



June 1, 2022

Mr. Michael Humphreys Acting Insurance Commissioner Bureau of Life, Accident & Health Insurance 1326 Strawberry Square Harrisburg, PA 17120

Re: Aetna Health, Inc. & Aetna Health Ins. Co.

NAIC #: 95109 / 72052

Market: Small Group

Exchange: Off-Exchange

Effective Date: 01/01/2023

Avg rate change requested: -32.2%

Range of rate change requested: -32.5% - -31.7% Products: POS, HMO

Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded

Metal Levels: Silver
Current # covered lives: 94
Current # policyholders: 94

Number of plans offered vs 2022: 2 in 2022; 2 in 2023

2022 Avg rate change: -20.3%

HIOS Issuer ID / Binder #: 64844 / AETN-PA23-125113335 Rate Filing Tracking Number: AETN-133266777, AETN-133266736

Policy Form(s): HI SG HGrpAg-1A 01, HO SG HGrpPol-1A 01

HI SG HCOC-2023 07

HI SG-SOB-HMO 14050544 07

HO SG HCOC-2023 07

HO SG-SOB-POS-14050545 07

Form Filing Tracking Number: AETN-133135037, AETN-133135039

#### Dear Mr. Humphreys:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of Pennsylvania for effective dates of January 1, 2023 and later. This filing is being provided to comply with regulatory rate filing requirements and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended





for new business issued through the State of Pennsylvania off-Exchange marketplace effective January 1, 2023.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes, we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

Aetna

# **Attachment I**

## Rate Change Summary

## Aetna Health Inc. (a PA corp.) - Small Group Plans

Rate request filing ID #AETN-133266777 & AETN-133266736 - 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

http://www.insurance.pa.gov/Consumers/ACARelatedFilings/

#### **Overview**

Initial requested average rate change: -32.2%<sup>1</sup>
Revised requested average rate change: N/A

Range of requested rate change: -31.7% - -32.5%

Effective date: 1/1/2023

Mapped Members: 94

Available in: Rating Areas 1-3 and 5-9, certain counties excluded

### **Key information**

#### Jan. 2021-Dec. 2021 financial experience

Company made (after taxes)	\$0.5 M
Taxes & fees	\$0.1 M
Administrative expenses	\$0.1 M
Claims	\$0.6 M
Premiums	\$1.3 M

How it plans to spend your premium

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

Claims: 80.2%
Administrative: 16.4%
Taxes & fees: 1.4%
Profit: 2.0%

The company expects its annual medical costs to increase 10.3%.

#### **Explanation of requested rate change**

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

<sup>&</sup>lt;sup>1</sup> 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.

## 2023 Pennsylvania Actuarial Memorandum

#### 1. Basic Information and Data

A. Company Information

Company Legal Name: Aetna Health, Inc. & Aetna Health Ins. Co.

NAIC#: 95109 / 72052

Market: Small Group Off-Exchange

Effective Date: 01/01/2023 Avg rate change requested: -32.2%

Range of rate change requested: -32.5% - -31.7% Products: HMO, POS

Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded

Metal Levels: Silver
Current # covered lives: 94
Current # policyholders: 94
Number of plans offered: 2

HIOS Issuer ID / Binder #: 64844 / AETN-PA23-125113335
Rate Filing Tracking Number: AETN-133266777, AETN-133266736

Policy Form(s): HI SG HGrpAg-1A 01, HO SG HGrpPol-1A 01

HI SG HCOC-2023 07, HI SG-SOB-HMO-14050544 07 HO SG HCOC-2023 07, HO SG-SOB-POS-14050545 07

Form Filing Tracking Number: AETN-133135037, AETN-133135039

### **B.** Rate History and Proposed Variations in Rate Changes

<b>Effective Date</b>	Rate Change	SERFF Filing Tracking #
January 1, 2014	Introduction of ACA	AETN-129037950 & AETN-129037955
July 1, 2014	Lowered previously filed 3Q14-4Q14 rates by 17%	AETN-129418257 & AETN-129418258
January 1, 2015	Filed a 4% increase	AETN-129621063 & AETN-129621158
July 1, 2015	Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load	AETN-129920222 & AETN-129920216
January 1, 2016	Filed a 5% rate increase	AETN-130046864 & AETN-130046890
April 1, 2016	Increased previously filed 2Q16-4Q16 rates by 4% to add commissions	AETN-130242320 & AETN-130242341
October 1, 2016	Increased previously filed 4Q16 rates by 10.8%	AETN-130565130 & AETN-130565135
January 1, 2017	Filed a 26.5% rate increase	AETN-130533489 & AETN-130533478
January 1, 2018	Filed a 5.6% rate increase	AETN-131033648 & AETN-131033632
January 1, 2019	Filed a 11.6% rate increase	AETN-131455854 & AETN-131455863
January 1, 2020	Filed a 7.8% rate increase	AETN-131899868 & AETN-131899740
January 1, 2021	Filed a 6.1% rate increase	AETN-132320764 & AETN-132330423
January 1, 2022	Filed a 20.3% rate decrease	AETN-132730900 & AETN-132731326

#### C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is -32.2%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN15 on Table 11 is -32.2%.

#### **D.** Membership Count

Total current membership by age bucket is shown on Table 1.

#### E. Benefit Changes

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on these plans have increased from \$8,700 to \$9,100. The HIOS IDs are as follows:

2022 HIOS Plan ID	2022 Plan Name	2023 HIOS Plan ID	2023 Plan Name
64844PA0060126	PA Silver QPOS 7000 80/50	64844PA0060126	PA Silver QPOS 7000 80/50
64844PA0070142	PA Silver HMO 7000 80%	64844PA0070142	PA Silver HMO 7000 80%

#### F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2021 through December 31, 2021 and paid through February 28, 2022, for AHI.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2022 (for 2021 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2023.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2021 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 47.6%.

#### G. Credibility of Data

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2021 to December 31, 2021 and paid through February 28, 2022 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

#### H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
Medical	3.6%	4.6%
Pharmacy	8.9%	2.6%
Total (Med + Rx)	6.7%	3.5%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2023	1.000
2Q 2023	1.028

3Q 2023	1.057
4Q 2023	1.087
Total	1.044

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2022. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023.

#### I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

The actual to expected MLR for the past three experience years are as follows:

AHI	MLR		Member Months	
Calendar Year	Actual Pricing		Actual	Pricing
2018	78.00%	87.60%	204,457	56,796
2019	80.30%	88.58%	3,410	13,482
2020	81.20%	86.00%	1,578	4,722

## 2. Rate Development & Change

Please refer to the file titled PA\_SG\_64844\_Off\_1Q2023\_Exhibits.pdf for any exhibits referenced in the sections below.

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims
The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023. The annual trend for this filing, applied quarterly, is 11.81%. The application of this factor is shown in Table 5A.

Worksheet 1 of the URRT illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

#### Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2021 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2023. The factor used is 1.114, which represents two years of morbidity change, from the 2021 experience period to the 2023 projection period. Included in this factor is an additional adjustment, which normalizes for the difference in risk between the experience and manual data populations.

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.085. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 69.0%. Paid to allowed ratios are based on 2021 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We started with the 2021 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2021 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2023 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2022 Notice of Benefit and Payment Parameters. The 2023 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2020-2021 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment

Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2023.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

#### **B.** Retention Items

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2022 projections, and projected changes in expenses, inflation, and membership for 2023 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2021, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.22 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

#### C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar February 2022 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2023 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2, The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is applied in column O of Exhibit C-2. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

#### D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is -32.2%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -37.6%
- The change in allowable plan adjusted level components is worth 10.6%
- The change in retention components is worth -5.0%

## 3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

Provider Network:

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled PA SG 64844 AV Certification Off 2023 v1.pdf.

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

The Calibrated Plan Adjusted Index Rates for 2022 and 2023 are shown in Columns Z and AA of Table 10. The 2023 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2023 rates while the rates in Column AA are average 2023 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2023 CPAIR is 1.628. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2022.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2023 CPAIR is 1.018. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2022.

#### 5. Plan Factors

#### A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

#### **B.** Geographic Factors

The proposed geographic factors are identical to the current approved factors.

#### C. Network Factors

All plans use the same network. The difference in the network factors is due to whether or not there is an out-of-network benefit offered on the plan.

#### **D. Service Area Composition**

The Service Area composition for this rate filing is the same as the current approved 2022 rate filing.

#### E. Composite Rating

Pennsylvania has not sought or received approval of composite rating as such, we are not offering this option at this time.

#### 6. Actuarial Certifications

#### Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data Small Group

#### Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

- 1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

- 2. The Projected Index Rate is:
  - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) 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, deficient, nor unfairly discriminatory.
- 3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
- 4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
- 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

	06/01/2022
Aetna	Date

#### PA Rate Template Part I Data Relevant to the Rate Filing

#### Table 0. Identifying Information

Carrier Name:	AetnaHealthinc	
Product(s):	HMO and QPOS	
Market Segment:	Small Group	
Rate Effective Date:	1/1/2023	to
Base Period Start Date:	1/1/2021	to
Date of Most Recent Membership:	2/1/2022	

12/31/2023 12/31/2021

#### Table 1. Number of Members

	Member-months	Members	Member-months	
	Experience Period	Current Period (as of 02-01-2022)	Projected Rating Period	
Average Age	47.0	48.0	47.0	
Total	1,136	94	1,128	
<18	120	13	156	
18-24	81	8	96	
25-29	77	3	36	
80-34	87	9	108	
35-39	131	11	132	
10-44	126	12	144	
15-49	77	4	48	
50-54	85	7	84	
55-59	154	11	132	
50-63	153	13	156	
54+	45	3	36	

#### 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
\$	947,079.4	I\$ 638,668.5	I\$ 652,618.1	1,13	65 232,527.00	\$ 903,365.3	15	\$ (30,062.2	§ 11,841.4	r\$	\$ 386,489.51	\$ -
Experie	Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)						\$ 779.18					
Loss Ra	Loss Ratio						47,57%					

Express Prescription Drug Rebates as a negative number

#### Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.00%	0.00%	7.84%	22.08%
Outpatient Hospital	3.41%	7.00%	0.00%	10.65%	5.09%
Professional	1.86%	6.50%	0.00%	8.48%	9.44%
Other Medical	3.41%	7.00% 0.00%		10.65%	4.85%
Capitation					1.34%
Prescription Drugs	8.93%	2.63%	0.00%	11.80%	57.21%
Total Annual Trend				10.36%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.218	

\* Express Cost, Utilization, Induced Utilization and Weight as percentage

#### Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing	Prescription Drug Rebates**	Allowed Claims (Net of	Allowed PMPM
Month-rear	Total Annual Fremium	incurred Claims	Completion Factors	Ottimate incurred claims	members	Oldinate incurred PWPM	(Member + HHS)	Prescription brug Rebates · ·	Prescription Drug Rebates)	Allowed PMPM
Jan-18		66,904.13	0.9994	\$ 66,944.82	170		9	\$ (5,408.8)		
Feb-18		70,343.66	0.9997	\$ 70,366.24	160		9	\$ (10,846.68		
Mar-18		80,522.51	0.9996	\$ 80,554.37	146		4	\$ 312.12		
Apr-18		44,405.18	0.9998	\$ 44,414.33	143		В	\$ (9,913.6)		
May-18		62,191.36	0.9998	\$ 62,203.19	143			\$ (10,866.60		
Jun-18	9	74,221.54	0.9994	\$ 74,264.58	140	530.4		\$ 5,742.22	83,764.40\$	
Jul-18		82,335.57	0.9963	\$ 82,645.07	140			\$ (8,203.22)	105,135.97\$	
Aug-18		40,137.38	0.9977	\$ 40,230.43	12			\$ (8,477.34)		
Sep-18		90,052.08	0.9933	\$ 90,659.35	121			\$ 9,683.38		
Oct-18	9	114,758.57	0.9943	\$ 115,412.86	13			\$ (1,559.6)		
Nov-18	9	139,240.49	0.9982	\$ 139,495.76	104			\$ (27.58	146,972.00\$	
Dec-18	\$ 1,258,499.7	33,251.99	0.9986	\$ 33,297.27	103	323.2	7 \$ 168,317.2	\$ (3,694.90)	39,883.37\$	
Jan-19		66,904.13	0.9994	\$ 66,944,82	120	393.7	9	\$ (5.408.88)	105.262.7 IS	
Feb-19		70,343.66	0.9997	\$ 70,366.24	160			\$ (10,846.68	105,773.65\$	
Mar-19	-	80.522.51	0.9996	\$ 80,554,37	146			S 312.12		
Apr-19		44,405,18	0.9998	S 44,414,33	141			\$ (9.913.68)	64.314.765	
May-19	-	62,191,36	0.9998	\$ 62,203.19	141			\$ (10.866.60	89,448,585	
Jun-19	-	74,221.54	0.9994	\$ 74.264.55	141	530.4		S 5.742.22	83.764.405	
hil-19	H	82 335 57	0.9963	\$ 82,645,03	140	590.3		\$ (8.203.29)	105.135.975	
Aug-19	-	40.137.38	0.9977	5 40.230.43	123			S (8,477,34)	59.227.425	
Sep-19	H	90.052.08	0.9933	\$ 90,659.35	12			\$ 9,683,38		
Oct-19	1	114.758.57	0.9943	\$ 115.412.86	1			S (1.559.6P)		
Nov-19	1	139,240.40	0.9982	S 139,495,76	104			S (27.58		
Dec-19	S 1,258,499,7	33,251.99	0.9986	5 33.297.27	10			\$ (3.694.98)		
Jan-20	3 1,230,433.1	66.904.18	0.9994	\$ 66.944.82	110			\$ (5.408.8)		
Feb-20	H	70.343.66	0.9997	\$ 70.366.24	160			\$ (10.846.68		
Mar-20	H	80.522.51	0.9996	\$ 70,366.24 \$ 80,554.37	146			\$ 312.12		
	H	44.405.18	0.9998	S 44.414.33	14			\$ (9.913.6)		
Apr-20				\$ 44,414.33 \$ 62,203.19						
May-20	1	62,191.36	0.9998		141			\$ (10,866.60		
Jun-20	L	74,221.54	0.9994	\$ 74,264.55	140		6	\$ 5,742.22		
Jul-20	L	82,335.57	0.9963	\$ 82,645.07	140		2	\$ (8,203.2)	105,135.9	
Aug-20		40,137.38	0.9977	\$ 40,230.43	123		В	\$ (8,477.34)		
Sep-20	3	90,052.08	0.9933	\$ 90,659.35	17	749.2	5	\$ 9,683.38	88,423.9	
Oct-20		114,758.57	0.9943	\$ 115,412.86	12	953.8		\$ (1,559.67)	129,630.4 BS	
Nov-20		139,240.49	0.9982	\$ 139,495.76	104			\$ (27.58		
Dec-20	\$ 1,258,499.7	33,251.99	0.9986	\$ 33,297.27	103			\$ (3,694.98)		
Jan-21	9	40,838.69	0.9974		101			\$ (7,473.73)		
Feb-21	9	47,800.43	0.9972	\$ 47,936.29	101	474.6		\$ (4,235.0)	\$ 55,860.6 <mark>8\$</mark>	
Mar-21	9	50,366.76	0.9990	\$ 50,419.28	91	519.7		\$ 3,317.68	53,058.66\$	
Apr-21		41,522.60	0.9976	\$ 41,620.67	41			\$ (10,817.72	48,347.8	
May-21		37,248.92	0.9979	\$ 37,326.43	g.			\$ (1,190.68)		
Jun-21		52,603.36	0.9984	\$ 52,688.98	94			\$ 7,444.49		
Jul-21	9	72,281.61	0.9852	\$ 73,369.05	94		2	\$ (5,658.28)		
Aug-21	-	68,071.95	0.9829	\$ 69,253.42	92		5	\$ (4,621.19)	163,868.62\$	
Sep-21		41,992.97	0.9860	\$ 42,587.37	91	467.9	9	\$ (560.38	56,489.325	
Oct-21		46,720.07	0.9900	S 47.194.00	91	518.6	2	\$ (5,689.90)	57,030.185	
Nov-21		66,627,17	0.9985	\$ 66.727.82	81	766.9	9	\$ (4.522.92)	75,921.465	
Dec-21 5	\$ 947 079 4	77 594 00	0.8794	\$ 82,549,04				\$ 3,945,30		

\* Express Completion Factor as a percentage \*\*Express Prescription Drug Rebates as a negative numbe Carrier Name: AetnaHealthinc
Product(s): HMO and QPOS
Market Segment: Small Group
Rate Effective Date: 1/1/2023

### Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 48,912,404.63	\$ 41,571,031.3	\$ 42,845,109.0	97,892	8,594,088.3	\$ 47,882,957.9	\$	\$ 3,287,641.5	1\$ 6,446.4	S\$	\$ -	\$ -
Experience Period Total Allowed EH	Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 523.00
oss Ratio											94.33%

\*Express Prescription Drug Rebates as a negative numb

#### Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.00%	0.00%	7.84%	22.93%
Outpatient Hospital	3.41%	7.00%	0.00%	10.65%	19.02%
Professional	1.86%	6.50%	0.00%	8.48%	22.50%
Other Medical	3.41%	7.00%	0.00%	10.65%	17.72%
Capitation					0.01%
Prescription Drugs	8.93%	2.63%	0.00%	11.80%	17.82%
Total Annual Trend				9.73%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.204	

#### Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-18				#DIV/01		#DIV/0!				#DIV/01
Feb-18				#DIV/01		#DIV/01				#DIV/01
Mar-18				#DIV/01		#DIV/01				#DIV/0!
Apr-18				#DIV/01		#DIV/01				#DIV/0!
May-18				#DIV/01		#DIV/01				#DIV/01
Jun-18				#DIV/01		#DIV/01				#DIV/01
Jul-18				#DIV/01		#DIV/01				#DIV/01
Aug-18				#DIV/01		#DIV/01				#DIV/0!
Sep-18				#DIV/01		#DIV/01				#DIV/01
Oct-18				#DIV/01		#DIV/01				#DIV/01
Nov-18				#DIV/01		#DIV/01				#DIV/0!
Dec-18				#DIV/01		#DIV/0!				#DIV/01
Jan-19				#DIV/01		#DIV/01				#DIV/0!
Feb-19				#DIV/01		#DIV/01				#DIV/01
Mar-19				#DIV/01		#DIV/01				#DIV/01
Apr-19				#DIV/01		#DIV/01				#DIV/01
May-19				#DIV/01		#DIV/01				#DIV/01
Jun-19				#DIV/01		#DIV/0!				#DIV/01
Jul-19				#DIV/01		#DIV/01				#DIV/01
Aug-19				#DIV/01		#DIV/01				#DIV/01
Sep-19				#DIV/01		#DIV/01				#DIV/01
Oct-19				#DIV/01		#DIV/01				#DIV/01
Nov-19				#DIV/01		#DIV/01				#DIV/01
Dec-19				#DIV/01		#DIV/01				#DIV/0!
Jan-20		\$ 5,694,321.3	0.9994		13,93			\$ 293,560.0		\$
Feb-20		\$ 5,505,013.00	0.9991	\$ 5,510,065.63	13,89		9	\$ 107,006.8		\$
Mar-20		\$ 4,353,579.60	0.9990	\$ 4,357,942.72	13,55			\$ 544,282.79		\$
Apr-20		\$ 3,796,957.8	0.9986	\$ 3,802,354.84	13,03			\$ 250,536.2		\$
May-20		\$ 4,599,810.91	0.9984	\$ 4,607,389.63	12,90	<b>6</b> \$ 357.0	b	\$ 263,023.6	\$ 5,548,675.17	\$
Jun-20		\$ 4,911,287.6	0.9988	\$ 4,917,187.79	12,34			\$ 492,193.3	\$ 6,244,553.50	\$
Jul-20		\$ 5,100,967.0	0.9983	\$ 5,109,517.14	11,92			\$ 294,097.9	§ 6,214,362.64	\$
Aug-20		\$ 4,475,292.00	0.9983		11,82			\$ 307,460.13		\$
Sep-20		\$ 4,593,667.98	0.9982	\$ 4,601,877.78	11,40			\$ 298,367.6		\$
Oct-20		\$ 5,085,553.00	0.9967		10,63			\$ 342,968.0		\$
Nov-20		\$ 4,501,369.6	0.9955		10,47			\$ 257,380.3		\$
Dec-20	\$ 67,963,025.5	\$ 4,605,258.24	0.9946	\$ 4,630,217.62	10,15			\$ 281,107.8		\$
Jan-21		\$ 3,986,047.4	0.9917		9,63			\$ 450,358.11		\$
Feb-21		\$ 3,621,858.14	0.9887	\$ 3,663,168.08	9,35			\$ 15,244.07	\$ 4,449,665.41	\$
Mar-21		\$ 3,856,080.83	0.9878		8,98			\$ 378,312.8		\$
Apr-21		\$ 3,544,369.5	0.9829		8,58			\$ 291,655.1		\$
May-21		\$ 3,171,310.6	0.9784		8,30			\$ 260,069.8		\$
Jun-21		\$ 3,506,686.5	0.9727		8,21			\$ 323,702.4		\$
Jul-21		\$ 3,091,909.3	0.9704		8,14			\$ 260,686.90		\$
Aug-21		\$ 3,887,831.1	0.9688	\$ 4,013,018.17	7,95			\$ 224,114.7		\$
Sep-21		\$ 3,413,868.0	0.9672	\$ 3,529,618.20	7,68			\$ 315,762.0	\$ 4,476,011.7	\$
Oct-21		\$ 3,324,171.3	0.9609	\$ 3,459,552.34	7,24	\$ 477.6	4	\$ 276,106.19	\$ 4,409,327.9	\$
Nov-21		\$ 3,216,899.50	0.9604	\$ 3,349,414.69	7,08	472.1	4	\$ 241,285.8	\$ 4,274,973.3	\$
Dec-21	S 48.912.404.6	S 2.949.998.7	0.9025	\$ 3,268,837.03	6.66	š 490.6	DS 11.869.425.2	\$ 250,343,2	IS 4.121.857.71	

