27	259.5	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	28	269.2	8 284.11
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	29	277.1	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	30	281.1	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	30	281.1	8 294.26
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	31	287.0	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	32	293.0	
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	293.0 296.7 300.7	4 304.16
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	302.6 304.6	9 310.26
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37	306.6 308.6	5 314.32
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	39	312.6	0 320.41
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	40	316.5	6 324.47
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	41	322.5 328.2	0 336.41
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco Lasr/Nan Tobacco Lasr	43	336.1 346.0	4 354.69
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	45	357.6	5 380.84
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	46	371.5	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	47	387.1	
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48 49	387.1 404.9 422.5	9 415.11
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	49	422.5	9 453.45
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	50	442.3	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	51	461.9	
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52	483.5 505.3	1 495.60
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	54	528.8	4 542.06
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	55	552.3	
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	56	577.8	

62560DA0010122 Pating Area 5	Tobacco Lisor/Non Tobacco Lisor	67	603 64	619 74
62560PA0010122 Rating Area 5 62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58 50	603.64 631.14	618.74 646.92
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	59	644.76	660.88
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	60	672.26	689.06
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	61	696.04	713.44
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	62	711.64	729.43
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	63	731.21	749.49
62560PA0010122 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	743.10	761.68
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15 12	179.13 195.06	179.13 195.06
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	16	201.14	201.14
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	17	207.23	207.23
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	18	213.79	213.79
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	19	220.34	220.34
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	20	227.14	227.14
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	21	234.16	240.01
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	22	234.16	240.01
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	23	234.16	240.01
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	24	234.16	240.01
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	25	235.10	240.97
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	26	239.78	245.77
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	27	245.40	251.53
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	28	254.53	260.90
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	29	262.03	268.58
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	<u> </u>	265.77 271.39	272.42 278.18
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	32	277.01	283.94
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	33	280.52	287.54
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	<u>34</u>	284.27	291.38
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	35	286.14	293.30
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	36	288.02	295.22
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	37	289.89	297.14
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	38	291.76	299.06
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	39	295.51	302.90
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	299.26 304.88	306.74 312.50
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	310.26 317.76	318.02 325.70
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 44 45	317.76 327.12 338.13	335.30 346.58
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46 47	338.13 351.24 365.99	360.02
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	382.85	375.14 392.42
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	49 50	399.48 418.21	409.46
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52 52	436.71 457.08	447.63 468.51
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	53	477.69	489.63
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	54	499.93	512.43
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	55	522.18	535.23
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	56	546.30	559.95
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	57	570.65	584.91
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	58	596.64	611.56
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	59	609.52	624.76
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	60	635.51	651.40
62560PA0010123 Rating Area 1 62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	657.99 672.74	674.44 689.56
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	63	691.24	708.52
62560PA0010123 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	702.48	720.04
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	179.13	179.13
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	15	195.06	195.06
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	16	201.14	201.14
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	17	207.23	207.23
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	18	213.79	213.79
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	19	220.34	220.34
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	227.14 234.16	227.14 240.01
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	22	234.16	240.01
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	23	234.16	240.01
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24	234.16 235.10	240.01 240.97
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	26	239.78	245.77
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	27	245.40	251.53
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28	254.53 262.03	260.90 268.58
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	265.77 271.39	272.42
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	32 33	277.01	283.94
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34	280.52 284.27	287.54 291.38
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	35	286.14	293.30
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	36	288.02	295.22
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	37	289.89	297.14
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	38	291.76	299.06
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	39	295.51	302.90
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	40	299.26	306.74
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	41	304.88	312.50
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	42	310.26	318.02
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	43	317.76	325.70
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	44	327.12	335.30
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	45	338.13	346.58
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	46	351.24	360.02
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	47	365.99	375.14
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	48	382.85	392.42
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	49	399.48	409.46
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	50	418.21	428.67
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	51	436.71	447.63
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	52	457.08	468.51
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	53	477.69	489.63
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	54	499.93	512.43
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	55	522.18	535.23
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	56	546.30	559.95
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	57	570.65	584.91
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	58	596.64	611.56
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	59	609.52	624.76
62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User	60	635.51	651.40
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	657.99 672.74	674.44
62560PA0010123 Rating Area 5 62560PA0010123 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	691.24 702.48	708.52
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14	237.95	237.95
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	267.19 275.28	267.19
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	17	273.28	273.20
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	18	283.99	283.99
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	19	292.70	292.70
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	20	301.72	301.72
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	311.05 311.05 211.05	318.83 318.83
62560PA0010124 Rating Area 1 62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25	311.05 311.05	318.83 318.83
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	25	312.29	320.10
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	26	318.52	326.48
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	27	325.98	334.13
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	28	338.11	346.56
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	29	348.06	356.77
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	30	353.04	361.87
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	31	360.51	369.52
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	32	367.97	377.17
62560PA0010124 Rating Area 1	Tobacco User/Non-Tobacco User	33	372.64	