\* Express Completion Factor as a percentage \*\*Express Prescription Drug Rebates as a negative numbe

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

AetnaHealthInc HMO and QPOS \$60,000 \$100,000 Carrier Name: Attachment Point: Product(s): Reinsurance Cap: Market Segment: Small Group Coinsurance Rate: 40% Rate Effective Date: 1/1/2023 Incurred Dates: 1/1/2021 to 12/31/2021 Proj. Incurred Claim Impact: 0.0%

		Individual ACA Compliant Policies	Only: Incurred Dates 1/1/2021 to	12/31/2021	
			. Oy		Total Incurred Claims with
Annual Incurred	l Claims Range	Unique Members	Member Months	Total Incurred Claims	Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+	4222,222				\$0
71,000,000+ Total		0	0	\$0	\$0

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

Carrier Name: AetnaHealthInc
Product(s): HMO and QPOS
Market Segment: Small Group
Rate Effective Date: 1/1/2023

 Attachment Point:
 \$60,000

 Reinsurance Cap:
 \$100,000

 Coinsurance Rate:
 40%

Proj. Incurred Claim Impact: 0.0%
Proj. Morbidity Impact: 0.0%

Annual Incurre	ed Claims Range	Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	Omque Members	Weinser Worting	Total incurred ciding	\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0 \$0
\$55,000	\$59,999				\$0 \$0
\$60,000	\$64,999				\$0 \$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0 \$0
\$95,000	\$99,999				\$0 \$0
\$100,000	\$109,999				\$0
\$110,000	\$109,999				\$0
\$120,000	\$119,999				\$0 \$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0 \$0
\$170,000	\$169,999				\$0
\$180,000	\$189,999				\$0 \$0
\$190,000	\$189,999				\$0
\$200,000	\$209,999				\$0 \$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0 \$0
\$260,000	\$269,999				\$0 \$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0 \$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0 \$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+	+,555				\$0
Total	1	0	0	\$0	\$0

PA Rate Template Part II
Rate Development and Change
Carrier Name:
Product(s):
Market Segment:
Rate Effective Date: Aetnaticalithinc HMO and QPOS Small Group 1/1/2023

al Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM		Data		Aanual Data	
	\$	779.18	\$	523.00	<ul> <li>Actual Experience PMPM sho</li> </ul>
so year trend projection Factor nadjusted Projected Allowed EHS Claims PMPM	s	1.218 948.97	s	1.204 629.75	
nele Risk Pool Adjustment Factors					
Change in Morbidity - Impact of Reinsurance Program		1.000		1.000	
Change in Morbidity - All Other		0.773		1.114	<- See URRT Instructions
Total Non-Morbidity Changes		0.993		1.050	
Change in Demographics		0.975		1.085	<- See URRT Instructions
Change in Network		1.002		0.964	
Change in Benefits		1.000		1.000	<- See URRT Instructions
Change in Other		1.016		1.004	<- See URRT Instructions
otal Adjusted Projected Allowed EHB Claims PMPM	s	728.33	5	736.57	
redibility Factors		0%		100%	<- See Instructions
ended Projected EHS Claims PMPM			5	736.57	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					
djusted Projected Allowed EHS Claims PMPM	5		<- Ind	lex Rate for Proje	ction Period on URRT
Projected Paid to Allowed Ratio		0.690			
ojected Incurred EHB Claims PMPM	5	508.05			
larket-wide Adjustments		5151 88			
Projected Incurred Risk Adjustment PMPM Projected Incurred Exchange User Fees PMPM		50.00			
Projected Incurred Exchange User Fees PIMPM Projected Incurred Reinsurance Recoveries PMPM		\$0.00			
larket-Adjusted Projected Incurred EHB Claims PMPM		356.17			

Retention Items - Express in percentages	Pen	centages	PMPM Amounts
Administrative Expenses		16.45%	\$72.7
General and Claims		11.51%	\$50.9
Agent/Broker Fees and Commissions		4.43%	\$19.6
Quality Improvement Initiatives		0.50%	\$2.2
Taxes and Fees		1.02%	\$4.5
Risk Adjustment User Fee		0.05%	\$0.2
PCOR Fee		0.05%	\$0.2
PA Premium & Other Taxes (f applicable)		0.35%	\$1.5
Federal Income Tax		0.56%	\$2.4
Health Insurance Providers Fee (Prorated for Small Groups only)		0.00%	\$0.0
Profit/Contingency (after tax)		2.00%	\$8.8
Total Retention		19.46%	\$86.0
Projected Required Revenue PMPM	5	442.25	

#### Table 8. Components of Rate Change

Rate Components		2022		2023	Di	fference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$	393.45	\$	266.78	\$	(126.67)	-32.29
Base period allowed claims before normalization	5	482.87	\$	523.00	5	40.13	10.29
C. Normalization factor component of change	s	(193.69)	5	(207.52)	\$	(13.83)	-3.59
D. Change in Normalized Allowed Claims Adjustment Components							
D1. Base period allowed claims after normalization	5	289.18	\$	315.49	5	26.30	6.79
D2. URRT Trend	5	58.78	\$	64.39	\$	5.61	1.49
D3. URRT Morbidity	5	82.60	\$	43.13	\$	(39.47)	-10.09
D4. URRT Other	5	45.11	5	21.31	\$	(23.81)	-6.19
DS. Normalized URRT Risk Adjustment on an allowed basis	5	(16.29)	5	(132.82)	\$	(116.54)	-29.69
DS. Normalized Exchange User Fee on an allowed basis	5		5		\$		0.09
D7. Normalized Reinsurance Recoveries on an allowed basis	5		5		\$		0.09
DB. Subtotal - Sum(D1:07)	5	459.40	\$	311.49	\$	(147.91)	-37.69
E. Change in Allowable Plan Adjusted Level Components							
E1. Network	5	0.24	\$	0.02	\$	(0.21)	-0.19
E2. Pricing AV	5	(138.67)	5	(95.54)	5	42.03	10.79
E3. Benefit Richness	5	-	5		\$		0.09
E4. Catastrophic Eligibility	5		5	(0.00)	\$	(0.00)	0.09
ES. Subtotal - Sum(E1:E4)	5	(138.43)	5	(96.62)	5	41.81	10.69
F. Change in Retention Components							
F1. Administrative Expenses	5	43.95	5	43.87	\$	(0.07)	0.09
F2. Taxes and Fees	\$	19.91	5	2.72	\$	(17.20)	-4.49
F3. Profit and/or Contingency	5	7.87	5	5.34	\$	(2.53)	-0.69
F4. Subtotal - Sum(F1:F3)	s	71.73	\$	51.93	\$	(19.80)	-5.09
G. Change in Miscellaneous Items	s	-			\$	-	0.09
H. Sum of Components of Rate Change (should approximate the change shown in line A)	5	392.69	\$	266.79	\$	(125.90)	-32.01

#### For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 523.00	<- Index Rate of Experience Period on URI
Blended Earned Premium	\$ 48,912,404.62	
Blended Loss Ratio	94.33%	

#### Table SA. Small Group Projected Index Rate with Quarterly Trend

Effective Date	Т	1/1/2023		4/1/2023		7/1/2023	10/1/2023	Tota	Single Risk Pool
# of Member Months Renewing in Quarter		76		61		35	93		267
Adjusted Projected Allowed EHB Claims PMPM	5	736.57	5	736.57	5	736.57	\$ 736.57	\$	736.53
Months of Trend				3		6	9		
Annual Trend		11.81%		11.81%		11.81%	11.81%		
Single Risk Pool Projected Allowed Claims	5	736.57	5	757.41	5	778.85	\$ 800.89	\$	769.21
Quarterly Trend Factor		1.000		1.028		1.057	1.087		1.04

		20	
	1.647		1.621
	1.014		1.011
	1,000		1.000
	1.000		1.000
	1.000		1.000
5	767.09	\$	516.38
\$	459.40	\$	311.49
	\$	1.000 1.000 1.000 \$ 767.09	1.647 1.014 1.000 1.000 1.000 1.000 5 767.09 \$

	2022	2023	l					
Paid-to-Allowed	0.658	0.690						
URRT Trend (Total Applied Trend Factor)	1.203		<- URRT W1, 52					
URRT Morbidity URRT "Other"	1.237		<- URRT W1, 52 <- URRT W1, 52					
UNK! USE	1.105	1.050	UNA: W1, 52					
Bisk Adjustment	\$ (18.99)	5 (151.88	<- URRT W1. 53					
Exchange User Fee	\$ -		<- URRT W1, 53					
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, 53					
Capitation	\$ -		<- URRT W1, 52					
Network	1.001							
Pricing AV Benefit Richness	0.698			ж	1, please include a factor eq	1, please include a factor equal to the product of the av	1, please include a factor equal to the product of the average Pricing AV and t	<ol> <li>please include a factor equal to the product of the average Pricing AV and the Non-Funding of CI</li> </ol>
Catastrophic Elimbility	1.000							
Catalorophic Eligibility	1.000	1.000						
Administrative Expenses	11.17%	16,459						
Taxes and Fees	5.06%	1.029						
Profit and/or Contineency	2.00%	2.009						

#### **PA Rate Template Part III**

Table 10. Plan Rates

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:
Base Period Start Date
Date of Most Recent Membership:
Market Adjusted Index Rate: AetnaHealthInc HMO and QPOS Small Group 1/1/2023 1/1/2021 2/1/2022 \$

516.38

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2022 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2023	(If 1/1/2022 Plan Discontinued &	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off
Totals - Current Me	mbership		0.697						
Total - Projected M	embership						0.697		
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A
Plan 1	64844PA0060126	POS	Aetna Silver QPOS 6000 80/50	M	64844PA0060126	Silver	0.69730819	Approach 2	Off
Plan 2	64844PA0070142	нмо	Aetna Silver HMO 6000 80%	M	64844PA0070142	Silver	0.69730819	Approach 2	Off
Plan 3									
Plan 4									
Plan 5									
Plan 6									
Plan 7									

Calibration								
Age Calibration Factor	1.628							
Geographic Calibration Factor	1.018							
Tobacco Calibration Factor	1.000							
Aggregate Calibration Factor	1.658							

Total Covered Lives @ 02-01-2022	
9.	4

	45 CFR Part 156.8 (d) (2) Allowable Factors											
Prici	ing AV	Benefit										
	npany-	Richness	Benefits in			Non-Funding of			Taxes & Fees (not			
	rmined	(induced	addition to	Provider	Catastrophic	CSR			including Exchange			
4	AV)	demand)	EHB	Network	Eligibility	Adjustment	Pure Premium	Admin Costs	fees)	Contingency		
	0.690	1.000	1.000	1.000	1.000	1.000	\$ 356.18	16.4%	1.0%	2.0%		
	0.690	1.000	1.000	1.000	1.000	1.000	\$ 356.18		1.0%	2.0%		
N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
	0.687	1.000	1.000	1.008	1.000	1.000	\$357.39	16.4%	1.0%	2.0%		
	0.695	1.000	1.000	0.987	1.000	1.000	\$354.04	16.4%	1.0%	2.0%		
							\$0.00					
							\$0.00					
							\$0.00	)				
							\$0.00					
							\$0.00	)				

Total Covered Lives Mapped into 2023 Plans @ 02-01-	
2022	Total Projected Lives
94	94
-	
60	60
34	34
-	
-	
-	

Plan Inde	Calibrated Adjusted ex Rate MPM 393.45	Plan Inde	Calibrated Adjusted ex Rate MPM 266.78	Proposed Rate Change Compared to Prior 12 months	% of Tota Covered Liv
	333.43		200.70		
N/A		N/A		N/A	N/A
\$	396.40	\$	267.69	-32.5%	63.8%
\$	388.24	\$	265.18	-31.7%	36.2%
		\$	-	0.0%	0.0%
		\$	-	0.0%	0.0%
		\$	-	0.0%	0.0%
		\$	-	0.0%	0.0%

02-01-2022 Number of Covered Lives by Rating Area										
1	2	3	4	5	6	7	8	9	Total	2023 Continued/ Discontinued Plans Indicator
										1
-	-	9	-	-	25	10	50	-	94	J
									-	0
-	-	9	-	-	21	5	25	-	60	1
-	-	-	-	-	4	5	25	-	34	1
									-	0
									-	0
									-	0
									-	0
									-	0

## PA Rate Template Part IV A - Individual

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

AetnaHealthInc Carrier Name: Product(s):
Market Segment:
Rate Effective Date: HMO and QPOS Small Group 1/1/2023

Totals

		:
1	2	3

Plan 1	64844PA0060126	tna Silver QPOS 6000 80/	M	64844PA0060126	Silver	Off
Plan 2	64844PA0070142	etna Silver HMO 6000 80	M	64844PA0070142	Silver	Off
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0

These cells auto-fill using the data entered in Table 10.

\$ 308.69	\$ 324.72	\$ 404.33
\$ 302.33	\$ 318.03	\$ 396.00
\$ -	\$ -	\$
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -

\$ 404.33

2022 21-yea	022 21-year-old, Non-Tobacco Premium PMPM											
4	5	6	7	8	9	Average (weighted by enrollment by rating area)						
						•						

4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2	3	4	5	6	7
\$ -	\$ -	\$ 406.95	\$ 423.71	\$ 392.32	\$ -	\$ 400.70	\$ -	\$ -	\$ 273.04	\$ -	\$ -	\$ 275.31	\$ 287.75

\$ 338.74	\$ 331.77	\$ 408.29	\$ 428.11	\$ 396.40	\$ 372.35	\$ 404.39
\$ 331.77	\$ 324.94	\$ 399.89	\$ 419.30	\$ 388.24	\$ 364.68	\$ 394.18
\$ -						
\$ -						
\$ -						
\$ -						

\$ 208.46	\$ 219.28	\$ 273.04	\$ 228.75	\$ 224.04	\$ 275.72	\$ 289.10
\$ 206.50	\$ 217.23	\$ 270.48	\$ 226.61	\$ 221.94	\$ 273.13	\$ 286.39
\$ -						
\$ -						
\$ -						
\$ -						

		Average (weighted
		by enrollment
8	9	by rating area)

l					Cha	ange in 21-y	ear-old Non-	-Tobacco Pr	emium PMP	M		
		Average (weighted by enrollment by rating										Average (weighted by enrollment by rating
8	9	area)	1	2	3	4	5	6	7	8	9	area)
\$ 266.43	\$ -	\$ 271.69	0.0%	0.0%	-32.5%	0.0%	0.0%	-32.3%	-32.1%	-32.1%	0.0%	-32.2%

\$ 267.69	\$ 251.45	\$ 273.09
\$ 265.18	\$ 249.09	\$ 269.23
\$ -	\$ -	\$ -

-32.5%	-32.5%	-32.5%	-32.5%	-32.5%	-32.5%	-32.5%	-32.5%	-32.5%	-32.5%
-31.7%	-31.7%	-31.7%	-31.7%	-31.7%	-31.7%	-31.7%	-31.7%	-31.7%	-31.7%

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

Carrier Name: Product(s): Market Segment: Rate Effective Date: AetnaHealthInc HMO and QPOS Small Group 1/1/2023

HII Plan Number	IIOS Plan ID (Standard Component)	1/1/2022 Plan Marketing Name	(D,N,M,E) for	1/1/2023 HIOS Plan ID (If 1/1/2022 Plan Discontinued & Mapped)		Exchange On/Off or Off
--------------------	--------------------------------------	---------------------------------	---------------	--	--	------------------------------

		Quart	er 1	2022, 2	1-ye	ar-old N	lon	-Tobacco	Pn	emium P	MP	м				l
1	2	3		4		5		6		7		8		9	Average (weighted by enrollment by rating area)	
											_		_			3
\$ -	\$ -	\$ 404.31	\$	-	\$	-	\$	406.92	\$	423.68	\$	392.30	\$	-	\$ 400.67	1

			Quart	er 1 2023, 2
	1	2	3	4
•			¢ 272.04	

Plan 1	64844PA0060126	tna Silver QPOS 6000 80/	M	64844PA0060126	Silver	Off
Plan 2	64844PA0070142	etna Silver HMO 6000 80	M	64844PA0070142	Silver	Off
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0

\$ 308.67	\$ 324.70	\$ 404.31	\$ -	\$ 331.75	\$	408.27	\$ 428.09	\$	396.38	\$	372.33	\$ 404.37
\$ 302.31	\$ 318.01	\$ 395.97	\$ -	\$ 324.91	\$	399.85	\$ 419.27	\$	388.21	\$	364.65	\$ 394.15
												\$ -
					П			П		П		\$ -
												\$ -
					П			П		П		\$ -

\$ 208.46	\$ 219.28	\$ 273.04	\$ 228.75
\$ 206.50	\$ 217.23	\$ 270.48	\$ 226.61
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -
\$ -	\$ -	\$ -	\$ -

5		6	7		8		9	en b	verage veighted by rollment y rating area)		
s -	Ś	275.31	S 287.75	5   \$	266.43	s		Ś	271.69	1 [	_

5         224.04         \$ 275.72         \$ 289.10         \$ 267.69         \$ 251.45         \$ 273.09           5         221.94         \$ 273.33         \$ 2863.91         \$ 267.69         \$ 251.45         \$ 292.30           5         2.1         \$ 5         \$ 5         \$ 5         \$ 5         \$ 5         \$ 5         \$ 267.69           5         -         \$ 5         -						
S         221.94         S         273.13         S         286.39         S         265.18         S         249.09         S         269.23           S         - <t< td=""><td>\$ 224.04</td><td>\$ 275.72</td><td>\$ 289.10</td><td>\$ 267.69</td><td>\$ 251.45</td><td>\$ 273.09</td></t<>	\$ 224.04	\$ 275.72	\$ 289.10	\$ 267.69	\$ 251.45	\$ 273.09
\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	\$ 221.94	\$ 273.13	\$ 286.39	\$ 265.18	\$ 249.09	\$ 269.23
S - S - S - S - S - S - S - S - S - S -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ - \$ - \$ - \$ - \$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

		Change in	n Quarter 1,	21-year-old	i Non-Tobac	co Premium	PMPM		
1	2	3	4	5	6	7	88	9	Average (weighted by enrollment by rating area)
0.0%	0.0%	-32.5%	0.0%	0.0%	-32.3%	-32.1%	-32.1%	0.0%	-32.2%

-32.5%	-32.5%	-32.5%	-32.5%	-32.5%	-32.5%	-32.5%	-32.5%	-32.5%
-31.7%	-31.7%	-31.7%	-31.7%	-31.7%	-31.7%	-31.7%	-31.7%	-31.7%

			Quart	er 2 2023, 2	1-year-old N	ion-Tobacco	Premium P	MPM	
	1	2	3	4	5	6	7	8	9
г	ć	e	¢ 200.77	e	e	¢ 202.10	¢ 205.00	¢ 272.00	e

\$ 214.36	\$ 225.49	\$ 280.77	\$ 235.23	\$ 230.39	\$ 283.52	\$ 297.29	\$ 275.27	\$ 258.56
\$ 212.35	\$ 223.37	\$ 278.14	\$ 233.02	\$ 228.22	\$ 280.86	\$ 294.50	\$ 272.68	\$ 256.14
\$ -								
\$ -								
\$ -								
\$ -								

Average
(weighted
by
enrollment
by rating
area)

				Quart	er 3 2023, 2	1-year-old f	Non-Tobacco	Premium F	МРМ						Quart	er 4 2023, 2	1-year-old N	Ion-Tobacc	Premium P	МРМ		
Average											Average											Average
(weighte	d										(weighted											(weighted
by											by											by
enrollme											enrollment											enrollment
by ratin	g										by rating											by rating
area)		1	2	3	4	5	6	7	8	9	area)	Į	1	2	3	4	5	6	7	8	9	area)
	_																					
\$ 279.	38	\$ -	\$ -	\$ 288.72	\$ -	\$ -	\$ 291.11	\$ 304.27	\$ 281.73	\$ -	\$ 287.29	Į	\$ -	\$ -	\$ 296.89	\$ -	\$ -	\$ 299.35	\$ 312.88	\$ 289.70	\$ -	\$ 295.42

		Quart	er 4 2023, 2	1-year-old N	Ion-Tobacco	Premium P	MPM		
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

\$	280.82	
\$	276.85	
5		

\$	220.42	\$ 231.87	\$	288.72	\$ 241.88	\$	236.91	\$ 291.55	\$ 305.70	\$ 283.06	\$	265.88	\$ 288.76
\$	218.36	\$ 229.70	\$	286.01	\$ 239.62	\$	234.68	\$ 288.81	\$ 302.83	\$ 280.40	\$	263.39	\$ 284.69
\$	-	\$ -	\$	-	\$ -	\$	-	\$ -	\$ -	\$ -	\$	-	\$ -
\$	-	\$ -	\$	-	\$ -	\$	-	\$ -	\$ -	\$ -	\$	-	\$ -
\$	-	\$ -	\$	-	\$ -	\$	-	\$ -	\$ -	\$ -	\$	-	\$ -
ς	-	\$ -	S		\$ -	c	-	\$ 	\$ 	\$ 	<	-	\$ 

\$	226.66	\$	238.43	\$	296.89	\$	248.73	\$	243.61	\$ 299.80	\$	314.35	\$ 291.07	\$	273.41	\$	296.94
\$	224.54	\$	236.20	\$	294.10	\$	246.40	\$	241.33	\$ 296.99	\$	311.40	\$ 288.34	\$	270.84	\$	292.75
\$	-	\$	-	\$	-	\$	-	\$	-	\$ -	\$	-	\$ -	\$	-	\$	
\$	-	\$	-	\$	-	\$	-	\$	-	\$ -	\$	-	\$ -	\$	-	\$	
\$	-	\$	-	\$	-	\$	-	\$	-	\$ -	\$	-	\$ -	\$	-	\$	
S	-	Ś	-	S	-	Ś	-	S	-	\$ -	S	-	\$ -	S	-	Ś	

## PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

	Proj	ection Perio	d Age and	Tobacco F	actors	
Age	Age	Tobacco		Age	Age	Tobacco
Band	Factor	Factor		Band	Factor	Factor
0-14	0.765			40	1.278	1.000
15	0.833			41	1.302	1.000
16	0.859			42	1.325	1.000
17	0.885			43	1.357	1.000
18	0.913			44	1.397	1.000
19	0.941			45	1.444	1.000
20	0.970			46	1.500	1.000
21	1.000	1.000		47	1.563	1.000
22	1.000	1.000		48	1.635	1.000
23	1.000	1.000		49	1.706	1.000
24	1.000	1.000		50	1.786	1.000
25	1.004	1.000		51	1.865	1.000
26	1.024	1.000		52	1.952	1,000
27	1.048	1.000		53	2.040	1.000
28	1.087	1.000		54	2.135	1.000
29	1.119	1.000		55	2.230	1.000
30	1.135	1.000		56	2.333	1.000
31	1.159	1.000		57	2.437	1.000
32	1.183	1.000		58	2.548	1.000
33	1.198	1.000		59	2.603	1.000
34	1.214	1.000		60	2.714	1.000
35	1.222	1.000		61	2.810	1.000
36	1.230	1.000		62	2.873	1.000
37	1.238	1.000		63	2.952	1.000
38	1.246	1.000		64+	3.000	1.000
39	1.262	1.000				

\*PA follows the federal default age curve.

Carrier Name: AetnaHealthInc
Product(s): HMO and QPOS
Market Segment: Small Group
Rate Effective Date: 1/1/2023

Table 13. Geographic Factors

	Geographic Area Factors							
Area	Counties	Current Factor	Proposed Factor					
Rating Area 1	Clarion, Forest, Mckean, Venango, Warren	0.779	0.779					
Rating Area 2	Cameron, Elk, Potter	0.819	0.819					
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.020	1.020					
Rating Area 4		0.855	0.855					
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.837	0.837					
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.030	1.030					
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080					
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000					
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.939	0.939					

Table 14. Network Factors

	Projection Period Network Factors								
Network Name	Rating Area	Current	Proposed	Approval					
Network Name	Rating Area	Factor	Factor	Date					
HMO	1-3, 5-9	0.950	0.950						
QPOS	1-3, 5-9	0.970	0.970						

#### Aetna Health Inc. (a PA corp.) HIOS Issuer ID: 64844 Exhibit A-2

PA Small Group Portfolio   Summary of Benefits	
Contents	
Aetna Silver QPOS 7000 80/50	2
Aetna Silver HMO 7000 80%	3

# Pennsylvania Aetna Silver QPOS 7000 80/50 Silver

Summary of Features	In Network	Out of Network					
Deductible							
Individual	\$7,000	\$21,000					
Family	\$14,000	\$42,000					
Coinsurance	20%	50%					
(Member Responsibility)	2070	3070					
	\$0 once out-of-pock	et max. is satisfied					
Out-of-Pocket Maximum							
Individual	\$9,100	Unlimited					
Familiy	\$18,200	Unlimited					
	All cost sharing accumulates to the Out of Pocket Maximum above						
Primary Care Visit to Treat an Injury or Illness	\$40 per visit	50% after deductible					
(excludes Preventative and X-rays)	\$40 per visit	50% after deductible					
Specialist Visit	\$80 per visit	50% after deductible					
All Inpatient Hospital Services	20% after deductible	50% after deductible					
(includes Mental/Behavioral Health and Substance Abuse)	20 % alter deductible	30 % after deductible					
Emergency Room Services	\$500 + 20% after deductible	Paid as In-Network					
Mental/Behavioral Health and Substance Abuse Disorder	\$0 per visit	50% after deductible					
Outpatient Services	• •						
Imaging (CT/PET Scans, MRIs)	20% after deductible	50% after deductible					
Rehabilitative Speech Therapy	20% after deductible	50% after deductible					
Rehabilitative Occupational and Rehabilitative Physical	20% after deductible	50% after deductible					
Therapy	· ·						
Preventive Care/Screening/Immunization	0%	50% after deductible					
Laboratory Outpatient and Professional Services	20% after deductible	50% after deductible					
X-rays and Diagnostic Imaging	20% after deductible	50% after deductible					
Skilled Nursing Facility	20% after deductible	50% after deductible					
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible	50% after deductible					
Outpatient Surgery Physician/Surgical Services	20% after deductible	50% after deductible					

Pharmacy	In-Network	
Pharmacy Deductible Individual	\$0	N/A
Generics	\$15	Not Covered
Preferred Brand Drugs	\$75	Not Covered
Non-Preferred Brand Drugs	\$125	Not Covered
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	40% up to \$500 / 50% up to \$750	Not Covered / Not Covered

# Pennsylvania Aetna Silver HMO 7000 80% Silver

Silver	
Summary of Features	In Network
F	
Deductible	
Individual	\$7,000
Family	\$14,000
Coinsurance	20%
(Member Responsibility)	
	\$0 once out-of-pocket max. is satisfied
Out-of-Pocket Maximum	
Individual	\$9,100
Familiy	\$18,200
	All cost sharing accumulates to the Out of Pocket Maximum above
Primary Care Visit to Treat an Injury or Illness	\$40 per visit
(excludes Preventative and X-rays)	
Specialist Visit	\$80 per visit
All Inpatient Hospital Services	
(includes Mental/Behavioral Health and Substance Abuse)	20% after deductible
Emergency Room Services	\$500 + 20% after deductible
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	\$0 per visit
Imaging (CT/PET Scans, MRIs)	20% after deductible
Rehabilitative Speech Therapy	20% after deductible
Rehabilitative Occupational and Rehabilitative Physical	
Therapy	20% after deductible
Preventive Care/Screening/Immunization	0%
Laboratory Outpatient and Professional Services	20% after deductible
X-rays and Diagnostic Imaging	20% after deductible
Skilled Nursing Facility	20% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible
Outpatient Surgery Physician/Surgical Services	20% after deductible
	l .

Pharmacy	In-Network				
Pharmacy Deductible Individual	\$0				
Generics	\$15				
Preferred Brand Drugs	\$75				
Non-Preferred Brand Drugs	\$125				
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	40% up to \$500 / 50% up to \$750				

#### Unified Rate Review v5.4

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

1/(2023

Aetna Health Inc. (a PA corp.)

Market:

Market:

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

PA Small Group

#### Market Level Calculations (Same for all Plans)

Section I: Experience Period Data			
Experience Period:	1/1/2021	to	12/31/2021
	-	Total	PMPM
Allowed Claims		\$885,144.5	\$779.18
Reinsurance		\$0.0	\$0.00
Incurred Claims in Experience Period		\$652,618.1	\$574.49
Risk Adjustment		\$386,489.0	\$340.22
Evnerience Period Premium		\$947.079.4	\$ \$22.70

#### Section II: Projections

Experience Period Member Months

		Year 1 Trend		Year 2		
Benefit Category Experience Period Index		4.	Utilization		Utilization	Trended EHB Allowed Claims
	Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM
Inpatient Hospital	\$172.03	1.047	1.030	1.047	1.030	\$200.07
Outpatient Hospital	\$39.66	1.034	1.070	1.034	1.070	\$48.55
Professional	\$73.54	1.019	1.065	1.019	1.065	\$86.61
Other Medical	\$37.76	1.034	1.070	1.034	1.070	\$46.22
Capitation	\$10.42	1.000	1.000	1.000	1.000	\$10.42
Prescription Drug	\$445.77	1.089	1.026	1.089	1.026	\$556.50
Total	\$779.18					\$948.36

Morbidity Adjustment		0.773
Demographic Shift		0.975
Plan Design Changes		1.000
Other		1.019
Adjusted Trended EHB Allowed Claims PMPM for	1/1/2023	\$728.33
		•
Manual EHB Allowed Claims PMPM		\$736.57
Applied Credibility %		0.00%

#### Projected Period Totals

Projected Index Rate for	1/1/2023	\$736.57	\$830,850.96
Reinsurance		\$0.00	\$0.00
Risk Adjustment Payment/Charge		\$220.20	\$248,385.60
Exchange User Fees		0.00%	\$0.00
Market Adjusted Index Rate		\$516.37	\$582,465.36
,			•

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

#### Product-Plan Data Collection

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

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

Company Legal Name: Aetna Health Inc. (a PA corp.) State: To validate, select the Validate button or Ctrl + Shift + I. Market: Small Group

To finalize, select the Finalize button or Cirl + Shift + F.
To remove a product, rowigate to the corresponding Product Name/Product 10 field and select the Remove Product button or Cirl + Shift + Q.
To remove a pin. nowigate to the corresponding Plan Name/Plan to field and select the Remove Plan button or Cirl + Shift + Q.
To remove a pin. nowigate to the corresponding Plan Name/Plan to field and select the Remove Plan button or Cirl + Shift + Q. HIOS Issuer ID: Effective Date of Rate Change(s): 64844 1/1/2023

Field #	Section I: General Product and Plan Information		
1.1	Product Name	HMO	POS
1.2	Product ID	64844PA007	64844PA006
1.3	Plan Name	7000 80%	7000 80/50
1.4	Plan ID (Standard Component ID)	64844PA0070142	64844PA0060126
1.5	Metal	Silver	Silver
1.6	AV Metal Value	0.697	0.697
1.7	Plan Category	Renewing	Renewing
1.8	Plan Type	HMO	POS
1.9	Exchange Plan?	No	No
1.10	Effective Date of Proposed Rates	1/1/2023	1/1/2023
1.11	Cumulative Rate Change % (over 12 mos prior)	-31.68%	-32.46%
1.12	Product Rate Increase %	-31.68%	-32.46%
1 13	Submission Lovel Pate Increase %	-37	10%

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information			
	2.1 Plan ID (Standard Component ID)	Total	64844PA0070142	64844PA0060126
\$885,145	2.2 Allowed Claims	\$885,145	\$440,387	\$444,757
\$0	2.3 Reinsurance	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$232,527	\$38,946	\$193,581
	2.5 Cost Sharing Reduction	\$0	\$0	\$0
\$652,618	2.6 Incurred Claims	\$652,618	\$401,441	\$251,176
\$386,489	2.7 Risk Adjustment Transfer Amount	\$386,489	\$32,523	\$353,966
\$947,079	2.8 Premium	\$947,079	\$417,648	\$529,432
1,136	2.9 Experience Period Member Months	1,136	528	608
	2.10 Current Enrollment	94	34	60
	2.11 Current Premium PMPM	\$708.91	\$697.36	\$715.46
	2.12 Loss Ratio	48.94%	89.18%	28.43%
	Per Member Per Month			
	2.13 Allowed Claims	\$779.18	\$834.07	\$731.51
	2.14 Reinsurance	\$0.00	\$0.00	
	2.15 Member Cost Sharing	\$204.69	\$73.76	\$318.39
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$574.49	\$760.31	\$413.12
	2.18 Risk Adjustment Transfer Amount	\$340.22	\$61.60	\$582.18
	2.19 Premium	\$833.70	\$791.00	\$870.78

3.1 Plan ID (Standard Component ID)		64844PA0070142	64844PA0060126
3.2 Market Adjusted Index Rate		\$51	6.37
3.3 AV and Cost Sharing Design of Plan		0.6948	0.686
3.4 Provider Network Adjustment		0.9868	1.007
3.5 Benefits in Addition to EHB		1.0000	1.000
Administrative Costs			
3.6 Administrative Expense		16.45%	16.459
3.7 Taxes and Fees		1.02%	1.025
3.8 Profit & Risk Load		2.00%	2.009
3.9 Catastrophic Adjustment		1.0000	1.000
3.10 Plan Adjusted Index Rate		\$439.63	\$443.8
3.11 Age Calibration Factor	0.6143	0.6	143
3.12 Geographic Calibration Factor	0.9819	0.9	819
3.13 Tobacco Calibration Factor	1.0000	1.0	000
3.14 Calibrated Plan Adjusted Index Rate		\$265.18	\$267.6

4.1 Plan ID (Standard Component ID)	Total	64844PA0070142	64844PA0060
4.2 Allowed Claims	\$830,848	\$299,263	\$531,
4.3 Reinsurance	\$0	\$0	
4.4 Member Cost Sharing	\$257,788	\$93,229	\$164
4.5 Cost Sharing Reduction	\$0	\$0	
4.6 Incurred Claims	\$573,060	\$206,034	\$367
4.7 Risk Adjustment Transfer Amount	\$171,320	\$61,971	\$109
4.8 Premium	\$498,833	\$179,347	\$319
4.9 Projected Member Months	1,128	408	
4.10 Loss Ratio	85.51%	85.38%	85.
Per Member Per Month			
4.11 Allowed Claims	\$736.57	\$733.49	\$73
4.12 Reinsurance	\$0.00	\$0.00	\$
4.13 Member Cost Sharing	\$228.54	\$228.50	\$22
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$
4.15 Incurred Claims	\$508.03	\$504.99	\$50
4.16 Risk Adjustment Transfer Amount	\$151.88	\$151.89	\$15
4.17 Premium	\$442.23	\$439.58	\$44

#### 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	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 4	0.8545
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393

Rating Area	Rating Factor
Rating Area 1	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 4	0.8545
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393

#### Aetna Health, Inc. & Aetna Health Ins. Co. Pennsylvania Small Group POS, HMO Products

#### **Summary**

Aetna is filing premium rates for Small Group plans in Pennsylvania.

The new rates will apply to plan years effective in 2023. The current membership and range of rate changes by product are:

Product Name	# Members as of February 2022	Range of Rate Changes
Aetna Silver HMO 7000 80%	34	-32.5%31.7%
Aetna Silver QPOS 7000 80/50	60	-32.5%31.7%

#### Why We Need to Change Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.5% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 9.7%.
- The cost of pharmacy prescription has increased 13.5%.

#### **What Else Affects Our Request to Change Premiums**

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including transitional coverage.

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

#### Will Premiums for All Small Groups Change by -32.2%?

No, rate changes differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

#### How does this request align to Minimum Loss Ratio Requirements (MLR)?

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

# What is Aetna doing to keep premiums affordable?

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

#### Actuarial Memorandum and Certification

# General Information

Company Identifying Information:

Company Legal Name: Aetna Health, Inc. & Aetna Health Ins. Co.

State: Pennsylvania

HIOS Issuer ID: 64844

Market: Small Group Effective Date: 01/01/2023

Rate Filing Tracking Number: AETN-133266777 / AETN-133266736

Policy Form(s): HI SG HGrpAg-1A 01

HO SG HGrpPol-1A 01 HI SG HCOC-2023 07

HI SG-SOB-HMO 14050544 07

HO SG HCOC-2023 07

HO SG-SOB-POS-14050545 07

Form Filing Tracking Number: AETN-133135037 / AETN-133135039

Company Contact Information:

Name:

Telephone Number: Email Address:



# 1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.

These rates are for plans issued in Pennsylvania beginning January 1, 2023. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

# 2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2023 through December 31, 2023.

#### A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;

- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

# B. Variation in Rate Changes by Plan/Product: Rate changes do not differ by plan.

### 3. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Health, Inc. & Aetna Health Ins. Co. (AHI &AHIC). The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

# 4. Experience and Current Period Premium, Claims, and Enrollment

## A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2021 through December 31, 2021 and paid through February 28, 2022.

- B. Current Date: The current enrollment and premium is reported as of February 28, 2022.
- C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a predetermined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

# 5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2022. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

## 6. Projection Factors

## A. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

• Community-rated policies issued to small employers in 2021

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2023.

#### C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

## D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2023 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

## E. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

## 7. Manual Rate Adjustments

# A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2021 to December 31, 2021 and paid through February 28, 2022 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

# B. Adjustments Made to the Data:

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8.

# C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2023.

# 8. Credibility of Experience

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

#### 9. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

**Small Group Market Trend Adjustments:** Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2023.

## 10. Market-Adjusted Index Rate

Worksheet 1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this development.

## 11. Reinsurance

There are no expected reinsurance recoveries.

## 12. Risk Adjustment

# A. Risk Adjustment – Experience Period

Generally, risk adjustment transfer is accrued at the issuer and market level based on 2021 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level. For PA AHI & AHIC, the risk transfer amount was provided in May 2022.

# B. Risk Adjustment – Projection Period

We started with the 2021 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna's internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2021 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2023 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2023 Notice of Benefit and Payment Parameters. The 2023 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2020-2021 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment

#### 13. Exchange User Fees

Exchange User Fees are not applied in this filing.

#### 14. Plan-Adjusted Index Rates

Section 3 of Worksheet 2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The following briefly describes how each set of adjustments was determined.

## A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

- 1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
- 2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2023 membership.

#### B. Distribution and Administrative Costs:

Section 3 of Worksheet 2 also reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the 'Non-Benefit Expenses and Profit & Risk' section, and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

# C. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2021 projections, and projected changes in expenses, inflation, and membership for 2023 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2023 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.22 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2022 plans.

## D. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

#### E. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

# F. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

#### 15. Calibration

## A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2022 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2023 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of Plan-Adjusted Index Rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted overall average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

# B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is shown in column O in Exhibit C-2.

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

# 16. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate \* Age Factor \* Area Factor \* Tobacco Factor \* Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

# 17. Projected Loss Ratio

The expected 2023 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

#### 18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2023 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

# 19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through February 2022, and our expectations

for future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

# **Terminated Plans and Products**

Exhibit 16 provides a plan and product crosswalk from 2021 to 2023. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2022 and 2023.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

## 20. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

## 21. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach.

## 22. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

## 23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2022 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

# 24. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

# 25. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

# 26. Company Financial Condition

As of December 31, 2021, the capital and surplus held by Aetna Health, Inc. & Aetna Health Ins. Co. (Pennsylvania) was approximately \$876 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2021. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

The actual to expected MLR for the past three experience years are as follows:

AHI	MLR		Member M	lonths
Calendar Year	Actual	Pricing	Actual	Pricing

2018	78.00%	87.60%	204,457	56,796
2019	80.30%	88.58%	3,410	13,482
2020	81.20%	86.00%	1,578	4,722

## Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data Small Group

## Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

- 1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- 2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) 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, deficient, nor unfairly discriminatory.
- 3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
- 4. Adjustments to the MAIR for benefits the plan offers in addition to essential health benefits included in Worksheet 2, Section III were calculated in accordance with actuarial standards of practice.
- 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
- 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

	June 1, 2022
Actna Health Inc. & Actna Health Inc. Co.	Date

		equired. To validate press Validate button or Ctrl + state, select Family-Tier Rates under Rating Method	• • • • • • • • • • • • • • • • • • • •	utton or Ctrl + Shift + F.	
	If you are not in a community ratin	ig state, select Age-Based Rates under Rating Metro Fobacco User, you must give a rate for Tobacco Use	od and provide an Individual Rate fo	or every age band.	
HIOS Issuer ID*	To add a new sheet, press the Ad	d Sheet button, or Ctrl + Shift + H. All plans must he			
Rate Effective Date*					
Rate Expiration Date*	3/31/2023				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required:  Select if Tobacco use of subscriber is used to Select determine if a person is eligible for a rate from a plan	Required: tthe age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or E No Preference enrollee on a plan	Required: nter the rate of an Individual tobacco o on a plan
64844PA0060126		Tobacco User/Non-Tobacco User	0-14 15	159.46	1:
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16	173.63 179.05	<u>1'</u> 1
64844PA0060126		Tobacco User/Non-Tobacco User	17	184.47	1
64844PA0060126		Tobacco User/Non-Tobacco User	18	190.30	1:
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19	196.14 202.19	1
64844PA0060126		Tobacco User/Non-Tobacco User	21	208.44	2
64844PA0060126		Tobacco User/Non-Tobacco User	22	208.44	2
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	208.44	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	208.44 209.27	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	213.44	2
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	218.44	2
64844PA0060126		Tobacco User/Non-Tobacco User	28	226.57	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	233.24 236.58	2
64844PA0060126		Tobacco User/Non-Tobacco User	31	241.58	2
64844PA0060126		Tobacco User/Non-Tobacco User	32	246.58	2
64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	249.71 253.05	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User	35	253.05	2
64844PA0060126		Tobacco User/Non-Tobacco User	36	256.38	2
64844PA0060126		Tobacco User/Non-Tobacco User	37	258.05	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	259.72 263.05	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User	40	266.39	
64844PA0060126		Tobacco User/Non-Tobacco User	41	271.39	2
64844PA0060126		Tobacco User/Non-Tobacco User	42	276.18	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	282.85 291.19	2
64844PA0060126		Tobacco User/Non-Tobacco User	45	300.99	3
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	312.66	3
64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47	325.79	3
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49	340.80 355.60	3
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	372.27	3
64844PA0060126	3	Tobacco User/Non-Tobacco User	51	388.74	3
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	406.87 425.22	4
64844PA0060126		Tobacco User/Non-Tobacco User	54	445.02	4
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	464.82	4
64844PA0060126		Tobacco User/Non-Tobacco User	56	486.29	4
64844PA0060126 64844PA0060126	3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	507.97 531.10	5
64844PA0060126		Tobacco User/Non-Tobacco User	59	542.57	5
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	565.70	5
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61	585.71 598.85	5
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User	63	615.31	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	625.11	6
64844PA0060126		Tobacco User/Non-Tobacco User	0-14	167.74	
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	182.65 188.35	1
64844PA0060126		Tobacco User/Non-Tobacco User	17	194.05	1
64844PA0060126		Tobacco User/Non-Tobacco User	18	200.19	2
64844PA0060126 64844PA0060126	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19	206.33 212.69	2
64844PA0060126		Tobacco User/Non-Tobacco User	21	219.26	2
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	219.26	2
64844PA0060126		Tobacco User/Non-Tobacco User	23	219.26	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	219.26 220.14	2
64844PA0060126		Tobacco User/Non-Tobacco User	26	224.53	2
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	229.79	2
64844PA0060126		Tobacco User/Non-Tobacco User	28	238.34	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	245.36 248.86	2
64844PA0060126		Tobacco User/Non-Tobacco User	31	254.13	2
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	259.39	2
64844PA0060126		Tobacco User/Non-Tobacco User	33	262.68	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	266.19 267.94	2 2
	runing Alba Z	. Saucoo Cocinitonii i Obacco Coci	33	201.34	2