62560PA0010124 F	Dating Area 1	Tobacco User/Non-Tobacco	lloor	34	977 (387.00
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	34	380.	10 389.6
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	37	385.0	394.7
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	39 40	397.5	52 407.46
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	41	412.1	422.44
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	43 44 45	434.5	54 445.40
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	43	466.5	58 478.24
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	48	508.5	57 521.28
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	50 51	555.5	54 569.42
62560PA0010124 F 62560PA0010124 F	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		52 53	634.5	
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	54	693.6	54 710.98
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	56	758.0	776.98
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	58 59 60	809.6	66 829.90
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	61	874.0	05 895.90
62560PA0010124 F 62560PA0010124 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	63 64 and over	918.2	941.18
62560PA0010124 F 62560PA0010124 F		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		0-14		
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	16 17	275.2	28 275.28
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	18	292.7	292.70
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	20	311.0	318.83
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	22 23 23 24	311.0	318.83
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	24	312.2	29 320.10
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	27	325.9	334.1
62560PA0010124 F 62560PA0010124 F	Rating Area 5 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	29 30	348.0 353.0	06 356.7 04 361.8
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	31 32	367.9	377.1
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	33	377.6	387.00
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	35 36 37	382.5	59 392.10
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	38	387.5	57 397.20
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	40	397.5	52 407.46
62560PA0010124 F 62560PA0010124 F	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		42		
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	44	449.	460.39
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	46	486.	498.3
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	48 49 50	530.6	55 543.92
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	51	580.	594.6
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	53	634.5	54 650.4
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	55 56	725.6	68 743.82
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	57	792.5	56 812.3
62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	59 60 61	844.1	19 865.29
62560PA0010124 F 62560PA0010124 F 62560PA0010124 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	61	893.6	915.99
62560PA0010124 F 62560PA0010125 F	Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	64 and over 0-14	933.1	956.48
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		15 16	344.4	17 344.4
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	17 18	377.5	55 377.55
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	19 20	401.1	401.12
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	21 22 23	413.5	53 423.8
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	23	413.5	53 423.8
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	26	423.4	434.04
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		28	449.5	51 460.74
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	30 31	479.2	28 491.20
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	32	495.4	11 507.79
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	34 35 36	505.3	33 517.9
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	36	511.9	95 524.75
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	39	521.8	37 534.92
62560PA0010125 F 62560PA0010125 F	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User	41	538.4 547.9	12 551.88
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	43	577.7	70 592.14
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	45	620.3	635.80
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	47	676.	693.02
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	49 50 51	738.5	56 757.03
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	51	807.2	827.39
62560PA0010125 F 62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	54	882.8	904.90
62560PA0010125 F 62560PA0010125 F	Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	56	964.7	988.88
62560PA0010125 F 62560PA0010125 F	Rating Area 1 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User	58 59	1053.6 1076.4	67 1080.02 42 1103.33
62560PA0010125 F 62560PA0010125 F		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		60 61		