6/8//PANN60126 Rating Area 2	Tohacaa	User/Non-Tobacco	lear	37	974 AE	271.
64844PA0060126 Rating Area 2 64844PA0060126 Rating Area 2		User/Non-Tobacco   User/Non-Tobacco		38	271.45 273.20	
64844PA0060126 Rating Area 2		User/Non-Tobacco		39	276.71	276.
64844PA0060126 Rating Area 2		User/Non-Tobacco		40	280.22	280.
64844PA0060126 Rating Area 2		User/Non-Tobacco		41	285.48	
64844PA0060126 Rating Area 2		User/Non-Tobacco		42	290.52	
64844PA0060126 Rating Area 2 64844PA0060126 Rating Area 2		User/Non-Tobacco l User/Non-Tobacco l		43	297.54 306.31	297 306
64844PA0060126 Rating Area 2		User/Non-Tobacco		45	316.62	316
64844PA0060126 Rating Area 2		User/Non-Tobacco		46		
64844PA0060126 Rating Area 2		User/Non-Tobacco		47	342.71	342
64844PA0060126 Rating Area 2		User/Non-Tobacco		48	358.50	358
64844PA0060126 Rating Area 2	Tobacco	User/Non-Tobacco	User	49	374.06	374
64844PA0060126 Rating Area 2	Tobacco	User/Non-Tobacco	User	50	391.60	391
64844PA0060126 Rating Area 2	Tobacco	User/Non-Tobacco	User	51	408.93	
64844PA0060126 Rating Area 2		User/Non-Tobacco		52	428.00	
64844PA0060126 Rating Area 2		User/Non-Tobacco		53	447.30	447
64844PA0060126 Rating Area 2		User/Non-Tobacco		54	468.13	
64844PA0060126 Rating Area 2		User/Non-Tobacco		55	488.96	
64844PA0060126 Rating Area 2		User/Non-Tobacco l User/Non-Tobacco l		56 57	511.54 534.34	
64844PA0060126 Rating Area 2 64844PA0060126 Rating Area 2		User/Non-Tobacco		58	558.68	
64844PA0060126 Rating Area 2		User/Non-Tobacco		59	570.74	
64844PA0060126 Rating Area 2		User/Non-Tobacco		60	595.08	
64844PA0060126 Rating Area 2		User/Non-Tobacco		61	616.13	
64844PA0060126 Rating Area 2		User/Non-Tobacco		62	629.94	629
64844PA0060126 Rating Area 2		User/Non-Tobacco		63	647.27	647
64844PA0060126 Rating Area 2		User/Non-Tobacco		64 and over	657.57	657
64844PA0060126 Rating Area 3		User/Non-Tobacco		0-14	208.86	208
64844PA0060126 Rating Area 3	Tobacco	User/Non-Tobacco	User	15	227.43	227
64844PA0060126 Rating Area 3		User/Non-Tobacco		16	234.52	
64844PA0060126 Rating Area 3		User/Non-Tobacco		17	241.62	
64844PA0060126 Rating Area 3		User/Non-Tobacco		18	249.27	249
64844PA0060126 Rating Area 3		User/Non-Tobacco		19	256.91	256
64844PA0060126 Rating Area 3		User/Non-Tobacco		20	264.83	264
64844PA0060126 Rating Area 3		User/Non-Tobacco		21	273.02	273
64844PA0060126 Rating Area 3 64844PA0060126 Rating Area 3		User/Non-Tobacco		23	273.02 273.02	273 273
64844PA0060126 Rating Area 3		User/Non-Tobacco		23	273.02	273
64844PA0060126 Rating Area 3		User/Non-Tobacco		25	274.11	274
64844PA0060126 Rating Area 3		User/Non-Tobacco		26	279.57	279
64844PA0060126 Rating Area 3		User/Non-Tobacco		27	286.13	286
64844PA0060126 Rating Area 3		User/Non-Tobacco		28	296.77	296
64844PA0060126 Rating Area 3	Tobacco	User/Non-Tobacco	User	29	305.51	305
64844PA0060126 Rating Area 3	Tobacco	User/Non-Tobacco	User	30	309.88	309
64844PA0060126 Rating Area 3	Tobacco	User/Non-Tobacco	User	31	316.43	316
64844PA0060126 Rating Area 3		User/Non-Tobacco I		32	322.98	
64844PA0060126 Rating Area 3		User/Non-Tobacco		33	327.08	
64844PA0060126 Rating Area 3		User/Non-Tobacco		34	331.45	
64844PA0060126 Rating Area 3		User/Non-Tobacco		35 36	333.63	
64844PA0060126 Rating Area 3 64844PA0060126 Rating Area 3		User/Non-Tobacco l User/Non-Tobacco l		37	335.81 338.00	335 338
64844PA0060126 Rating Area 3		User/Non-Tobacco		38	340.18	
64844PA0060126 Rating Area 3		User/Non-Tobacco		39	344.55	344
64844PA0060126 Rating Area 3		User/Non-Tobacco		40	348.92	
64844PA0060126 Rating Area 3		User/Non-Tobacco		41	355.47	355
64844PA0060126 Rating Area 3	Tobacco	User/Non-Tobacco	User	42	361.75	
64844PA0060126 Rating Area 3	Tobacco	User/Non-Tobacco	User	43	370.49	370
64844PA0060126 Rating Area 3	Tobacco	User/Non-Tobacco	User	44	381.41	381
64844PA0060126 Rating Area 3		User/Non-Tobacco		45	*****	
54844PA0060126 Rating Area 3		User/Non-Tobacco		46	409.53	
54844PA0060126 Rating Area 3		User/Non-Tobacco		47	426.73	
64844PA0060126 Rating Area 3		User/Non-Tobacco		48	446.39	
64844PA0060126 Rating Area 3		User/Non-Tobacco		49		
54844PA0060126 Rating Area 3		User/Non-Tobacco l User/Non-Tobacco l		50 51	487.61 509.18	487 509
64844PA0060126 Rating Area 3 64844PA0060126 Rating Area 3		User/Non-Tobacco   User/Non-Tobacco		51	532.94	
64844PA0060126 Rating Area 3		User/Non-Tobacco		53	556.96	
64844PA0060126 Rating Area 3		User/Non-Tobacco		54	582.90	
54844PA0060126 Rating Area 3		User/Non-Tobacco		55	608.84	
54844PA0060126 Rating Area 3		User/Non-Tobacco		56	636.96	
64844PA0060126 Rating Area 3		User/Non-Tobacco		57	665.35	665
64844PA0060126 Rating Area 3		User/Non-Tobacco		58	695.66	
54844PA0060126 Rating Area 3		User/Non-Tobacco		59	710.67	710
54844PA0060126 Rating Area 3		User/Non-Tobacco		60	740.98	
4844PA0060126 Rating Area 3		User/Non-Tobacco		61	767.19	
4844PA0060126 Rating Area 3		User/Non-Tobacco		62	784.39	
4844PA0060126 Rating Area 3 4844PA0060126 Rating Area 3		User/Non-Tobacco l User/Non-Tobacco l		64 and over	805.96 818.79	
4844PA0060126 Rating Area 3 4844PA0060126 Rating Area 5		User/Non-Tobacco		0-14	171.38	
4844PA0060126 Rating Area 5		User/Non-Tobacco		15	186.61	186
4844PA0060126 Rating Area 5		User/Non-Tobacco		16	192.44	
4844PA0060126 Rating Area 5		User/Non-Tobacco		17	198.26	
4844PA0060126 Rating Area 5		User/Non-Tobacco		18	204.54	
4844PA0060126 Rating Area 5		User/Non-Tobacco		19	210.81	210
64844PA0060126 Rating Area 5	Tobacco	User/Non-Tobacco	User	20	217.30	217
64844PA0060126 Rating Area 5		User/Non-Tobacco		21	224.03	224
64844PA0060126 Rating Area 5		User/Non-Tobacco		22	224.03	
64844PA0060126 Rating Area 5		User/Non-Tobacco		23	224.03	
34044B40000465 = :: :	Tohacco	User/Non-Tobacco I	User	24	224.03	
64844PA0060126 Rating Area 5						
64844PA0060126 Rating Area 5 64844PA0060126 Rating Area 5 64844PA0060126 Rating Area 5	Tobacco	User/Non-Tobacco   User/Non-Tobacco	User	25 26	224.92 229.40	

64844PA006012	26 Rating Area 5	Tobacco User/Non-Tobacc	o User	28		
	26 Rating Area 5	Tobacco User/Non-Tobacc		29		
	26 Rating Area 5	Tobacco User/Non-Tobacc		30		
	26 Rating Area 5	Tobacco User/Non-Tobacc		31		
	26 Rating Area 5	Tobacco User/Non-Tobacc		32		
	26 Rating Area 5	Tobacco User/Non-Tobacc		33		
	26 Rating Area 5	Tobacco User/Non-Tobacc		34		
	26 Rating Area 5	Tobacco User/Non-Tobacc		35		
	26 Rating Area 5	Tobacco User/Non-Tobacc		36		
	26 Rating Area 5	Tobacco User/Non-Tobacc		37	277.34	
	26 Rating Area 5	Tobacco User/Non-Tobacc		38		
	26 Rating Area 5	Tobacco User/Non-Tobacc		39		
	26 Rating Area 5	Tobacco User/Non-Tobacc		40		
	26 Rating Area 5	Tobacco User/Non-Tobacc		41	291.68	
	26 Rating Area 5	Tobacco User/Non-Tobacc		42		
	26 Rating Area 5	Tobacco User/Non-Tobacc		43		
	26 Rating Area 5	Tobacco User/Non-Tobacc		44		
	26 Rating Area 5	Tobacco User/Non-Tobacc		45		
	26 Rating Area 5	Tobacco User/Non-Tobacc		46		
	26 Rating Area 5	Tobacco User/Non-Tobacc		47	350.15	
	26 Rating Area 5	Tobacco User/Non-Tobacc		48		
	26 Rating Area 5	Tobacco User/Non-Tobacc		49		
	26 Rating Area 5	Tobacco User/Non-Tobacc		50		
	26 Rating Area 5	Tobacco User/Non-Tobacc		51		
	26 Rating Area 5	Tobacco User/Non-Tobacc		52		
1844PA006012	26 Rating Area 5	Tobacco User/Non-Tobacc		53		
	26 Rating Area 5	Tobacco User/Non-Tobacc		54		
	26 Rating Area 5	Tobacco User/Non-Tobacc		55		
	26 Rating Area 5	Tobacco User/Non-Tobacc		56		
	26 Rating Area 5	Tobacco User/Non-Tobacc		57		
	26 Rating Area 5	Tobacco User/Non-Tobacc	o User	58		
4844PA006012	26 Rating Area 5	Tobacco User/Non-Tobacc		59		583
4844PA006012	26 Rating Area 5	Tobacco User/Non-Tobacc	o User	60		
	26 Rating Area 5	Tobacco User/Non-Tobacc	o User	61	629.51	629
	26 Rating Area 5	Tobacco User/Non-Tobacco	o User	62		
	26 Rating Area 5	Tobacco User/Non-Tobacco		63		
	26 Rating Area 5	Tobacco User/Non-Tobacco		64 and over		
	26 Rating Area 6	Tobacco User/Non-Tobacc		0-14		
	26 Rating Area 6	Tobacco User/Non-Tobacc		15		
	26 Rating Area 6	Tobacco User/Non-Tobacc		16		
	26 Rating Area 6	Tobacco User/Non-Tobacc		17		
	26 Rating Area 6	Tobacco User/Non-Tobacc		18		
	26 Rating Area 6	Tobacco User/Non-Tobacc		19		
	26 Rating Area 6	Tobacco User/Non-Tobacco		20		
	26 Rating Area 6	Tobacco User/Non-Tobacc		21		
	26 Rating Area 6	Tobacco User/Non-Tobacco		22		
	26 Rating Area 6	Tobacco User/Non-Tobacc		23		
	26 Rating Area 6	Tobacco User/Non-Tobacc		24		
	26 Rating Area 6	Tobacco User/Non-Tobacc		25		
	26 Rating Area 6	Tobacco User/Non-Tobacc		26		
	26 Rating Area 6	Tobacco User/Non-Tobacc		27	288.93	
	26 Rating Area 6	Tobacco User/Non-Tobacc		28		
	26 Rating Area 6	Tobacco User/Non-Tobacc		29		
	26 Rating Area 6	Tobacco User/Non-Tobacc		30		
	26 Rating Area 6	Tobacco User/Non-Tobacc		31	319.53	
				32		
	26 Rating Area 6 26 Rating Area 6	Tobacco User/Non-Tobacc		33		
	•	Tobacco User/Non-Tobacc		33		
	26 Rating Area 6	Tobacco User/Non-Tobacc				
	26 Rating Area 6	Tobacco User/Non-Tobacc		35		
	26 Rating Area 6	Tobacco User/Non-Tobacc		36		
	26 Rating Area 6	Tobacco User/Non-Tobacc		37		
	26 Rating Area 6	Tobacco User/Non-Tobacc		38		
	26 Rating Area 6	Tobacco User/Non-Tobacc		39		
	26 Rating Area 6	Tobacco User/Non-Tobacc		40		
	26 Rating Area 6	Tobacco User/Non-Tobacc		41	358.96	
	26 Rating Area 6	Tobacco User/Non-Tobacc		42		
	26 Rating Area 6	Tobacco User/Non-Tobacc		43		
	26 Rating Area 6	Tobacco User/Non-Tobacc		44		
	26 Rating Area 6	Tobacco User/Non-Tobacc		45		
	26 Rating Area 6	Tobacco User/Non-Tobacc		46		
	26 Rating Area 6	Tobacco User/Non-Tobacc		47		
	26 Rating Area 6	Tobacco User/Non-Tobacc		48		
	26 Rating Area 6	Tobacco User/Non-Tobacc		49		
	26 Rating Area 6	Tobacco User/Non-Tobacc		50		
	26 Rating Area 6	Tobacco User/Non-Tobacc		51		
	26 Rating Area 6	Tobacco User/Non-Tobacc		52		
	26 Rating Area 6	Tobacco User/Non-Tobacc		53		
	26 Rating Area 6	Tobacco User/Non-Tobacc		54		
	26 Rating Area 6	Tobacco User/Non-Tobacc		55		
	26 Rating Area 6	Tobacco User/Non-Tobacc		56		
	26 Rating Area 6	Tobacco User/Non-Tobacc		57	671.87	
	26 Rating Area 6	Tobacco User/Non-Tobacc		58		
	26 Rating Area 6	Tobacco User/Non-Tobacc		59		
844PA006012	26 Rating Area 6	Tobacco User/Non-Tobacc	o User	60		
	26 Rating Area 6	Tobacco User/Non-Tobacc	o User	61	774.71	774
	26 Rating Area 6	Tobacco User/Non-Tobacc	o User	62	792.08	792
	26 Rating Area 6	Tobacco User/Non-Tobacc		63		
	26 Rating Area 6	Tobacco User/Non-Tobacc		64 and over		
	26 Rating Area 7	Tobacco User/Non-Tobacc		0-14		
	26 Rating Area 7	Tobacco User/Non-Tobacc		15		
	26 Rating Area 7	Tobacco User/Non-Tobacco		16		
	26 Rating Area 7	Tobacco User/Non-Tobacc		17		
1044FAUUUU I		Tobacco User/Non-Tobacc		18		

54844PA0060126 Rating Area 7 54844PA0060126 Rating Area 7 54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User/Non-Tobacc	User	19	272.02	272.0
64844PA0060126 Rating Area 7	Tahagaa Haar/Nan Tahagaa I				
			20	280.41	280.4
	Tobacco User/Non-Tobacco U		21 22	289.08 289.08	289.0 289.0
54844PA0060126 Rating Area 7 54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		22	289.08	289.0
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		24	289.08	289.0
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		25	290.24	290.2
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		26	296.02	296.0
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		27	302.96	302.9
54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		28	314.23	314.3
54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		29 30	323.48	323.4 328.1
54844PA0060126 Rating Area 7 54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		30	328.11 335.04	326.
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		32	341.98	341.9
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		33	346.32	346.
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I	User	34	350.94	350.9
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I	User	35	353.26	353.2
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		36	355.57	355.
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		37	357.88	357.8
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		39	360.19 364.82	360. 364.
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		40	369.44	369.4
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		41	376.38	376.3
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		42	383.03	383.0
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I	User	43	392.28	392.2
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		44	403.85	403.8
54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		45	417.43	417.4
54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		46	433.62 451.83	433.0 451.1
54844PA0060126 Rating Area 7 54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		47	451.83 472.65	451.3
54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		49	493.17	493.
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		50	516.30	516.3
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		51	539.13	539.
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		52	564.28	564.3
54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		53	589.72	589.
4844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		54 55	617.19	617.
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		56	644.65 674.42	644. 674.
4844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		57	704.49	704.
4844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		58	736.58	736.
4844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		59	752.48	752.4
4844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I	User	60	784.56	784.
4844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco I		61	812.32	812.
4844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		62	830.53	830.
4844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		63	853.36	853.
4844PA0060126 Rating Area 7 4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		64 and over 0-14	866.95 204.77	866. 204.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		15	222.97	222.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		16	229.93	229.9
34844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I	User	17	236.89	236.8
34844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I		18	244.38	244.:
54844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		19 20	251.87	251.8
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc		20	259.64 267.67	259.0 267.0
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I		22	267.67	267.0
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		23	267.67	267.0
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I		24	267.67	267.0
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I	User	25	268.74	268.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I		26	274.09	274.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I		27	280.51	280.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		28 29	290.95 299.52	290. 299.
4844PA0060126 Rating Area 8 4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		30	303.80	303.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		31	310.23	310.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		32	316.65	316.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I	User	33	320.66	320.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		34	324.95	324.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		35	327.09	327.
1844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc		36	329.23	329. 331.
4844PA0060126 Rating Area 8 4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		38	331.37 333.51	331.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		39	337.80	337.
1844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I		40	342.08	342.
1844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I		41	348.50	348.
844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		42	354.66	354.
1844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		43	363.22	363. 373
844PA0060126 Rating Area 8 844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		44	373.93 386.51	373. 386.
1844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		46	401.50	401.
1844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		47	418.36	418.
1844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I		48	437.64	437.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I		49	456.64	456.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		50	478.05	478.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		51	499.20	499.
4844PA0060126 Rating Area 8 4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		52 53	522.49 546.04	522. 546.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		54	571.47	540. 571.
	Tobacco User/Non-Tobacco U		55	596.90	596.
4844PA0060126 Rating Area 8				624.47	624.
	Tobacco User/Non-Tobacco I	User	56	02-777	
34844PA0060126 Rating Area 8 34844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco I Tobacco User/Non-Tobacco I		57	652.30	652.3
i4844PA0060126 Rating Area 8 i4844PA0060126 Rating Area 8 i4844PA0060126 Rating Area 8 i4844PA0060126 Rating Area 8 i4844PA0060126 Rating Area 8		User User			652.3 682.0 696.7