62560PA00101	25 Rating Area 1	Tobacco User/Non-Tobacco	User 6	2 1188.07	7 1217.7
62560PA00101	25 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 64 and ove	er 1240.59	9 1271.6
62560PA00101	25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 1	5 344.4	344.4
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 1	6 355.22 7 365.97	365.9
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 1	8 377.55 9 389.13	3 389.1
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 2		3 423.8
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 2		3 423.8
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 2	5 415.18	3 425.5
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 2		3 444.2
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 2	8 449.5 ⁻ 9 462.7 ²	474.3
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3		3 491.2
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3		507.7
62560PA00101	125 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3	5 505.33	3 517.9
62560PA00101	25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3		5 524.7
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3	9 521.8 0 528.49	534.9
62560PA00101	25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 4	1 538.42	2 551.8
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 4	3 561.16	575.1
62560PA00101	25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 4	5 597.14 6 620.30	4 612.0
62560PA00101	25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 4		5 662.5
62560PA00101	25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 4	9 705.48 0 738.56	3 723.1
62560PA00101	25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 5		3 790.5
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 5	3 843.60	864.6
62560PA00101	25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 5	5 922.17	945.2
62560PA00101	125 Rating Area 5	Tobacco User/Non-Tobacco	User 5	7 1007.77	7 1032.9
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco	User 5	9 1076.42 0 1122.32	2 1103.3
62560PA00101	I25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 6	1 1162.02	2 1191.0
62560PA00101	25 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 6	3 1220.74	1251.2
62560PA00101	26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 0-1		329.8
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 1	6 370.34 7 381.55	4 370.3
	0	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		8 393.62 9 405.69	2 393.6
	- 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		0 418.20 1 431.13	
	0	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		2 431.13 3 431.13	
62560PA00101	26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		4 431.13 5 432.85	
	- 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	-	6 441.48 7 451.82	
	0	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		8 468.64 9 482.43	
	0	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	-	0 489.33 1 499.68	
	0	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		2 510.03 3 516.49	
	0	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		4 523.39 5 526.84	
	- 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3		
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3	9 544.09	9 557.6
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 4		3 575.3
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 4		\$ 599.6
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 4	5 622.55	5 638.1
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 4		690.7
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 4	8 704.90 9 735.5 ⁻	1 753.9
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 5	1 804.06	824.1
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 5		901.4
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 5	5 961.42	985.4
62560PA00101	26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 5	7 1050.66	6 1076.9
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 5	8 1098.52 9 1122.23	3 1150.2
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 6	1 1211.48	3 1241.7
62560PA00101	I26 Rating Area 1	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 6	3 1272.70	1304.5
62560PA00101	26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 0-1	4 329.8	329.8
62560PA00101	I26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 1	5 359.10 6 370.34 7 381.55	4 370.3
62560PA00101	26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 1	7 381.33 8 393.62 9 405.69	2 393.6
62560PA00101	I26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 2	0 418.20) 418.2
62560PA00101	I26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 2	2 431.13	3 441.9
62560PA00101	26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 2	4 431.13 4 431.13 5 432.85	3 441.9
62560PA00101	26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 2	6 441.48	3 452.5
62560PA00101	I26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 2	8 468.64 9 482.43	480.3
62560PA00101	26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3	0 489.33	3 501.5
62560PA00101	I26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3	2 510.03	3 522.7
62560PA00101	26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3		9 536.4
62560PA00101	26 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3	6 530.29 7 533.74	9 543.5
	0	Tobacco User/Non-Tobacco		8 537.19	

62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	39	544.09	557.69
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	40	550.98	564.70
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	41	561.33	575.30
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	42	571.25	585.53
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	43	585.04	599.67
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	44	602.29	617.3
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	45	622.55	638.12
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	46	646.70	662.80
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	47	673.86	690.70
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	48	704.90	722.52
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	49	735.51	753.90
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	50	770.00	789.25
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	51	804.06	824.10
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	52	841.57	862.60
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	53	879.51	901.49
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	54	920.46	943.4
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	55	961.42	985.40
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	56	1005.83	1030.9
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	57	1050.66	1076.93
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	58	1098.52	1125.98
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	59	1122.23	1150.29
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	60	1170.09	1199.34
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	61	1211.48	1241.70
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	62	1238.64	1269.60
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	63	1272.70	1304.5
62560PA0010126 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1293.39	1325.72

Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Ar	rojected Net mount of Risk Adjustment	rojected Quality Improvement Initiatives	Pro	ojected Taxes & Fees	Pro	jected Premium	Loss Ratio
\$ 18,657,286.02	\$	(677,153.17)	\$ 159,624.00	\$	16,677.94	\$	23,742,341.95	82.2%

	Μ	LR	Member	^r Months
Calendar Year	Actual	Pricing	Actual	Pricing
2017	66.3%	83.8%	37	84
2018	73.3%	90.1%	36	36
2019	101.4%	86.8%	36	36

Exhibit 3: Derivation of Age Calibration Factor

		Current/Projected
Age Band	Age Factor	Enrollment
Age build	Agenación	Distribution
0-14	0.765	5.49%
15	0.833	0.46%
15	0.855	0.40%
10	0.839	0.52%
18	0.913	0.54%
19	0.941	0.74%
20	0.970	0.91%
21	1.000	0.93%
22	1.000	1.05%
23	1.000	0.87%
24	1.000	0.76%
25	1.004	0.79%
26	1.024	1.28%
27	1.048	1.37%
28	1.087	1.48%
29	1.119	1.44%
30	1.135	1.56%
31	1.159	1.51%
32	1.183	1.47%
33	1.198	1.43%
34	1.214	1.38%
35	1.222	1.39%
36	1.23	1.45%
37	1.238	1.39%
38	1.246	1.41%
39	1.262	1.41%
40	1.278	1.47%
41	1.302	1.43%
42	1.325	1.42%
43	1.357	1.45%
44	1.397	1.35%
45	1.444	1.40%
46	1.5	1.45%
47	1.563	1.51%
48	1.635	1.56%
40	1.706	1.68%
50	1.786	2.03%
51		
	1.865	1.97%
52	1.952	2.04%
53	2.04	2.18%
54	2.135	2.25%
55	2.23	2.53%
56	2.333	2.78%
57	2.437	2.91%
58	2.548	3.10%
59	2.603	3.45%
60	2.714	3.95%
61	2.81	4.22%
62	2.873	5.13%
63	2.952	6.01%
03		

Initial Age Factor:	1.900
3-child cap Adjustment:	
Final Age Factor used:	1.895

Exhibit 4: Derivation of Geographical Calibration Factor

Rating Areas	Portion of Projected Enrl	Proposed Factor	(
1	44.14%	0.966	
2	0.00%	1.165	
3	0.00%	1.280	
4	0.00%	0.966	
5	55.86%	0.966	
6	0.00%	1.431	
7	0.00%	1.455	
9	0.00%	1.274	

Calibration
Factor
0.966

Exhibit 5: Derivation of Annual Trend

Entire ACA-compliant Individual Block

Base Data

Inpatient Hospital							
					UTILIZATION		
YEAR	ALLOWED AMT	ADMIT CNT	ENROLLMENT	Unit Cost	РТРМ		
2019	\$167,467,911	9,036	1,561,968	\$18,533.41	69.4		
2020	\$169,938,605	8,393	1,440,458	\$20,248.11	69.9		

Outpatient Hospital							
					UTILIZATION		
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	PTPM		
2019	\$210,424,467	525,916	1,561,968	\$400.11	4,040.4		
2020	\$204,718,773	489,135	1,440,458	\$418.53	4,074.8		

Professional						
					UTILIZATION	
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	ADMIT PTPM	
2019	\$141,055,674	1,653,302	1,561,968	\$85.32	12,701.7	
2020	\$131,694,216	1,517,275	1,440,458	\$86.80	12,639.9	

Other Medical

					UTILIZATION
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	PTPM
2019	\$100,957,696	57,663	1,561,968	\$1,750.82	443.0
2020	\$97,749,461	51,385	1,440,458	\$1,902.30	428.1