64844PA0060126 Ra			User/Non-Tobacco		61	752.14	752
64844PA0060126 Ra 64844PA0060126 Ra			User/Non-Tobacco User/Non-Tobacco		62	769.01 790.15	769 790
64844PA0060126 Ra			User/Non-Tobacco		64 and over	802.73	802
64844PA0060126 Ra	ing Area 9	Tobacco	User/Non-Tobacco	User	0-14	192.34	192
64844PA0060126 Ra			User/Non-Tobacco		15		209
64844PA0060126 Ra 64844PA0060126 Ra			User/Non-Tobacco User/Non-Tobacco		16	215.97 222.51	215
64844PA0060126 Ra			User/Non-Tobacco		18		229
64844PA0060126 Ra			User/Non-Tobacco		19		236
64844PA0060126 Ra			User/Non-Tobacco		20		243
64844PA0060126 Ra			User/Non-Tobacco		21	251.42	251.
64844PA0060126 Ra 64844PA0060126 Ra			User/Non-Tobacco User/Non-Tobacco		23	251.42 251.42	251. 251.
64844PA0060126 Ra			User/Non-Tobacco		24		251.
64844PA0060126 Ra			User/Non-Tobacco		25		252
64844PA0060126 Ra			User/Non-Tobacco		26		257
64844PA0060126 Ra 64844PA0060126 Ra			User/Non-Tobacco User/Non-Tobacco		27		263 273
64844PA0060126 Ra			User/Non-Tobacco		29		281
64844PA0060126 Ra		Tobacco	User/Non-Tobacco	User	30		285
64844PA0060126 Ra			User/Non-Tobacco		31	291.40	291
64844PA0060126 Ra			User/Non-Tobacco User/Non-Tobacco		32		297 301
64844PA0060126 Ra 64844PA0060126 Ra			User/Non-Tobacco		33		305
64844PA0060126 Ra			User/Non-Tobacco		35		307
64844PA0060126 Ra			User/Non-Tobacco		36		309
64844PA0060126 Ra			User/Non-Tobacco		37	311.26	311
64844PA0060126 Ra 64844PA0060126 Ra	•		User/Non-Tobacco User/Non-Tobacco		38		313 317
64844PA0060126 Ra			User/Non-Tobacco		40		321
64844PA0060126 Ra	ing Area 9	Tobacco	User/Non-Tobacco	User	41	327.35	327
64844PA0060126 Ra			User/Non-Tobacco		42		333
64844PA0060126 Ra 64844PA0060126 Ra			User/Non-Tobacco User/Non-Tobacco		43	341.18 351.24	341 351
64844PA0060126 Ra			User/Non-Tobacco		45		363
64844PA0060126 Ra			User/Non-Tobacco		46		377
64844PA0060126 Ra			User/Non-Tobacco		47	392.98	392
64844PA0060126 Ra			User/Non-Tobacco		48		411
64844PA0060126 Ra 64844PA0060126 Ra			User/Non-Tobacco User/Non-Tobacco		50		428 449
64844PA0060126 Ra			User/Non-Tobacco		51	468.91	468
64844PA0060126 Ra			User/Non-Tobacco		52		490
64844PA0060126 Ra			User/Non-Tobacco		53	512.91	512
64844PA0060126 Ra			User/Non-Tobacco User/Non-Tobacco		54		536 560
64844PA0060126 Ra 64844PA0060126 Ra			User/Non-Tobacco		56		586
64844PA0060126 Ra			User/Non-Tobacco		57	612.72	612
64844PA0060126 Ra			User/Non-Tobacco		58	640.63	640
64844PA0060126 Ra			User/Non-Tobacco		59		654
64844PA0060126 Ra 64844PA0060126 Ra			User/Non-Tobacco User/Non-Tobacco		60	682.37 706.50	682 706
64844PA0060126 Ra			User/Non-Tobacco		62	700.30	722
64844PA0060126 Ra		Tobacco	User/Non-Tobacco	User	63	742.20	742
64844PA0060126 Ra			User/Non-Tobacco		64 and over	754.02	754
64844PA0070142 Ra 64844PA0070142 Ra			User/Non-Tobacco User/Non-Tobacco		0-14	157.96 172.00	157 172
64844PA0070142 Ra			User/Non-Tobacco		16		177
64844PA0070142 Ra	ing Area 1		User/Non-Tobacco		17	182.74	182
64844PA0070142 Ra	ing Area 1		User/Non-Tobacco		18		188
64844PA0070142 Ra			User/Non-Tobacco		19		194
64844PA0070142 Ra 64844PA0070142 Ra			User/Non-Tobacco User/Non-Tobacco		20	200.29 206.49	200 206
64844PA0070142 Ra			User/Non-Tobacco		22		206
64844PA0070142 Ra		Tobacco	User/Non-Tobacco	User	23		206
64844PA0070142 Ra			User/Non-Tobacco		24		206
64844PA0070142 Ra 64844PA0070142 Ra			User/Non-Tobacco User/Non-Tobacco		25		207 211
64844PA0070142 Ra			User/Non-Tobacco		27		216
64844PA0070142 Ra	ing Area 1	Tobacco	User/Non-Tobacco	User	28	224.45	224
64844PA0070142 Ra			User/Non-Tobacco		29		231
64844PA0070142 Ra			User/Non-Tobacco		30		234
64844PA0070142 Ra 64844PA0070142 Ra			User/Non-Tobacco User/Non-Tobacco		31	239.32 244.27	239 244
64844PA0070142 Ra			User/Non-Tobacco		33		247
64844PA0070142 Ra	ing Area 1	Tobacco	User/Non-Tobacco	User	34	250.68	250
64844PA0070142 Ra			User/Non-Tobacco		35		252
64844PA0070142 Ra 64844PA0070142 Ra			User/Non-Tobacco User/Non-Tobacco		36	253.98 255.63	253 255
64844PA0070142 Ra			User/Non-Tobacco		38		257
64844PA0070142 Ra	ing Area 1		User/Non-Tobacco		39	260.59	260
64844PA0070142 Ra	ing Area 1	Tobacco	User/Non-Tobacco	User	40	263.89	263
64844PA0070142 Ra			User/Non-Tobacco		41	268.85	268
64844PA0070142 Ra 64844PA0070142 Ra			User/Non-Tobacco User/Non-Tobacco		42		273 280
64844PA0070142 Ra			User/Non-Tobacco		43		288
64844PA0070142 Ra			User/Non-Tobacco		45		298
64844PA0070142 Ra	ing Area 1		User/Non-Tobacco		46		309
64844PA0070142 Ra			User/Non-Tobacco		47	322.74	322
64844PA0070142 Ra 64844PA0070142 Ra			User/Non-Tobacco User/Non-Tobacco		48		337 352
5.5 /100/01-12 I\a			User/Non-Tobacco		50		368
64844PA0070142 Ra		100000					

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	403.06 421.23	403 421
64844PA0070142 Rating Area 1 64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	54	440.85	440
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	55	460.47	460
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	56	481.74	481
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	57	503.21	503
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	58	526.13	526
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	59	537.49	537
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	60	560.41	560
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	61	580.23	580
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	62	593.24	593
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	63	609.55	609
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	619.26	619
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	166.17	166
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	15	180.94	180
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	16	186.58	186
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	17	192.23	192
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	18	198.31	198
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	19	204.39	204
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	20	210.69	210
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	21	217.21	217
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	22	217.21	217
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	23	217.21	217
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	24	217.21	217
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	25	218.08	218
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	26	222.42	222
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	27	227.64	227
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	28	236.11	236
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	29	243.06	243
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	30	246.53	246
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	31	251.75	251
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	32	256.96	256
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	33	260.22	260
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	263.69	263
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35	265.43	265
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36	267.17	267
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	268.91	268
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	38	270.64	270
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	274.12	274
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	277.59	277
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	282.81	282
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	287.80	287
	Tobacco User/Non-Tobacco User	43		294
64844PA0070142 Rating Area 2		44	294.75 303.44	303
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45		
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User		313.65	313
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	325.82	325
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	339.50	339
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	355.14	355
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	370.56	370
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	387.94	387
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	405.10	405
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	423.99	423
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	443.11	443
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	463.74	463
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	55	484.38	484
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	56	506.75	506
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	57	529.34	529
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	58	553.45	553
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	59	565.40	565
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	60	589.51	589
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	61	610.36	610
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	62	624.05	624
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	63	641.21	641
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	651.41	651
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	206.90	206
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	15	225.30	225
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	16	232.33	232
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	17	239.36	239
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	18	246.93	246
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	19	254.51	254
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	20	262.35	262
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	21	270.46	270
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	22	270.46	270
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	23	270.46	270
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	24	270.46	270
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	25	271.55	27
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	26	276.96	276
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	27	283.45	283
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	28	293.99	293
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	29	302.65	302
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	30	306.98	306
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	31	313.47	313
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	32	319.96	319
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	324.02	324
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	328.34	328
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35	330.51	330
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	332.67	332
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	334.83	334
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	337.00	337
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	39	341.33	341
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	40	345.65	341
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	40	352.14	352
	TODUCCO OSCITIVOTE TODUCCO OSCI	42	358.36	358

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	43	367.02	367.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	44	377.84	377.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	45	390.55	390.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	46	405.70	405.
64844PA0070142 Rating Area 3 64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	47 48	422.74 442.21	422. <sup>-</sup> 442. <sup>-</sup>
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49	461.41	442
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	50	483.05	483.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	51	504.42	504.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	52	527.95	527.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	53	551.75	551.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	54	577.44	577.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	55	603.13	603.
64844PA0070142 Rating Area 3 64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	630.99 659.12	630.º 659.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	58	689.14	689.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	59	704.02	704.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	60	734.04	734.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	61	760.00	760.
54844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	62	777.04	777.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	63	798.41	798.
64844PA0070142 Rating Area 3 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	811.12 169.78	811. 169.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	15	184.87	184.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	16	190.64	190.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	17	196.41	196.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	18	202.62	202.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	19	208.83	208.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	20	215.27	215.
54844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	21 22	221.93 221.93	221. 221.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	221.93	221.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	24	221.93	221.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	25	222.82	222.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	26	227.25	227.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	27	232.58	232.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	28	241.24	241.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	29 30	248.34	248. 251.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31	251.89 257.21	251.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	32	262.54	262.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	33	265.87	265.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	34	269.42	269.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	35	271.20	271.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	36	272.97	272.
54844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	37	274.75	274.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	276.52 280.07	276. 280.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	40	283.62	283.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	41	288.95	288.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	42	294.05	294.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	43	301.16	301.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	44	310.03	310.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	45 46	320.46	320.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	332.89 346.87	332. 346.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	48	362.85	362.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	49	378.61	378.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	50	396.36	396.
34844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	51	413.90	413.
34844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	52	433.20	433.
4844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	53	452.73	452.
54844PA0070142 Rating Area 5 54844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	54 55	473.82 494.90	473.
54844PA0070142 Rating Area 5 54844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	494.90 517.76	494. 517.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	57	540.84	540.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	58	565.47	565.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	59	577.68	577.
4844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	60	602.31	602.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	61	623.62	623.
34844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User	62 63	637.60 655.13	637.
34844PA0070142 Rating Area 5 34844PA0070142 Rating Area 5	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over	655.13	655. 665.
4844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	208.93	208.
4844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	15	227.51	227.
4844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	16	234.61	234
4844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	17	241.71	241.
4844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	18	249.35	249.
4844PA0070142 Rating Area 6 4844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	257.00 264.92	257. 264.
4844PA0070142 Rating Area 6 4844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	20	273.12	264. 273.
4844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	22	273.12	273.
4844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	23	273.12	273.
4844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	24	273.12	273.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	25	274.21	274.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	26	279.67	279.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	27	286.23	286.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	28	296.88	296.
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	305.62 309.99	305. 309.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	31	316.54	316.
	Tobacco User/Non-Tobacco User	32	323.10	323.
64844PA0070142 Rating Area 6	Tobacco Oser/Non-Tobacco Oser		323.10	

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	34	331.56	331.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	35	333.75	333.
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	335.93 338.12	335. 338.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	38	340.30	340.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	344.67	344.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	349.04	349.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	355.60	355.
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	361.88 370.62	361. 370.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	44	381.54	370.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	394.38	394.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	409.67	409
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	426.88	426
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	446.54	446
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	49	465.94	465 487
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	487.78 509.36	509
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	52	533.12	533
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	53	557.16	557
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	54	583.10	583
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	55	609.05	609
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	56 57	637.18	637 665
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	665.58 695.90	695
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	59	710.92	710
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	60	741.24	741
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	61	767.45	767
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	62	784.66	784
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	63	806.24	806
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	819.07 219.08	819 219
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	15	238.55	238
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	16	245.99	245
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	17	253.44	253
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	18	261.46	261
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	19 20	269.48 277.78	269 277
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	286.37	286
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	22	286.37	286
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	23	286.37	286
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	24	286.37	286
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	25	287.52	287
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	26 27	293.25	293
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28	300.12 311.29	300 311
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	320.45	320
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	325.03	325
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	331.91	331.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	338.78	338.
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33 34	343.08 347.66	343 347
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	349.95	347.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	36	352.24	352.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	37	354.53	354.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	356.82	356.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	361.40	361.
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	365.99 372.86	365 372
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	372.60	379
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	388.61	388
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	400.06	400
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	413.52	413
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	46	429.56	429
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	447.60 468.22	447
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49	488.55	488
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	50	511.46	511
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	51	534.09	534
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	52	559.00	559
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	53	584.20	584
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	611.41 638.61	611 638
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	56	668.11	668
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	57	697.89	697
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	58	729.68	729
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	59	745.43	745
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	60 61	777.22	777
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62	804.71 822.75	804 822
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	63	845.37	845
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	858.83	858
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	202.85	202
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	15	220.88	220
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	16	227.77	227
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	17 18	234.67	234
64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18	242.09 249.52	242 249
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	20	249.52	257
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	21	265.16	265.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	22	265.16	265.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	23	265.16	265.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	24	265.16	265.

64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	266.22 271.52	266 271
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	277.89	277
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	288.23	288
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	296.71	296
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	300.96	300
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	307.32	307
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	313.69	313
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	317.66	317
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	321.91	321
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	324.03	324
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	326.15	326
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	328.27	328
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	330.39	330
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	334.63	334
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	338.88	338
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	345.24	345
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	351.34	351
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	359.82	359
		44		370
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User		370.43	
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	382.89	382
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	397.74	397
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	414.45	414
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	433.54	433
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	452.36	452
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	473.58	473
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	494.52	494
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	517.59	517
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	540.93	540
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	566.12	566
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	591.31	591
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	618.62	618
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	646.20	646
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	675.63	675
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	690.21	690
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	719.65	719
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	61	745.10	745
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	62	761.81	761
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	63	782.75	782
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	795.22	795
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	190.54	190
	Tobacco User/Non-Tobacco User	15	207.48	207
64844PA0070142 Rating Area 9				
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	213.95	213
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	220.43	220
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	227.40	227
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	234.38	234
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	241.60	241
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	249.07	249
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	249.07	249
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	249.07	249
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	249.07	249
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	250.07	250
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	255.05	255
		27		
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User		261.03	261
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	270.74	270
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	278.71	278
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	282.69	282
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	288.67	288
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	294.65	294
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	298.39	298
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	302.37	302
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	35	304.36	304
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	306.36	306
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	308.35	308
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	310.34	310
		39	314.33	314
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User			
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	318.31	318
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	324.29	324
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	330.02	330
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	337.99	337
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	347.95	347
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	359.66	359
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	373.61	373
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	389.30	389
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	407.23	407
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	424.91	424
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	444.84	444
		51	464.52	464
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User			
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	486.19	486
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	508.10	508
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	531.76	531
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	555.43	555
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	581.08	581
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	606.98	606
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	634.63	634
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	648.33	648
		60	675.98	675
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User			
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	699.89	699
	Tobacco User/Non-Tobacco User	62	715.58	715
64844PA0070142 Rating Area 9				725
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	735.26 746.96	735 746

tes Table Template v12.0		equired. To validate press Validate button or Ctrl + S		ton or Ctrl + Shift + F.	
		ate, select Family-Tier Rates under Rating Method a g state, select Age-Based Rates under Rating Meth		every age band	
	· · · · · · · · · · · · · · · · · · ·	obacco User, you must give a rate for Tobacco Use		every age band.	
		d Sheet button, or Ctrl + Shift + H. All plans must ha	ve the same dates on a sheet.		
HIOS Issuer ID* Rate Effective Date*					
Rate Expiration Date*					
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: the age of a subscriber eligible for the rate	Required: ter the rate of an Individual Non-Tobacco or E No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco on a plan
64844PA0060126		Tobacco User/Non-Tobacco User	0-14	163.97	1
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	178.54 184.12	1
64844PA0060126		Tobacco User/Non-Tobacco User	17	189.69	1
64844PA0060126		Tobacco User/Non-Tobacco User	18	195.69	
64844PA0060126		Tobacco User/Non-Tobacco User	19	201.69	2
64844PA0060126		Tobacco User/Non-Tobacco User	20	207.91	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	214.34 214.34	2
64844PA0060126		Tobacco User/Non-Tobacco User	23	214.34	2
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	214.34	2
64844PA0060126		Tobacco User/Non-Tobacco User	25	215.20	
64844PA0060126 64844PA0060126	3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	219.48 224.63	2
64844PA0060126		Tobacco User/Non-Tobacco User	28	232.99	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	239.84	2
64844PA0060126		Tobacco User/Non-Tobacco User	30	243.27	2
64844PA0060126 64844PA0060126	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	248.42 253.56	
64844PA0060126		Tobacco User/Non-Tobacco User	33	256.78	
64844PA0060126		Tobacco User/Non-Tobacco User	34	260.21	2
64844PA0060126		Tobacco User/Non-Tobacco User	35	261.92	4
64844PA0060126		Tobacco User/Non-Tobacco User	36	263.64	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38	265.35 267.07	2
64844PA0060126		Tobacco User/Non-Tobacco User	39	270.50	
64844PA0060126		Tobacco User/Non-Tobacco User	40	273.92	2
64844PA0060126		Tobacco User/Non-Tobacco User	41 42	279.07	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	284.00 290.86	2
64844PA0060126		Tobacco User/Non-Tobacco User	44	299.43	
64844PA0060126		Tobacco User/Non-Tobacco User	45	309.50	3
64844PA0060126		Tobacco User/Non-Tobacco User	46	321.51	
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	335.01 350.44	3
64844PA0060126		Tobacco User/Non-Tobacco User	49	365.66	3
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	382.81	3
64844PA0060126		Tobacco User/Non-Tobacco User	51	399.74	3
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	418.39 437.25	
64844PA0060126	D "	Tobacco User/Non-Tobacco User	54	457.61	
64844PA0060126		Tobacco User/Non-Tobacco User	55	477.97	4
64844PA0060126		Tobacco User/Non-Tobacco User	56	500.05	
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57	522.34	
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	546.13 557.92	<u> </u>
64844PA0060126	3	Tobacco User/Non-Tobacco User	60	581.71	
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	602.29	(
64844PA0060126		Tobacco User/Non-Tobacco User	62	615.79	(
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	632.73 642.80	6
64844PA0060126		Tobacco User/Non-Tobacco User	0-14	172.48	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	187.82	,
64844PA0060126		Tobacco User/Non-Tobacco User	16	193.68	·
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	199.54 205.85	
64844PA0060126		Tobacco User/Non-Tobacco User	19	212.17	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	218.70	
64844PA0060126		Tobacco User/Non-Tobacco User	21	225.47	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	225.47 225.47	
64844PA0060126		Tobacco User/Non-Tobacco User	23	225.47	
64844PA0060126		Tobacco User/Non-Tobacco User	25	226.37	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	230.88	
64844PA0060126		Tobacco User/Non-Tobacco User	27	236.29	
64844PA0060126		Tobacco User/Non-Tobacco User	28	245.08	:
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	252.30 255.91	
64844PA0060126		Tobacco User/Non-Tobacco User	31	261.32	-
64844PA0060126		Tobacco User/Non-Tobacco User	32	266.73	2
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	270.11	2
64844PA0060126		Tobacco User/Non-Tobacco User	34	273.72	4
	Rating Area 2	Tobacco User/Non-Tobacco User	35	275.52	2

64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco	User	37	279.13	279
64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		38		280
64844PA0060126 Rating Area 2 64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		39		284. 288.
64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		41		293
64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		42		298
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco	User	43		305
34844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		44		314.
34844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		45		325
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		46		338
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		47	352.41 368.64	352
4844PA0060126 Rating Area 2 4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		49		368 384
64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		50		402
34844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		51		420
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco	User	52	440.12	440
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		53		459
34844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		54		481
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		55		502
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		56		526 549
4844PA0060126 Rating Area 2 4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		58		574
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		59		586
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		60		611
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		61	633.57	633
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco	User	62		647
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		63		665
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco		64 and over		676
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		0-14		214
4844PA0060126 Rating Area 3 4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		15		233
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		17	248.46	248
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		18		256
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco	User	19	264.18	264
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		20		272
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		21	280.75	280
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		22		280 280
4844PA0060126 Rating Area 3 4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		23		280
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		25		281
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		26		287
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco	User	27		294
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		28		305
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		29		314
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		30		318
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		31		325 332
4844PA0060126 Rating Area 3 4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		33		336
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		34		340
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		35		343
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco	User	36		345
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		37		347.
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		38		349
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		39		354
4844PA0060126 Rating Area 3 4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		40		358 365
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		42		371
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		43		380
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		44		392
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco	User	45		
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		46		421
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		47		438
4844PA0060126 Rating Area 3 4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		48		459 478
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		50		501
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		51	523.59	523
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		52		548
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		53	572.72	572
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		54	599.40	599
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		55		626
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		56		
I844PA0060126 Rating Area 3 I844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		57	684.18 715.34	684 715
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		59		
8844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		60		761
844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco	User	61	788.90	788
844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		62		
844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco		63		828
844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		64 and over		
844PA0060126 Rating Area 5 844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		0-14		176 191
844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		16		
844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		17		203
844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		18		210
844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		19		216
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		20	223.46	223
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		21		230
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		22		230
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		23		230
4844PA0060126 Rating Area 5 4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		25		230
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		26		
				241.42	