Prescription Drugs

YEAR	ALLOWED AMT	Prescriptions	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$162,348,955			\$102.60	12,156.5
2020	\$161,881,315	1,404,421	1,440,458	\$115.27	11,699.8

Pediatric Dental						
					UTILIZATION	
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	PTPM	
2019	\$1,155,856		1,561,968			
2020	\$1,339,592		1,440,458			

Pediatric Vision

					UTILIZATION
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	PTPM
2019	\$422,009		1,561,968		
2020	\$345,701		1,440,458		

Trend Output

Service Category	2020 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	\$169,938,605	22.1%	9.25%	0.72%	10.04%
Outpatient Hospital	\$204,718,773	26.7%	4.60%	0.85%	5.50%
Professional	\$131,694,216	17.2%	1.73%	-0.49%	1.24%
Other Medical	\$99,434,754	13.0%	8.65%	-3.37%	4.99%
Capitation	\$0	0.0%	0.00%	0.00%	0.00%
Prescription Drugs	\$161,881,315	21.1%	12.34%	-3.76%	8.12%

Historical Annual Trend 6.30%

Exhibit 6: Derivation of Change in Network Factor

Legal Entity	Average Network Factor	Induced Demand Factor	Network Normalization Factor	Network/Service Area Factor	Average Geographic Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	1.155	1.077	1.070	1.331	0.965	2.6%	1.285
Health Options	0.864	1.073	1.070	0.991	1.001	97.4%	0.992

Normalization check:

1.00

Exhibit 7: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
113,098	294	0.260%	0.997

UPMC Feburary 2021 Individual Population including all legal entities

Month	On Exch APTC Members	On Exch non-APTC Members	Off Exchange Members	Total
2021/01	2,126	195	613	2,934
2021/02	2,129	205	597	2,931
2021/03	2,102	193	589	2,884
2021/04	2,082	204	583	2,869
2021/05	2,091	204	575	2,870
2021/06	2,151	158	558	2,867

Exhibit 10: Enrollment Data from January - June 2021

Year	Projected Paid Claims PMPM	Actual Paid Claims PMPM
2017	\$ 294.94	\$ 16.70
2018	\$ 312.36	\$ 9.04
2019	\$ 323.37	\$ 80.64
2020	\$ 294.20	\$ 4.51

Exhibit 12: Historical & Projected Financial Gains/Losses

Year	Total Member Months	Total Administrative Expenses	Total Incurred Claims	Total Paid Taxes and Fees	Total Premium	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPM
2016	75	(\$917)	\$470	\$0	\$18,322	\$18,769	\$17,852	\$238.03
2017	37	\$0	\$618	\$0	\$9,809	\$9,191	\$9,191	\$248.40
2018	36	\$749	\$325	\$0	\$9,179	\$8,105	\$8,854	\$245.93
2019	36	\$7,071	\$2,903	\$781	\$10,746	(\$10)	\$7,843	\$217.85
2020	36	\$1,957	\$162	\$409	\$10,915	\$8,387	\$10,753	\$298.68
2021	41,400	\$3,071,929	\$20,374,434	\$18,664	\$26,681,125	\$533,622	\$6,306,690	\$152.34
2022	35,472	\$2,274,572	\$19,937,072	\$16,678	\$24,132,193	\$0	\$4,195,121	\$118.27

2022 Business Rules Template v11.0		All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.					
		Enter the Issuer Rule on the first	st row (no Product ID or Plan ID	<i>)</i> .			
		For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.					
		For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule.					
		Issuer level rule will apply only	ssuer level rule will apply only to plan type indicated in cell C10.				
HIOS Issuer ID*	62560						
Medical, Dental, or Both?*	Medical						
Product ID	Plan ID (Standard Component)	Medical or Dental Rule?*	What is the maximum number of rated underage dependents on this policy?	Is there a maximum age for a dependent?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		Medical	3	25	Age on effective date	6	Self, Yes; Spouse, No; Child, No; Ste

Dear Mike Lovely:

The Pennsylvania Insurance Department has received and conducted a preliminary review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided June 22, 2021. If you have any questions or difficulties in providing the data within this time frame, please call me.

The following questions are from Oliver Wyman, our Actuarial Consultant:

No consultant questions.

Additional Carrier Enrollment Questions

1. For each month between January 2021 and the most recent date available (e.g., June 11, 2021), please provide the average count of Individual ACA enrollment, split by On-Exchange APTC, On-Exchange non-APTC, and Off-Exchange members. Please provide the enrollment data for each available month separately.

Please see Exhibit 10 of the Supporting Exhibits for the requested enrollment breakout from January - May 2021.

2. For the On-Exchange non-APTC members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

3. For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

(Bundled response for questions 2 & 3): We do not have income levels for this population. Without this vital piece of information, it is difficult for us to estimate how many of them could be impacted by this change. Pennie, with presumably a better look at the relevant data, has estimated 50% could now be eligible. Given that estimate, we have been implementing a heavy outreach to the population to ensure as many as possible take advantage of the situation. Just like with all ARPA changes that bring advantages to members, the key dependency will be the ability to engage that population. The following are additional questions or comments from the PID:

1. Please confirm that you have tested to ensure that the rates in Table 11 of the PA AM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

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

2. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017-2020, as applicable.

Please see Exhibit 11 of the Supporting Exhibits for a comparison of the actual and projected claims costs over the 2017 - 2020 timespan.

Please be advised that there may be additional questions based on the responses to the above. However, it is our hope to avoid 3rd round data calls. Towards this end, please provide complete detailed and thorough responses including supporting data and narrative.

Each response to a Department data call must contain a cover letter that details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

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

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or email at jlaverty@pa.gov. Sincerely,

James Laverty, FSA, MAAA Actuary Bureau of Accident & Health Insurance Cell (860) 729-8522

Conclusion:

Sincerely,

Jim Laverty

Dear Mike Lovely:

The Pennsylvania Insurance Department has received and conducted a preliminary review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided July 13, 2021. If you have any questions or difficulties in providing the data within this time frame, please call me.

The following questions are from Oliver Wyman, our Actuarial Consultant:

No consultant questions.

Additional Carrier Enrollment Questions

These questions were asked during Round 1. Please indicate if you have any updated information regarding these three enrollment questions.

1. For each month between January 2021 and the most recent date available (e.g., June 11, 2021), please provide the average count of Individual ACA enrollment, split by On-Exchange APTC, On-Exchange non-APTC, and Off-Exchange members. Please provide the enrollment data for each available month separately.

We do not currently have any updated information for this particular breakout. We can provide an updated exhibit as an amendment in SERFF once the detail we require becomes available.

2. For the On-Exchange non-APTC members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

Our stance on this has not changed from the response provided during the first round of correspondence.

3. For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA. Our stance on this has not changed from the response provided during the first round of correspondence.

The following are additional questions or comments from the PID:

1. Please provide an exhibit showing the actual experience for calendar years 2016-2020 and the projection experience for 2021 and 2022 for the following categories: Member Months, Total Administrative Expenses, Total Incurred Claims, Total Premium, Total Actual Paid Taxes and Fees, Profit, Total Underwriting Gain/Loss and Underwriting Gain/Loss PMPM

Please see Exhibit 12 of the Supporting Exhibits for the requested breakout.

2. Does this company have any transitional membership? If so, has there recently been a significant drop in transitional membership? Do you anticipate a drop in 2022?

This company does not have transitional membership.

3. In the PAAM Exhibits, II.a.Reins Table – Exp tab, please update the Coinsurance Rate, in cell E5, to 40%.4. Please provide a list of any assumptions that have changed because of the change in the coinsurance rate and explain why.

5. Please be aware that the final coinsurance parameter will be communicated on Friday, July 16th. Then, the revised exhibits and rates will be due on Tuesday, July 20th.