64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco	User	28	250.41	250
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		29		257
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		30	-	261
64844PA0060126 Rating Area 5 64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		31	266.99 272.52	266 272
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		33		275
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		34		279
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		35		281
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco	User	36	283.35	283
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco	User	37		285
34844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco	User	38		287
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		39		290
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		40		294
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		41	299.94	299
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		42		305
64844PA0060126 Rating Area 5 64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		43	312.61 321.82	312 321
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		45		332
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		46		345
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		47	360.06	360
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco	User	48		376
34844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco	User	49	393.00	393
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		50		411
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		51	429.63	429
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		52		449
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		53	469.95	469
4844PA0060126 Rating Area 5 4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		54 55		491
64844PA0060126 Rating Area 5 64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		55		513 537
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		57	561.40	561
34844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		58	586.97	586
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		59		599
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		60	625.21	625
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		61	647.33	647
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		62	661.84	661
54844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		63	680.04	680
64844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco		64 and over		690
64844PA0060126 Rating Area 6 64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		0-14 15		216 236
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		16		243
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		17	250.90	250
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		18		258
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		19		266
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		20		274
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco	User	21	283.50	283
34844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco	User	22		283
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		23		283
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		24		283
54844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		25		284
64844PA0060126 Rating Area 6 64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		26 27		290 297
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		28		308
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		29	317.24	317
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco	User	30	321.77	321
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco	User	31		328
34844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		32		335
34844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		33	339.63	339
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		34	344.17	344
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		35		346
4844PA0060126 Rating Area 6 4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		36	348.70 350.97	348 350
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		37		350
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		39		357
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		40		362
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		41		369
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		42		375
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		43		384
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		44		396
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		45		409
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		46		
4844PA0060126 Rating Area 6 4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		47	443.11 463.52	443
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		49		
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		50		506
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		51	528.73	528
1844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		52		
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		53	578.34	578
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		54		605
1844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		55		632
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		56		661
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		57	690.89	690
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		58		
4844PA0060126 Rating Area 6 4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		59 60		737 769
4844PA0060126 Rating Area 6 4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		61	769.42 796.63	796
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		62		814
4844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		63		836
64844PA0060126 Rating Area 6	Tobacco User/Non-Tobacco		64 and over		850
34844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco		0-14	227.41	227
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco		15		247
34844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco		16		
4844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		17		
34844PA0060126 Rating Area 7			18	271.40	271

64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	19 20	279.72	279
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	288.34 297.26	288 297
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	22	297.26	297
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	23	297.26	297
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	24	297.26	297
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	298.45 304.40	298 304
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	27	311.53	304.
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	28	323.12	323
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	29	332.64	332
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	30	337.39	337.
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	31	344.53	344
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	32	351.66	351
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	356.12 360.88	356 360
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	35	363.25	363
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	36	365.63	365
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	37	368.01	368
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	38	370.39	370
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	39	375.14	375
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	379.90	379 387
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	42	387.03 393.87	393
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	43	403.38	403
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	44	415.27	415
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	45	429.25	429
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	46	445.89	445
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	47	464.62	464
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	48	486.02	486
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	507.13 530.91	507 530
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	51	554.39	554
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	52	580.26	580
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	53	606.41	606
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	54	634.65	634
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	55	662.89	662
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	56	693.51	693
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	57	724.43	724
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	757.42 773.77	757 773
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	60	806.77	806
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	61	835.31	835
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	62	854.03	854
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	63	877.52	877
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	891.49	891
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	210.56	210
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	229.28 236.43	229 236
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	17	243.59	243
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	18	251.30	251
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	19	259.00	259
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	20	266.99	266
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	21	275.24	275
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	22 23	275.24	275
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23	275.24 275.24	275 275
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	25	276.34	276
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	26	281.85	281
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	27	288.45	288
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	28	299.19	299
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	29	308.00	308
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	30	312.40	312
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	31	319.01 325.61	319
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	325.61 329.74	325 329
54844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	34	334.14	334
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	35	336.35	336
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	36	338.55	338
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	37	340.75	340
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	38	342.95	342
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39	347.36 351.76	347
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	351.76 358.37	351 358
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	42	364.70	364
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	43	373.50	373
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	44	384.51	384
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	45	397.45	397
54844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	46	412.86	412
34844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	47	430.20	430
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	48	450.02 460.56	450
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	469.56 491.58	469 491
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	51	513.33	513
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	52	537.27	537
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	53	561.49	561
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	54	587.64	587
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	55	613.79	613
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	56	642.14	642
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User	57	670.77	670
	Tabaaaa Haay/Nan Tabaaaa Haay			
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	701.32 716.46	701 716

64844PA0060126		Tobacco User/Nor Tobacco User/Nor	n-Tobacco User	61 62	773.43 790.77	773. 790.
64844PA0060126	Rating Area 8	Tobacco User/Nor	_	63	812.52	812.
64844PA0060126		Tobacco User/Nor		64 and over 0-14	825.45	825.
64844PA0060126 64844PA0060126		Tobacco User/Nor Tobacco User/Nor		15	197.78 215.36	197. 215.
64844PA0060126		Tobacco User/Nor		16	222.09	222.
64844PA0060126		Tobacco User/Nor	_	17	228.81	228.
64844PA0060126		Tobacco User/Nor	n-Tobacco User	18	236.05	236.
64844PA0060126		Tobacco User/Nor	_	19	243.29	243.
64844PA0060126		Tobacco User/Nor		20	250.78	250
64844PA0060126		Tobacco User/Nor		21	258.54	258
64844PA0060126 64844PA0060126		Tobacco User/Nor Tobacco User/Nor		22 23	258.54 258.54	258 258
64844PA0060126		Tobacco User/Nor		24	258.54	258
64844PA0060126		Tobacco User/Nor		25	259.57	259
64844PA0060126		Tobacco User/Nor		26	264.75	264
64844PA0060126		Tobacco User/Nor	n-Tobacco User	27	270.95	270
64844PA0060126	Rating Area 9	Tobacco User/Nor	ı-Tobacco User	28	281.03	281
64844PA0060126		Tobacco User/Nor		29	289.31	289
64844PA0060126		Tobacco User/Nor		30	293.44	293
64844PA0060126		Tobacco User/Nor		31	299.65	299
64844PA0060126		Tobacco User/Nor Tobacco User/Nor		32 33	305.85 309.73	305
64844PA0060126 64844PA0060126		Tobacco User/Nor		34	313.87	313
64844PA0060126		Tobacco User/Nor	_	35	315.94	315
64844PA0060126		Tobacco User/Nor	_	36	318.00	318
64844PA0060126		Tobacco User/Nor	_	37	320.07	320
64844PA0060126		Tobacco User/Nor	_	38	322.14	322
64844PA0060126	Rating Area 9	Tobacco User/Nor	n-Tobacco User	39	326.28	326
64844PA0060126		Tobacco User/Nor		40	330.41	330
64844PA0060126		Tobacco User/Nor		41	336.62	336
64844PA0060126		Tobacco User/Nor		42	342.57	342
64844PA0060126		Tobacco User/Nor Tobacco User/Nor		43	350.84 361.18	350 361
64844PA0060126 64844PA0060126		Tobacco User/Nor		44	373.33	373
64844PA0060126		Tobacco User/Nor	_	46	387.81	387
64844PA0060126		Tobacco User/Nor		47	404.10	404
64844PA0060126		Tobacco User/Nor		48	422.71	422
64844PA0060126		Tobacco User/Nor	n-Tobacco User	49	441.07	441
64844PA0060126	Rating Area 9	Tobacco User/Nor	ı-Tobacco User	50	461.75	461
64844PA0060126		Tobacco User/Nor	_	51	482.18	482
64844PA0060126		Tobacco User/Nor	_	52	504.67	504
64844PA0060126		Tobacco User/Nor	_	53	527.42	527
64844PA0060126		Tobacco User/Nor		54	551.98 576.54	<u>551</u>
64844PA0060126 64844PA0060126		Tobacco User/Nor Tobacco User/Nor	_	55 56	603.17	603
64844PA0060126		Tobacco User/Nor		57	630.06	630
64844PA0060126		Tobacco User/Nor		58	658.76	658
64844PA0060126		Tobacco User/Nor	_	59	672.98	672
64844PA0060126		Tobacco User/Nor	n-Tobacco User	60	701.68	701
64844PA0060126	Rating Area 9	Tobacco User/Nor	n-Tobacco User	61	726.50	726
64844PA0060126		Tobacco User/Nor	i-Tobacco User	62	742.79	742
64844PA0060126		Tobacco User/Nor		63	763.21	763
64844PA0060126		Tobacco User/Nor	_	64 and over	775.36	775
64844PA0070142 64844PA0070142		Tobacco User/Nor Tobacco User/Nor		0-14 15	162.43 176.87	162 176
64844PA0070142		Tobacco User/Nor	_	16	182.39	182
64844PA0070142		Tobacco User/Nor		17	187.91	187
64844PA0070142		Tobacco User/Nor	_	18	193.86	193
64844PA0070142		Tobacco User/Nor		19	199.80	199
64844PA0070142	Rating Area 1	Tobacco User/Nor		20	205.96	205
64844PA0070142		Tobacco User/Nor		21	212.33	212
64844PA0070142		Tobacco User/Nor		22	212.33	212
64844PA0070142		Tobacco User/Nor Tobacco User/Nor		23 24	212.33 212.33	212 212
64844PA0070142 64844PA0070142		Tobacco User/Nor	_	24	212.33	212
64844PA0070142		Tobacco User/Nor		26	217.43	217
64844PA0070142		Tobacco User/Nor		27	222.52	222
64844PA0070142		Tobacco User/Nor		28	230.80	230
64844PA0070142		Tobacco User/Nor	n-Tobacco User	29	237.60	237
64844PA0070142		Tobacco User/Nor	_	30	241.00	241
64844PA0070142		Tobacco User/Nor		31	246.09	246
64844PA0070142 64844PA0070142		Tobacco User/Nor Tobacco User/Nor		32 33	251.19 254.37	251 254
64844PA0070142		Tobacco User/Nor		33	254.37 257.77	254 257
64844PA0070142		Tobacco User/Nor	_	35	259.47	259
64844PA0070142		Tobacco User/Nor	_	36	261.17	261
64844PA0070142		Tobacco User/Nor		37	262.87	262
64844PA0070142		Tobacco User/Nor		38	264.57	264
64844PA0070142	Rating Area 1	Tobacco User/Nor		39	267.96	267
64844PA0070142		Tobacco User/Nor		40	271.36	271
64844PA0070142		Tobacco User/Nor		41	276.46	276
64844PA0070142		Tobacco User/Nor	_	42	281.34	281
64844PA0070142		Tobacco User/Nor	_	43	288.13	288
64844PA0070142 64844PA0070142		Tobacco User/Nor Tobacco User/Nor		44 45	296.63 306.61	296 306
64844PA0070142		Tobacco User/Nor		46	318.50	318
64844PA0070142		Tobacco User/Nor		47	331.87	331
64844PA0070142		Tobacco User/Nor		48	347.16	347
64844PA0070142	Rating Area 1	Tobacco User/Nor	_	49	362.24	362
64844PA0070142		Tobacco User/Nor		50	379.22	379
	Rating Area 1	Tobacco User/Nor		51	396.00	396

64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	52	414.47	
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	53	433.16	
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	54 55	453.33 473.50	
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	55		
64844PA0070142 Rating Area 1 64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	57	495.37 517.45	
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	541.02	
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	59		
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	60	576.27	
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	61	596.65	
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	62	610.03	
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	63	626.80	
64844PA0070142 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	636.78	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	170.87	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	15	186.06	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	16		
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	17	197.67	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	18	203.93	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	19	203.93	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	20	216.66	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	21	223.36	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	22	223.36	
	Tobacco User/Non-Tobacco User	23	223.36	
64844PA0070142 Rating Area 2		23		
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	25	223.36	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	25		
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User			
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	27	234.08	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	28	242.79	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	29	249.94	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	30	253.51	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	31	258.87	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	32	264.23	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	33	267.58	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	34	271.16	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	35		
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	36		
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	37	276.52	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	38	278.30	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	39	281.88	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	40	285.45	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	41	290.81	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	42	295.95	5 295
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	43	303.10	303
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	44	312.03	312
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	45	322.53	322
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	46	335.04	4 335
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	47	349.11	1 349
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	48	365.19	365
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	49	381.05	5 381
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	50	398.92	398
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	51	416.56	3 416
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	52	435.99	9 435
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	53	455.65	5 455
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	54	476.87	7 476
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	55	498.09	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	56	521.09	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	57	544.32	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	58	569.12	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	59	581.40	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	60		
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	61	627.64	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	62	641.71	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	63	659.35	
64844PA0070142 Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	669.85	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	0-14	212.76	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	15		
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	16		
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	17	246.13	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	18	253.92	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	19	261.71	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	20	269.78	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	21	278.12	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	22	278.12	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	23	278.12	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	24	278.12	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	25		
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	25	284.79	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	291.47	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	28	302.31	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29	311.21	
		30	311.21 315.66	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	30		
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User		322.34	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	32	329.01	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	33	333.19	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	34	337.64	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	35		
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	36	342.09	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	37	344.31	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	38	346.54	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	39	350.99	
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	40		
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacco User	41	362.11	
64844PA0070142 Rating Area 3		42	368.51	1 368