(Bundled response for questions 3, 4, and 5) We have updated the coinsurance rate in cell E5 of the II.a.Reins Table - Exp tab of the PAAM Exhibits to be 45%. No changes to assumptions were made due to this change.

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

We have changed the projected risk adjustment transfer amount in Table 5 to match the final 2020 transfer amount provided by CMS. This change resulted in a favorable restatement of projected risk adjustment of \$0.03 PMPM.

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

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

8. Please ensure that the 7/13/21 versions of the following items are posted in SERFF with your July 13th response to this data call.

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

b. PA Actuarial Memorandum

- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values no "NA"
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment I)

i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Please be advised that there may be additional questions based on the responses to the above. However, it is our hope to avoid 3rd round data calls. Towards this end, please provide complete detailed and thorough responses including supporting data and narrative.

Each response to a Department data call must contain a cover letter that details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5. Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

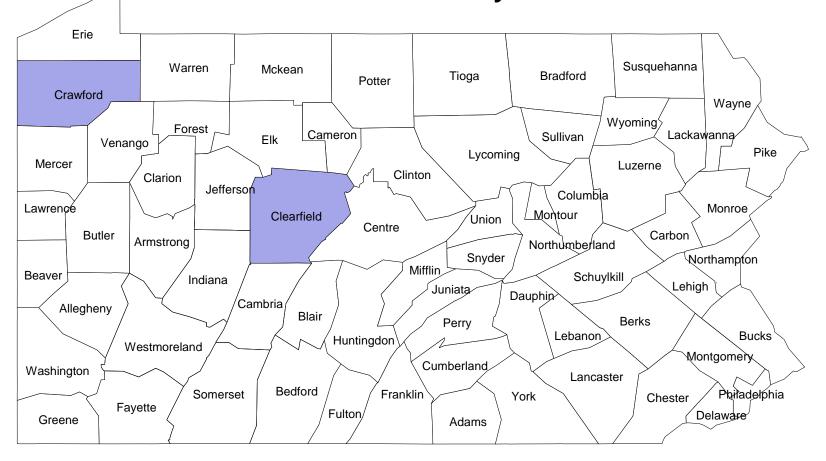
Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or email at jlaverty@pa.gov.

Sincerely,

James Laverty, FSA, MAAA Actuary Bureau of Accident & Health Insurance Cell (860) 729-8522

Conclusion: Sincerely, Jim Laverty

2021 Service Area Issuer: UPMC Health Coverage, Inc. Market: Individual and Family

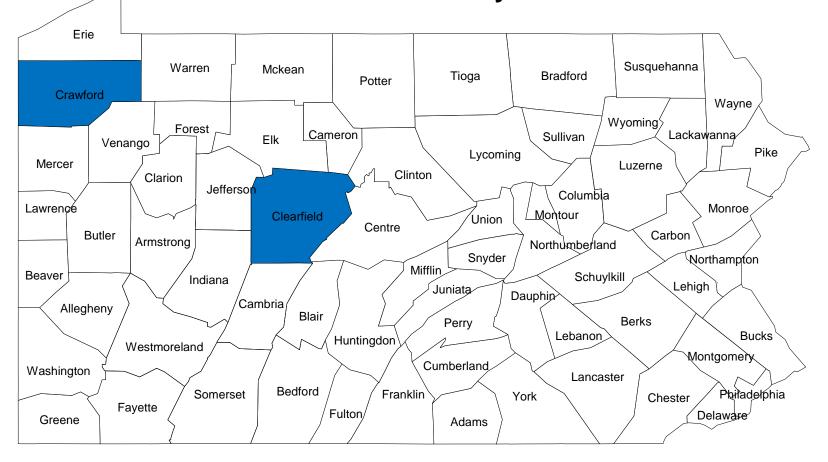


Key (modify as needed)

: On-exchange service area

Solution In the service area ≤ 10 million Solution Solut

2022 Service Area Issuer: UPMC Health Coverage, Inc. Market: Individual and Family



Key (modify as needed)

On-exchange service area

▶ : Off-exchange service area