64844PA0070142 Rating An 64844PA0070142 Rating	aa 5 Tobac aa 6 Tobac	SOU USER/NON-TOBACCO COU USER/	o User	47 48 48 49 50 50 51 52 53 54 55 56 67 57 58 60 61 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 23 24 25 26 27 28 29 30 31	356.69 373.12 389.32 407.58 425.61 445.46 445.46 445.46 445.55 487.23 508.91 556.15 581.46 594.03 619.36 641.27 655.64 684.40 214.85 233.94 241.25 248.55 256.41 264.22 272.42 280.85 280.85 280.85 280.85 280.85 280.85 280.85 281.97 287.59 294.33 305.22 313.47 318.76	373.1 389.3 407.5 425.6 445.4 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 619.3 641.2 655.6 673.6 684.4 214.8 233.9 241.2 248.5 256.4 264.2 272.4 280.8 280.8 280.8 280.8 281.9 287.5 294.3 305.2 314.2 318.7
64844PA0070142 Rating An 64844PA0070142 Rating	aa 5 Tobac aa 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 51 52 53 54 55 56 57 58 60 61 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 30 30 31	373.12 389.32 407.58 425.61 445.46 445.46 465.55 487.32 508.91 532.41 556.18 594.03 619.36 641.27 655.64 673.67 684.44 214.85 233.94 241.25 248.55 256.41 264.28 272.44 280.85 280.85 280.85 280.85 280.85 280.85 281.97 287.59 294.33 305.28 314.27	373.1 389.3 407.5 425.6 445.4 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 619.3 641.2 655.6 673.6 684.4 214.8 233.9 241.5 256.4 264.2 272.4 280.8 280.8 280.8 280.8 280.8 281.9 281.9 281.9 281.9 281.9 281.9
64844PA0070142 Rating Ar 64844PA0070142 Rating Ar	aa 5 Tobac aa 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 56 57 58 60 61 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 24 25 26 27 28 29	373.12 389.32 407.58 425.61 445.46 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 611.37 655.64 673.67 684.44 214.85 233.94 241.22 242.22 280.85 280.85 280.85 281.97 287.58 287.28	373.1 389.3 407.5 425.6 445.4 465.5 465.5 467.6 508.9 532.4 581.4 594.0 619.3 641.2 655.6 673.6 684.4 214.8 233.9 241.2 248.5 256.4 264.2 272.4 280.8 280.8 280.8 280.8 281.9 287.5 294.3 305.2 314.2
64844PA0070142 Rating An 64844PA0070142 Rating	aa 5 Tobac aa 6 Tobac	co User/Non-Tobacco co Use	o User	47 48 49 50 50 51 51 52 53 54 55 56 57 58 60 61 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	373.12 389.32 407.58 425.61 445.46 445.46 465.55 487.32 508.91 532.41 556.18 581.48 594.03 619.36 641.27 655.64 673.67 684.42 214.85 233.94 241.25 256.41 264.22 272.44 280.85 280.85 280.85 280.85 280.85 280.85 281.97	373.1 389.3 407.5 425.6 445.4 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 619.3 641.2 655.6 673.6 684.4 214.8 233.9 241.2 248.5 256.4 264.2 272.4 280.8 280.8 280.8 281.9 281.9 287.5
64844PA0070142 Rating An 64844PA0070142 Rating	aa 5 Tobac aa 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 56 57 58 60 61 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24 25 26	373.12 389.32 407.58 425.61 445.46 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36 641.27 655.64 214.85 233.94 241.25 248.55 256.41 264.28 272.44 280.88 280.85 280.85 281.97 287.58	373.1 389.3 407.5 425.6 445.4 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 619.3 641.2 655.6 673.6 634.4 214.8 233.9 241.2 248.5 256.4 264.2 272.4 280.8 280.8 280.8 280.8 281.9 287.5
64844PA0070142 Rating An 64844PA0070142 Rating	aa 5 Tobac aa 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 56 57 58 60 61 61 62 63 64 and over 0-14 15 16 17 18 19 20 21 22 23 24	373.12 389.32 407.58 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36 641.27 655.64 673.67 684.40 214.88 233.94 241.25 248.55 256.41 264.28 272.42 280.85 280.85 280.85 280.85	373.1 389.3 407.5 407.5 425.6 445.4 445.4 465.5 487.2 508.9 532.4 556.1 591.0 619.3 641.2 655.6 673.6 684.4 2214.8 233.9 241.2 248.5 256.4 264.2 272.4 280.8 280.8 280.8
64844PA0070142 Rating An 64844PA0070142 Rating	aa 5 Tobac aa 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 56 56 57 58 60 61 62 63 64 and over 15 16 17 18 19 20 21 22 23 24	373.12 389.32 407.58 425.61 445.46 445.46 465.55 487.32 508.91 532.41 556.16 581.48 594.03 619.36 641.27 655.64 214.85 233.94 241.25 248.55 256.41 264.28 272.44 280.85 280.85	373.1 389.3 407.5 425.6 445.4 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 619.3 641.2 655.6 673.6 684.4 214.8 233.9 241.2 248.5 256.4 264.2 272.4 280.8 280.8 280.8
64844PA0070142 Rating An 64844PA0070142 Rating	aa 5 Tobac aa 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 56 57 58 60 61 61 62 63 64 and over 0-14 15 16 17 18 19 20 21	373.12 389.32 407.58 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36 641.27 655.64 214.85 233.94 241.25 248.55 256.41 264.22 280.85 280.85	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 594.0 619.3 641.2 655.6 673.6 684.4 214.8 233.9 241.2 241.2 242.2 242.2 242.2 272.4 280.8 280.8
64844PA0070142 Rating An 64844PA0070142 Rating An	ea 5 Tobac ea 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 56 56 60 61 61 62 63 64 and over 0-14 15 16 17 18 19 20 21	373.12 389.32 407.58 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36 641.27 655.64 673.67 684.40 214.88 233.94 241.25 248.55 256.41 264.28 272.42 280.88	373.1 389.3 407.5 407.5 425.6 445.4 445.4 465.5 487.2 508.9 532.4 556.1 591.0 619.3 641.2 655.6 673.6 684.4 214.8 233.9 241.2 248.5 256.4 264.2 272.4 280.8
64844PA0070142 Rating An 64844PA0070142 Rating An	aa 5 Tobac aa 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 56 57 58 60 61 62 63 64 and over 0-14 15 16 17 18 19 20	373.12 389.32 407.58 425.61 445.46 445.46 465.55 487.32 508.91 532.41 556.15 581.48 594.03 619.36 641.27 655.64 673.67 684.44 214.88 233.94 241.25 248.55 256.41 264.22	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 619.3 641.2 655.6 673.6 684.4 214.8 233.9 241.2 245.5 256.4 264.2 272.4
64844PA0070142 Rating An 64844PA0070142 Rating An	ea 5 Tobac ea 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 56 57 58 60 61 61 62 63 64 and over 0-14 15 16 17	373.12 389.32 407.58 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36 641.27 665.64 673.67 684.40 214.85 233.94 241.25 248.55	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1 591.0 619.3 641.2 635.6 673.6 684.4 214.8 233.9 241.2 248.5 266.2 467.2 46
64844PA0070142 Rating An 64844PA0070142 Rating An	ea 5 Tobac ea 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 56 56 57 58 60 61 61 62 63 64 and over 0-14 15	373.12 389.32 407.58 425.61 445.46 445.46 465.55 487.32 508.91 532.41 556.15 581.48 594.03 619.36 641.22 655.64 673.67 684.40 214.88 233.94 241.25 248.55 256.41	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1 591.4 619.3 641.2 655.6 673.6 684.4 214.8 233.9 241.2 248.5
64844PA0070142 Rating An 64844PA0070142 Rating An	ea 5 Tobac ea 6 Tobac	co User/Non-Tobacco	o User	47 48 49 49 50 51 51 52 53 54 55 56 57 60 61 61 62 63 64 and over 0-14 15	373.12 389.32 407.58 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36 641.27 655.65 673.67 684.40 214.85	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 619.3 641.2 655.6 673.6 684.4 214.8 223.9 241.2
64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An	ea 5 Tobac ea 6 Tobac ea 6 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 66 57 58 60 61 62 63 64 and over	373.12 389.32 407.58 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36 641.27 655.64 673.67 684.40 214.88	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1 591.0 619.3 641.2 655.6 673.6 684.4 214.8
64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An	ea 5 Tobac	co User/Non-Tobacco	o User	47 48 49 50 50 51 52 53 54 55 56 57 58 60 61 62 63 64 and over	373.12 389.32 407.58 425.61 445.46 445.46 465.55 487.32 508.91 532.41 556.18 594.03 619.36 641.27 655.64 673.67	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 619.3 641.2 655.6 673.6 684.4 214.8
64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An	ea 5 Tobac	co User/Non-Tobacco	o User	47 48 49 50 51 51 52 53 54 55 56 57 58 60 61 62 63 64 and over	373.12 389.32 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36 641.27 655.64 673.67	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 619.3 641.2 655.6 673.6
64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An 64844PA0070142 Rating An	ea 5 Tobac	co User/Non-Tobacco	o User	47 48 49 50 51 52 53 54 55 56 57 58 59 60	373.12 389.32 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36 641.22 655.64	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1 591.0 619.3 641.2
64844PA0070142 Rating Ard 64844PA0070142 Rating Ard 64844PA0070142 Rating Ard	ea 5 Tobac	co User/Non-Tobaccco User/Non-Tobaccc co User/Non-Tobaccc	o User	47 48 49 50 51 51 52 53 54 55 56 57 58 60 61	373.12 389.32 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 6119.3 641.2
64844PA0070142 Rating Are 64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobaccco	o User	47 48 49 50 51 52 53 54 55 56 57 58	373.12 389.32 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.15 581.48 594.03 619.36	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1 581.4 594.0 619.3
	ea 5 Tobac	co User/Non-Tobacco	o User	47 48 49 50 51 52 53 54 55 56 57 58	373.12 389.32 407.58 425.61 445.46 465.55 487.23 508.91 532.41 556.18	373.1 389.3 407.5 425.6 445.4 465.5 467.2 508.9 532.4 556.1
	ea 5 Tobac	co User/Non-Tobacco	o User	47 48 49 50 51 52 53 54 55 56	373.12 389.32 407.58 425.61 445.46 465.55 487.23 508.91 532.41	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4 556.1
64844PA0070142 Rating Ar	ea 5 Tobac	co User/Non-Tobaccco	o User	47 48 49 50 51 52 53 54 55 56	373.12 389.32 407.58 425.61 445.46 465.55 487.23 508.91 532.41	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9 532.4
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco	o User o User o User o User o User o User o User o User	47 48 49 50 51 52 53 54 55	373.12 389.32 407.58 425.61 445.46 465.55 487.23 508.91	373.1 389.3 407.5 425.6 445.4 465.5 487.2 508.9
64844PA0070142 Rating Are	ea 5 Tobac ea 5 Tobac ea 5 Tobac ea 5 Tobac ea 5 Tobac ea 5 Tobac	co User/Non-Tobacco	o User o User o User o User o User o User	47 48 49 50 51 52 53	373.12 389.32 407.58 425.61 445.44 465.55	373.1 389.3 407.5 425.6 445.4 465.5
64844PA0070142 Rating Ar	ea 5 Tobac	co User/Non-Tobacco co User/Non-Tobacco co User/Non-Tobacco co User/Non-Tobacco co User/Non-Tobacco co User/Non-Tobacco	o User o User o User o User o User	47 48 49 50 51 52	373.12 389.32 407.58 425.61 445.46	373.1 389.3 407.5 425.6 445.4
64844PA0070142 Rating Are 64844PA0070142 Rating Are	ea 5 Tobac ea 5 Tobac ea 5 Tobac ea 5 Tobac	co User/Non-Tobacco co User/Non-Tobacco co User/Non-Tobacco co User/Non-Tobacco	o User o User o User o User	47 48 49 50 51	373.12 389.32 407.58 425.61	373.1 389.3 407.5 425.6
64844PA0070142 Rating Are	ea 5 Tobac ea 5 Tobac	co User/Non-Tobacco co User/Non-Tobacco	o User o User	47 48 49	373.12 389.32	373.1 389.3
64844PA0070142 Rating Ar	ea 5 Tobac	co User/Non-Tobacco	o User	47	373.12	373.1
64844PA0070142 Rating Are 64844PA0070142 Rating Are				47		
64844PA0070142 Rating Are		co User/Non-Tobacc				
64844PA0070142 Rating Ard 64844PA0070142 Rating Ard		co User/Non-Tobacco co User/Non-Tobacco		45 46	329.53 342.31	329.5 342.3
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco		44	318.81	318.8
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco		43	309.68	309.6
64844PA0070142 Rating Are 64844PA0070142 Rating Are		co User/Non-Tobacco co User/Non-Tobacco		41	297.13 302.38	
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco	o User	40	291.65	291.6
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco	o User	39	288.00	288.0
64844PA0070142 Rating Are 64844PA0070142 Rating Are		co User/Non-Tobacco co User/Non-Tobacco		37	282.52 284.35	282.5 284.3
64844PA0070142 Rating Ar		co User/Non-Tobacco		36	280.70	
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco	o User	35	278.87	278.8
64844PA0070142 Rating Ar		co User/Non-Tobacco co User/Non-Tobacco		33	273.39	
64844PA0070142 Rating Are 64844PA0070142 Rating Are		co User/Non-Tobacco co User/Non-Tobacco		32	269.97 273.39	269.9 273.3
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco	o User	31	264.49	264.4
64844PA0070142 Rating An		co User/Non-Tobacco		30	259.02	
64844PA0070142 Rating Are 64844PA0070142 Rating Are		co User/Non-Tobacco co User/Non-Tobacco		28	248.06 255.37	248.0 255.3
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco	o User	27	239.16	239.1
64844PA0070142 Rating Ar		co User/Non-Tobacco		26	233.69	
64844PA0070142 Rating Are 64844PA0070142 Rating Are		co User/Non-Tobacco co User/Non-Tobacco		24	228.21 229.12	228.2 229.1
64844PA0070142 Rating Ar		co User/Non-Tobacco		23	228.21	228.2
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco		22	228.21	228.2
64844PA0070142 Rating Ard 64844PA0070142 Rating Ard		co User/Non-Tobacco co User/Non-Tobacco		20	221.36 228.21	221.3 228.2
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco		19	214.74	
64844PA0070142 Rating Are	ea 5 Tobac	co User/Non-Tobacco	o User	18	208.35	208.3
64844PA0070142 Rating Are 64844PA0070142 Rating Are		co User/Non-Tobacco co User/Non-Tobacco		16 17	196.03 201.97	196.0 201.9
64844PA0070142 Rating Ar		co User/Non-Tobacco		15	190.10	
64844PA0070142 Rating Ar	ea 5 Tobac	co User/Non-Tobacc	o User	0-14	174.58	174.5
64844PA0070142 Rating Are 64844PA0070142 Rating Are		co User/Non-Tobacco co User/Non-Tobacco		63 64 and over	821.01 834.08	821.0 834.0
64844PA0070142 Rating Are	ea 3 Tobac	co User/Non-Tobacco		62	799.03	
64844PA0070142 Rating Ar		co User/Non-Tobacco		61	781.51	781.5
64844PA0070142 Rating Ard 64844PA0070142 Rating Ard		co User/Non-Tobacco co User/Non-Tobacco		59 60	723.94 754.81	723.9 754.8
64844PA0070142 Rating Are	ea 3 Tobac	co User/Non-Tobacco	o User	58	708.65	708.6
64844PA0070142 Rating Are 64844PA0070142 Rating Are		co User/Non-Tobacco co User/Non-Tobacco		56 57	648.85 677.78	
64844PA0070142 Rating Are		co User/Non-Tobacco		55	620.20	
64844PA0070142 Rating Ar		co User/Non-Tobacco		54	593.78	
64844PA0070142 Rating Are 64844PA0070142 Rating Are		co User/Non-Tobacco co User/Non-Tobacco		52 53	542.89 567.36	
64844PA0070142 Rating Are	ea 3 Tobac	co User/Non-Tobacco		51	518.69	518.6
64844PA0070142 Rating Are 64844PA0070142 Rating Are		co User/Non-Tobacco co User/Non-Tobacco		50	474.47 496.72	474.4 496.7
64844PA0070142 Rating Ar		co User/Non-Tobacco		48	454.72	
64844PA0070142 Rating Ard 64844PA0070142 Rating Ard		co User/Non-Tobacco		47	434.70	
64844PA0070142 Rating Ar		co User/Non-Tobacco co User/Non-Tobacco		45	401.60 417.18	
64844PA0070142 Rating Are 64844PA0070142 Rating Are	ea 3 Tobac	co User/Non-Tobacco	o User	44	377.41 388.53	

04044D40070440 D #	Tabassa II Al Tab	C + 1	212.25	
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	340.95 343.19	340.9 343.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	36	345.44	345.4
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	37	347.69	347.6
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	38	349.93	349.9
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	39	354.43	354.4
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	40	358.92	358.9
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	41	365.66	365.6
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	42 43	372.12 381.11	372. <sup>2</sup> 381. <sup>2</sup>
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44	392.34	392.3
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	45	405.54	405.5
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	46	421.27	421.2
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	47	438.96	438.9
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	48	459.18	459.1
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	49	479.12	479.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	50	501.59	501.5
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	51	523.78	523.7
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	52	548.21	548.2
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	53 54	572.92	572.9
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55	599.60 626.28	599.6 626.2
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	56	655.21	655.2
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	57	684.42	684.4
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	58	715.59	715.5
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	59	731.04	731.0
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	60	762.21	762.2
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	61	789.18	789.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	62	806.87	806.8
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	63	829.06	829.0
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	842.25	842.2
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	225.28	225.1
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	245.30 252.96	245.3 252.9
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	17	260.61	260.0
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	18	268.86	268.8
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	19	277.10	277.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	20	285.64	285.0
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	21	294.48	294.4
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	22	294.48	294.4
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	23	294.48	294.4
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	24 25	294.48	294.4
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	295.66 301.55	295.6 301.5
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	27	308.61	308.0
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	28	320.10	320.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	29	329.52	329.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	30	334.23	334.2
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	31	341.30	341.3
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	32	348.37	348.3
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	33	352.79	352.7
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	34	357.50	357.5
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	35 36	359.85 362.21	359.8 362.2
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37	364.56	364.5
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	38	366.92	366.9
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	39	371.63	371.6
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	40	376.34	376.3
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	41	383.41	383.4
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	42	390.18	390.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	43	399.61	399.0
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	44	411.39	411.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	45	425.23	425.1
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	46	441.72	441.7
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	460.27 481.47	460.2 481.4
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48	502.38	502.3
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	50	525.94	525.9
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	51	549.20	549.:
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	52	574.82	574.8
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	53	600.74	600.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	54	628.71	628.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	55	656.69	656.0
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	687.02 717.64	687.0 717.0
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	58	717.04	717.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	59	766.53	766.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	60	799.21	799.:
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	61	827.48	827.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	62	846.04	846.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	63	869.30	869.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	883.14	883.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	208.59	208.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	15	227.13	227.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	16	234.22	234.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	17 18	241.31 248.94	241. 248.
64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19	256.58	256.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	20	264.49	264.4
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	21	272.67	272.6
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	22	272.67	272.6
	Tobacco User/Non-Tobacco User	23	272.67	272.6
64844PA0070142 Rating Area 8	TODACCO OSEI/NOTI-TODACCO OSEI	24	212.01	212.0

04044540050440554	T	05	070 70	070
64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	273.76 279.21	273 279
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	285.75	285
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	296.39	296
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	305.11	305
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	309.48	309
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	316.02	316
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	322.56	322
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	326.65	326
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	331.02	331
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	333.20	333
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	335.38	338
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	337.56	337
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	339.74	339
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	344.10	344
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	348.47	348
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	355.01	35
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	361.28	36
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	370.01	370
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	380.91	380
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	393.73	39:
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	409.00	409
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	426.18	420
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	445.81	44
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	465.17	46
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	486.98	480
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	508.52	508
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	532.24	533
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	556.24	556
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	582.14	583
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55 56	608.04	608
64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	636.13 664.49	630 664
	Tobacco User/Non-Tobacco User	58		694
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59	694.75 709.75	709
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60	709.75 740.01	70
64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	61	740.01 766.19	740
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	62	783.37	78
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	63	804.91	804
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	817.72	81
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	195.93	19:
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	15	213.35	21;
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	220.01	220
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	226.67	220
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	233.84	23:
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	241.01	24
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	248.44	248
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	256.12	256
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	256.12	256
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	256.12	256
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	256.12	256
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	257.14	257
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	262.27	262
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27	268.41	268
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	278.40	278
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	286.60	286
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	290.70	290
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	296.84	290
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	302.99	302
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	306.83	300
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	310.93	31
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	35	312.98	31:
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	315.03	31
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	317.08	31
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	319.12	319
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	323.22	323
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	327.32	32
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	333.47	33
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	339.36	33
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	347.55	34
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	357.80	35
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	369.84	36
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	384.18	38
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47 48	400.31	40
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	418.76	41
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	436.94	43
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	457.43	45
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User		477.66	47
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52 53	499.95	499
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	522.48 546.81	52
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54 55	546.81	54
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55 56	571.15 507.53	57 59
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	597.53 624.16	
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58	624.16 652.59	62- 65:
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	59	666.68	66
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User  Tobacco User/Non-Tobacco User	60	695.11	699
	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61	719.70	719
	TODACCO OSCITIVOTI-TODACCO OSCI	ווט		
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non Tobacco User	62	735 83	
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	735.83 756.06	735 756

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		tate, select Family-Tier Rates under Rating Method a ng state, select Age-Based Rates under Rating Meth		r every age hand	
ı	If Tobacco is Tobacco User/Non-	Tobacco User, you must give a rate for Tobacco Use	and Non-Tobacco Use.	every age band.	
		ld Sheet button, or Ctrl + Shift + H. All plans must ha	ve the same dates on a sheet.		
HIOS Issuer ID* Rate Effective Date*					
Rate Expiration Date*	9/30/2023				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required:	Required:	Required:	Required: _	Required:	Required:
Enter the 14-character Plan ID	Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	the age of a subscriber eligible for the rate	nter the rate of an Individual Non-Tobacco or E No Preference enrollee on a plan	inter the rate of an Individual tobacco en on a plan
64944DA0060436	Poting Area 1	Tobacco User/Non-Tobacco User	0-14	168.61	168
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User	15	183.60	183
64844PA0060126		Tobacco User/Non-Tobacco User	16	189.33	189
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	195.06 201.23	
64844PA0060126		Tobacco User/Non-Tobacco User	19	207.40	207
64844PA0060126		Tobacco User/Non-Tobacco User	20	213.79	213
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	220.40 220.40	220 220
64844PA0060126		Tobacco User/Non-Tobacco User	23	220.40	220
64844PA0060126		Tobacco User/Non-Tobacco User	24	220.40	220
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	221.29 225.69	22:
64844PA0060126		Tobacco User/Non-Tobacco User	27	230.98	23
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	239.58	23
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	246.63 250.16	24 25
64844PA0060126		Tobacco User/Non-Tobacco User	31	255.45	25
64844PA0060126		Tobacco User/Non-Tobacco User	32	260.74	26
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	264.05 267.57	26 26
64844PA0060126		Tobacco User/Non-Tobacco User	35	269.33	26
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	271.10	27
64844PA0060126		Tobacco User/Non-Tobacco User	37	272.86	27
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	274.62 278.15	27 27
64844PA0060126		Tobacco User/Non-Tobacco User	40	281.68	28
64844PA0060126	~	Tobacco User/Non-Tobacco User	41	286.97	28
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	292.04 299.09	29 29
64844PA0060126		Tobacco User/Non-Tobacco User	44	307.91	30
64844PA0060126		Tobacco User/Non-Tobacco User	45	318.26	31
64844PA0060126   64844PA0060126	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47	330.61 344.49	33
64844PA0060126		Tobacco User/Non-Tobacco User	48	360.36	36
64844PA0060126		Tobacco User/Non-Tobacco User	49	376.01	37
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	393.64 411.06	39
64844PA0060126		Tobacco User/Non-Tobacco User	52	430.23	4;
64844PA0060126		Tobacco User/Non-Tobacco User	53	449.63	44
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	470.56 491.50	47
64844PA0060126		Tobacco User/Non-Tobacco User	56	514.20	5′
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	537.13	50
64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	561.59 573.71	56
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User	60	573.71	57
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	619.34	61
64844PA0060126		Tobacco User/Non-Tobacco User	62	633.22	60
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	650.64 660.99	65
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	177.37	17
64844PA0060126		Tobacco User/Non-Tobacco User	15	193.13	19
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	199.16 205.19	19
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	211.68	2
64844PA0060126	•	Tobacco User/Non-Tobacco User	19	218.17	2
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	224.89 231.85	22
64844PA0060126		Tobacco User/Non-Tobacco User	22	231.85	23
64844PA0060126		Tobacco User/Non-Tobacco User	23	231.85	23
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	231.85 232.78	23
64844PA0060126		Tobacco User/Non-Tobacco User	26	237.41	23
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	242.98	24
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	252.02 259.44	25
64844PA0060126		Tobacco User/Non-Tobacco User	30	263.15	26
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	268.71	26
64844PA0060126   64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	274.28 277.76	27
		Tobacco User/Non-Tobacco User	33	281.47	28
64844PA0060126					

64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		37		287
64844PA0060126 Rating Area 2 64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		38		288 292
64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		40		296.
64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		41		301.
64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc	o User	42		307.
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		43		314.
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		44		323
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		45		334
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		46		347.
4844PA0060126 Rating Area 2 4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		47	362.38 379.08	362 379
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		49		395
64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		50		414
64844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		51		432
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		52		452
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc	o User	53		472
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc	o User	54		495
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc	o User	55	517.03	517.
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc	o User	56		540
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		57		565
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		58		590
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		59		603
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		60		629
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		61	651.50	651.
4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		63		666 684
4844PA0060126 Rating Area 2 4844PA0060126 Rating Area 2	Tobacco User/Non-Tobacc		64 and over		695
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		0-14		220
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		15		240
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		16		247
54844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		17	255.49	255
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		18	263.58	263
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		19		271
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		20		280
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		21	288.69	288
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		22		288
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		23		288
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		24		288 289
4844PA0060126 Rating Area 3 4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		25		295
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		27		302
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		28		313
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		29		323
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		30		327
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc	o User	31		334
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc	o User	32		341
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		33		345
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		34		350
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		35		352
64844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		36		355
64844PA0060126 Rating Area 3 64844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		37		357 359
64844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		39		364
64844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		40		368.
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		41		375
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc	o User	42		382
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc	o User	43	391.76	391.
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc	o User	44		403.
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		45		
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		46		433
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		47		451
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		48		472
4844PA0060126 Rating Area 3 4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		49		492
4844PA0060126 Rating Area 3 4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		50	515.61 538.41	515 538
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		52		563
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		53		588
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		54		
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		55		643
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc	o User	56		673
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		57	703.55	703
4844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		58		
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		59		751
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		60		783
1844PA0060126 Rating Area 3 1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		61	811.23 829.42	811 829
844PA0060126 Rating Area 3 844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		63		852
1844PA0060126 Rating Area 3	Tobacco User/Non-Tobacc		64 and over		
1844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc		0-14		181
1844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc		15		197
1844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc		16		203
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc		17		209
1844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc		18		
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc		19		222
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc		20		
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc		21		236
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc		22		
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc		23		236
4844PA0060126 Rating Area 5 4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		24		236
TOTAL MUUUU IZU KAIIIU AFEA 5	TODACCO OSEI/NOTI-TODACC	USEI			242
4844PA0060126 Rating Area 5	Tobacco User/Non-Tobacc	o Hear	26	242.57	

64844PA0060126 F			User/Non-Tobacco		28		
64844PA0060126 F			User/Non-Tobacco		29		
64844PA0060126 F			User/Non-Tobacco		30		
64844PA0060126 F			User/Non-Tobacco User/Non-Tobacco		31	274.55 280.24	
64844PA0060126 F 64844PA0060126 F			User/Non-Tobacco		33		
i4844PA0060126 F			User/Non-Tobacco		33		
4844PA0060126 F			User/Non-Tobacco		35		
4844PA0060126 F			User/Non-Tobacco		36		
4844PA0060126 F			User/Non-Tobacco		37	293.27	
4844PA0060126 F			User/Non-Tobacco		38		
4844PA0060126 F			User/Non-Tobacco		39		
4844PA0060126 F			User/Non-Tobacco		40		
4844PA0060126 F			User/Non-Tobacco		41	308.43	
4844PA0060126 F			User/Non-Tobacco		42	313.87	
4844PA0060126 F			User/Non-Tobacco		43		
			User/Non-Tobacco		43		
4844PA0060126 F			User/Non-Tobacco		44		
4844PA0060126 F	· · · ·				45		
4844PA0060126 F			User/Non-Tobacco		40		
4844PA0060126 F			User/Non-Tobacco		48	370.25	
4844PA0060126 F			User/Non-Tobacco				
4844PA0060126 F			User/Non-Tobacco		49		
4844PA0060126 F			User/Non-Tobacco		50	423.08	
4844PA0060126 F			User/Non-Tobacco		51	441.79	
4844PA0060126 F			User/Non-Tobacco		52		
4844PA0060126 F			User/Non-Tobacco		53		
4844PA0060126 F			User/Non-Tobacco		54	505.75	
4844PA0060126 F			User/Non-Tobacco		55		
4844PA0060126 F			User/Non-Tobacco		56		
4844PA0060126 F			User/Non-Tobacco		57	577.29	
4844PA0060126 F			User/Non-Tobacco		58	603.59	
4844PA0060126 F			User/Non-Tobacco		59	616.61	616
4844PA0060126 F			User/Non-Tobacco		60		642
4844PA0060126 F	· · · ·		User/Non-Tobacco		61	665.65	
4844PA0060126 F			User/Non-Tobacco		62	680.57	
4844PA0060126 F			User/Non-Tobacco		63		
4844PA0060126 F	Rating Area 5	Tobacco	User/Non-Tobacco	User	64 and over	710.42	
4844PA0060126 F		Tobacco	User/Non-Tobacco	User	0-14		
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	15		
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	16	250.42	250
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	17	258.00	258
4844PA0060126 F		Tobacco	User/Non-Tobacco	User	18	266.16	266
4844PA0060126 F		Tobacco	User/Non-Tobacco	User	19	274.32	
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	20	282.78	282
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	21	291.52	. 291
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	22	291.52	291
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	23	291.52	291
4844PA0060126 F		Tobacco	User/Non-Tobacco	User	24	291.52	
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	25	292.69	292
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	26	298.52	298
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	27	305.52	305
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	28	316.89	316
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	29	326.21	326
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	30	330.88	330
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	31	337.88	337.
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	32	344.87	344
4844PA0060126 F		Tobacco	User/Non-Tobacco	User	33	349.25	349
4844PA0060126 F	Rating Area 6	Tobacco	User/Non-Tobacco	User	34		
4844PA0060126 F			User/Non-Tobacco		35		
4844PA0060126 F			User/Non-Tobacco		36		
4844PA0060126 F			User/Non-Tobacco		37		
4844PA0060126 F			User/Non-Tobacco		38		
4844PA0060126 F			User/Non-Tobacco		39		
4844PA0060126 F			User/Non-Tobacco		40	372.57	
4844PA0060126 F			User/Non-Tobacco		41	379.56	
4844PA0060126 F			User/Non-Tobacco		42		
4844PA0060126 F			User/Non-Tobacco		43		
4844PA0060126 F			User/Non-Tobacco		44		
1844PA0060126 F			User/Non-Tobacco		45		
1844PA0060126 F			User/Non-Tobacco		46		
1844PA0060126 F			User/Non-Tobacco		47		
1844PA0060126 F			User/Non-Tobacco		48		
844PA0060126 F			User/Non-Tobacco		49		
1844PA0060126 F			User/Non-Tobacco		50		
1844PA0060126 F			User/Non-Tobacco		51	543.69	
844PA0060126 F			User/Non-Tobacco		52		
844PA0060126 F			User/Non-Tobacco		53	594.71	
844PA0060126 F			User/Non-Tobacco		54		
844PA0060126 F			User/Non-Tobacco		55		
844PA0060126 F			User/Non-Tobacco		56		
844PA0060126 F			User/Non-Tobacco		57	710.44	
					57		
844PA0060126 F			User/Non-Tobacco		59		
1844PA0060126 F			User/Non-Tobacco				
1844PA0060126 F			User/Non-Tobacco		60		
1844PA0060126 F			User/Non-Tobacco		61	819.18	
1844PA0060126 F			User/Non-Tobacco		62		
4844PA0060126 F			User/Non-Tobacco		63	860.58	
1844PA0060126 F			User/Non-Tobacco		64 and over		
4844PA0060126 F			User/Non-Tobacco		0-14		
4844PA0060126 F			User/Non-Tobacco		15		
4844PA0060126 F			User/Non-Tobacco		16		
4844PA0060126 F			User/Non-Tobacco		17	270.52	
	Rating Area 7		User/Non-Tobacco	Hann	18	279.08	279

64844PA0060126 Rating Area 7	Tobacco U	Jser/Non-Tobacco I	Jser	19	287.64	287.6
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		20		296.
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		21	305.68 305.68	305.6 305.6
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7		Jser/Non-Tobacco เ Jser/Non-Tobacco เ		23		
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		24		305.6
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		25		306.9
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		26	313.01	313.0
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		27	320.35	320.3
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		28		332.2
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		29		342.0 346.9
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7		Jser/Non-Tobacco เ Jser/Non-Tobacco เ		31		
64844PA0060126 Rating Area 7		Jser/Non-Tobacco (		32		361.6
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		33		366.2
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I	Jser	34		
64844PA0060126 Rating Area 7	Tobacco U	Jser/Non-Tobacco I	Jser	35		373.5
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		36		375.9
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		37	378.43	
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7		Jser/Non-Tobacco เ Jser/Non-Tobacco เ		39		380.8 385.7
64844PA0060126 Rating Area 7		Jser/Non-Tobacco (		40		
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		41	397.99	
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		42		405.0
64844PA0060126 Rating Area 7	Tobacco U	Jser/Non-Tobacco I	Jser	43	414.80	414.8
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		44		427.0
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		45		
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		46		458.5 477.7
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7		Jser/Non-Tobacco เ Jser/Non-Tobacco เ		47		477.
64844PA0060126 Rating Area 7		Jser/Non-Tobacco (		49		521.4
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		50		545.9
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		51	570.08	570.0
64844PA0060126 Rating Area 7	Tobacco U	Jser/Non-Tobacco l		52	596.68	596.6
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		53	623.58	623.5
64844PA0060126 Rating Area 7		Jser/Non-Tobacco I		54 55	652.62	652.1
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7		Jser/Non-Tobacco เ Jser/Non-Tobacco เ		56		681.6 713.
64844PA0060126 Rating Area 7		Jser/Non-Tobacco (		57	744.93	744.9
4844PA0060126 Rating Area 7		Jser/Non-Tobacco I		58		778.8
34844PA0060126 Rating Area 7		Jser/Non-Tobacco I	Jser	59		795.6
4844PA0060126 Rating Area 7	Tobacco U	Jser/Non-Tobacco I	Jser	60	829.60	829.6
34844PA0060126 Rating Area 7		Jser/Non-Tobacco I		61	858.95	
4844PA0060126 Rating Area 7		Jser/Non-Tobacco I		62	878.20	878.2
4844PA0060126 Rating Area 7		Jser/Non-Tobacco I		63	902.35	
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 8		Jser/Non-Tobacco เ Jser/Non-Tobacco เ		64 and over 0-14	916.72 216.52	916.7 216.5
4844PA0060126 Rating Area 8		Jser/Non-Tobacco (		15		235.7
64844PA0060126 Rating Area 8		Jser/Non-Tobacco I		16		243.
64844PA0060126 Rating Area 8	Tobacco U	Jser/Non-Tobacco I	Jser	17	250.48	250.4
64844PA0060126 Rating Area 8		Jser/Non-Tobacco I		18		258.4
64844PA0060126 Rating Area 8		Jser/Non-Tobacco I		19		266.3
64844PA0060126 Rating Area 8		Jser/Non-Tobacco I		20		274.5 283.0
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8		Jser/Non-Tobacco เ Jser/Non-Tobacco เ		21		283.0
64844PA0060126 Rating Area 8		Jser/Non-Tobacco (		23		283.0
64844PA0060126 Rating Area 8		Jser/Non-Tobacco I		24		
4844PA0060126 Rating Area 8		Jser/Non-Tobacco I	Jser	25		284.
64844PA0060126 Rating Area 8	Tobacco U	Jser/Non-Tobacco I	Jser	26	289.83	289.8
4844PA0060126 Rating Area 8		Jser/Non-Tobacco I		27	296.62	
4844PA0060126 Rating Area 8		Jser/Non-Tobacco I		28		
4844PA0060126 Rating Area 8		Jser/Non-Tobacco I		29		316.
34844PA0060126 Rating Area 8 34844PA0060126 Rating Area 8		Jser/Non-Tobacco เ Jser/Non-Tobacco เ		30		321.i 328.i
4844PA0060126 Rating Area 8		Jser/Non-Tobacco ( Jser/Non-Tobacco (		32		
4844PA0060126 Rating Area 8		Jser/Non-Tobacco (		33		339.
4844PA0060126 Rating Area 8		Jser/Non-Tobacco I		34	343.60	343.
4844PA0060126 Rating Area 8	Tobacco U	Jser/Non-Tobacco l		35	345.87	345.
4844PA0060126 Rating Area 8		Jser/Non-Tobacco I		36		
4844PA0060126 Rating Area 8		Jser/Non-Tobacco I		37		
4844PA0060126 Rating Area 8 4844PA0060126 Rating Area 8		Jser/Non-Tobacco เ Jser/Non-Tobacco เ		38		
1844PA0060126 Rating Area 8		Jser/Non-Tobacco ( Jser/Non-Tobacco (		40		
1844PA0060126 Rating Area 8		Jser/Non-Tobacco (		41	368.51	368.
4844PA0060126 Rating Area 8		Jser/Non-Tobacco I		42		375.
1844PA0060126 Rating Area 8	Tobacco U	Jser/Non-Tobacco l		43	384.08	384.
1844PA0060126 Rating Area 8		Jser/Non-Tobacco I		44		
1844PA0060126 Rating Area 8		Jser/Non-Tobacco I		45		
1844PA0060126 Rating Area 8		Jser/Non-Tobacco I		46 47		
1844PA0060126 Rating Area 8 1844PA0060126 Rating Area 8		Jser/Non-Tobacco I Jser/Non-Tobacco I		47		
1844PA0060126 Rating Area 8		Jser/Non-Tobacco ( Jser/Non-Tobacco (		49		
1844PA0060126 Rating Area 8		Jser/Non-Tobacco (		50		
1844PA0060126 Rating Area 8		Jser/Non-Tobacco I		51	527.86	
4844PA0060126 Rating Area 8		Jser/Non-Tobacco I		52	552.48	
4844PA0060126 Rating Area 8	Tobacco U	Jser/Non-Tobacco l		53		577.
4844PA0060126 Rating Area 8		Jser/Non-Tobacco I		54		604
64844PA0060126 Rating Area 8		Jser/Non-Tobacco I		55		
64844PA0060126 Rating Area 8		Jser/Non-Tobacco เ Jser/Non-Tobacco เ		56 57		
34844PA0060126 Rating Area 8		Jser/Non-Tobacco I Jser/Non-Tobacco I		57	689.75 721.17	
4844PA0060126 Rating Area 9		OUDINITION FOR THE PROPERTY OF THE	1000	1 30		
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8		Jser/Non-Tobacco I	Jser	59	736.73	736.7

64844PA0060126 Ratii 64844PA0060126 Ratii	•		User/Non-Tobacco User/Non-Tobacco		61		
64844PA0060126 Ratio	ng Area 8	Tobacco	User/Non-Tobacco	User	63	835.51	835
64844PA0060126 Ratii			User/Non-Tobacco		64 and over		
64844PA0060126 Ratii 64844PA0060126 Ratii			User/Non-Tobacco User/Non-Tobacco		0-14		
64844PA0060126 Ratii			User/Non-Tobacco		16		
64844PA0060126 Ratio			User/Non-Tobacco		17		
64844PA0060126 Ratio			User/Non-Tobacco		18		
64844PA0060126 Ratio			User/Non-Tobacco		19		
64844PA0060126 Ratii 64844PA0060126 Ratii			User/Non-Tobacco User/Non-Tobacco		20		
64844PA0060126 Ratii			User/Non-Tobacco		22		
64844PA0060126 Ratio			User/Non-Tobacco		23		
64844PA0060126 Ratio	J .		User/Non-Tobacco		24		
64844PA0060126 Ratii			User/Non-Tobacco User/Non-Tobacco		25		
64844PA0060126 Ratii 64844PA0060126 Ratii	.9		User/Non-Tobacco		27		
64844PA0060126 Ratio			User/Non-Tobacco		28		
64844PA0060126 Ratio	ng Area 9	Tobacco	User/Non-Tobacco	User	29		
64844PA0060126 Ratio			User/Non-Tobacco		30		
64844PA0060126 Ratii 64844PA0060126 Ratii			User/Non-Tobacco User/Non-Tobacco		31		
64844PA0060126 Ratii			User/Non-Tobacco		33		
64844PA0060126 Ratii			User/Non-Tobacco		34		
64844PA0060126 Ratio		Tobacco	User/Non-Tobacco	User	35		
64844PA0060126 Ratio	ng Area 9		User/Non-Tobacco		36		
64844PA0060126 Ratio	•		User/Non-Tobacco		37		
64844PA0060126 Ratii 64844PA0060126 Ratii	J .		User/Non-Tobacco User/Non-Tobacco		38		
64844PA0060126 Ratii			User/Non-Tobacco		40		
64844PA0060126 Ratii			User/Non-Tobacco		41		
64844PA0060126 Ratio	ng Area 9		User/Non-Tobacco		42	352.26	352
64844PA0060126 Ratio	.9		User/Non-Tobacco		43		
64844PA0060126 Ratii 64844PA0060126 Ratii			User/Non-Tobacco User/Non-Tobacco		44		
64844PA0060126 Ratii			User/Non-Tobacco		45		
64844PA0060126 Ratii			User/Non-Tobacco		47		
64844PA0060126 Ratio			User/Non-Tobacco		48		
64844PA0060126 Ratio			User/Non-Tobacco		49		
64844PA0060126 Ratio			User/Non-Tobacco		50		
64844PA0060126 Ratio			User/Non-Tobacco User/Non-Tobacco		51 52		
64844PA0060126 Ratii 64844PA0060126 Ratii			User/Non-Tobacco		53		
64844PA0060126 Ratio			User/Non-Tobacco		54		
64844PA0060126 Ratio	ng Area 9	Tobacco	User/Non-Tobacco	User	55		592
64844PA0060126 Ratii			User/Non-Tobacco		56		
64844PA0060126 Ratio			User/Non-Tobacco		57		
64844PA0060126 Ratii 64844PA0060126 Ratii			User/Non-Tobacco User/Non-Tobacco		59		
64844PA0060126 Ratii			User/Non-Tobacco		60		
64844PA0060126 Ratio			User/Non-Tobacco		61		
64844PA0060126 Ratii	J .		User/Non-Tobacco		62		
64844PA0060126 Ratii 64844PA0060126 Ratii			User/Non-Tobacco		63 64 and over		
64844PA0070142 Ratii			User/Non-Tobacco User/Non-Tobacco		0-14		
64844PA0070142 Ratii			User/Non-Tobacco		15		
64844PA0070142 Ratio			User/Non-Tobacco		16		
64844PA0070142 Ratio			User/Non-Tobacco		17		
64844PA0070142 Ratio			User/Non-Tobacco		18		
64844PA0070142 Ratii 64844PA0070142 Ratii	3		User/Non-Tobacco User/Non-Tobacco		19		
64844PA0070142 Ratii			User/Non-Tobacco		21		
64844PA0070142 Ratii			User/Non-Tobacco		22	218.34	218
64844PA0070142 Ratio			User/Non-Tobacco		23		
64844PA0070142 Ratio			User/Non-Tobacco		24		
64844PA0070142 Ratii 64844PA0070142 Ratii			User/Non-Tobacco User/Non-Tobacco		25		
64844PA0070142 Ratii			User/Non-Tobacco		27		
64844PA0070142 Ratio	•		User/Non-Tobacco		28	237.34	237
64844PA0070142 Ratio	ng Area 1	Tobacco	User/Non-Tobacco	User	29	244.32	244
64844PA0070142 Ratio			User/Non-Tobacco		30		
64844PA0070142 Ratii 64844PA0070142 Ratii			User/Non-Tobacco User/Non-Tobacco		31		
			User/Non-Tobacco		33		
	iu Area i		User/Non-Tobacco		34		
64844PA0070142 Ratii 64844PA0070142 Ratii		lobacco			35	266.81	266
64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1 ng Area 1	Tobacco	User/Non-Tobacco		36	200 50	268
64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1 ng Area 1 ng Area 1	Tobacco Tobacco	User/Non-Tobacco	User			
64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1 ng Area 1 ng Area 1 ng Area 1	Tobacco Tobacco Tobacco	User/Non-Tobacco User/Non-Tobacco	User User	37	270.31	270
64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1 ng Area 1 ng Area 1 ng Area 1 ng Area 1	Tobacco Tobacco Tobacco Tobacco	User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco	User User User	37	270.31 272.05	270 272
64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1 ng Area 1 ng Area 1 ng Area 1 ng Area 1 ng Area 1	Tobacco Tobacco Tobacco Tobacco Tobacco	User/Non-Tobacco User/Non-Tobacco	User User User User	37	270.31 272.05 275.55	270 272 275
64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1 ng Area 1 ng Area 1 ng Area 1 ng Area 1 ng Area 1 ng Area 1	Tobacco Tobacco Tobacco Tobacco Tobacco Tobacco	User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco	User User User User User	37 38 39 40	270.31 272.06 275.55 279.04 284.26	270 272 273 275 279 284
64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1	Tobacco Tobacco Tobacco Tobacco Tobacco Tobacco Tobacco Tobacco Tobacco	User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco	User User User User User User User	37 38 39 40 41 41	270.31 272.05 275.55 279.04 284.22 289.30	270 277 275 275 279 288
64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1	Tobacco	User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco	User User User User User User User User	37 38 39 40 41 42 43	270.31 272.05 275.55 279.04 284.26 289.33 296.25	270 277 277 275 275 284 288 289
64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1	Tobacco	User/Non-Tobacco	User User User User User User User User	37 38 39 40 41 42 42 43	270.31 272.05 275.55 279.06 284.26 289.30 296.22 305.02	270 272 275 275 284 288 288 296
64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1	Tobacco	User/Non-Tobacco	User User User User User User User User	37 38 39 40 41 42 43 44 45	270.31 272.05 275.55 279.04 284.26 289.30 296.26 305.02 315.26	270 272 275 275 284 286 296 305 315
64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1	Tobacco	User/Non-Tobacco	User User User User User User User User	37 38 39 40 41 42 42 43	270.31 272.06 275.55 279.00 284.26 289.30 296.25 305.02 315.22 327.51	270 277 275 275 284 289 296 305 315
64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1	Tobacco	User/Non-Tobacco	User User User User User User User User	37 38 39 40 41 42 43 44 45 46	270.31 272.05 275.55 279.04 284.26 289.30 296.22 305.02 315.26 327.55 341.27	270 272 275 275 284 284 286 305 315 327 341
64844PA0070142 Ratii 64844PA0070142 Ratii	ng Area 1	Tobacco	User/Non-Tobacco	User User User User User User User User	37 38 39 40 41 41 42 43 43 44 45 46	270.31 272.06 275.55 279.04 284.26 289.36 296.26 305.02 315.26 327.57 341.27 356.93 372.46	270 272 275 279 284 289 296 305 315 327 341 356

64844PA0070142 Rating Area 1 64844PA0070142 Rating Area 1		User/Non-Tobacco I User/Non-Tobacco I		52 53		
64844PA0070142 Rating Area 1		User/Non-Tobacco I		55		
64844PA0070142 Rating Area 1		User/Non-Tobacco I		55		
64844PA0070142 Rating Area 1		User/Non-Tobacco I		56	509.39	9 509
64844PA0070142 Rating Area 1	Tobacco	User/Non-Tobacco I	User	57	532.10	532
64844PA0070142 Rating Area 1		User/Non-Tobacco I		58	556.33	3 556
64844PA0070142 Rating Area 1	Tobacco	User/Non-Tobacco I	User	59		
64844PA0070142 Rating Area 1	Tobacco	User/Non-Tobacco I	User	60		
64844PA0070142 Rating Area 1	Tobacco	User/Non-Tobacco I	User	61	613.54	
64844PA0070142 Rating Area 1	Tobacco	User/Non-Tobacco I	User	62		
64844PA0070142 Rating Area 1	Tobacco	User/Non-Tobacco I	User	63		
64844PA0070142 Rating Area 1	Tobacco	User/Non-Tobacco I	User	64 and over		
64844PA0070142 Rating Area 2		User/Non-Tobacco I	User	0-14		
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	15		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		16		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		17		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		18		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		19		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		20		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		21		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		22		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		23		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		24		
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	25		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		26		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		27	240.70	
64844PA0070142 Rating Area 2		User/Non-Tobacco I		28		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		29		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		30		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		31		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		32		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		33		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		34		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		35		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		36		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		37	284.34	
64844PA0070142 Rating Area 2		User/Non-Tobacco I		38		
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	39		
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	40	293.53	293
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	41	299.04	
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	42		304
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	43	311.68	311
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	44	320.86	320
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	45	331.66	331
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	46	344.52	2 344
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	47	358.99	358
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	48		
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	49		
64844PA0070142 Rating Area 2		User/Non-Tobacco I	User	50	410.21	
64844PA0070142 Rating Area 2		User/Non-Tobacco I	User	51	428.35	
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	52		
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	53	468.55	5 468
64844PA0070142 Rating Area 2		User/Non-Tobacco I	User	54	490.37	7 490
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	55	512.19	512
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	56	535.84	4 535
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	57	559.73	559
64844PA0070142 Rating Area 2	Tobacco	User/Non-Tobacco I	User	58		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		59	597.86	597
64844PA0070142 Rating Area 2		User/Non-Tobacco I		60		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		61		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		62		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		63		
64844PA0070142 Rating Area 2		User/Non-Tobacco I		64 and over		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		0-14		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		15		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		16	245.67	
64844PA0070142 Rating Area 3		User/Non-Tobacco I		17		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		18		
64844PA0070142 Rating Area 3	Tobacco	User/Non-Tobacco I	User	19		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		20		
64844PA0070142 Rating Area 3	Tobacco	User/Non-Tobacco I	User	21		
64844PA0070142 Rating Area 3	Tobacco	User/Non-Tobacco I	User	22	285.99	289
64844PA0070142 Rating Area 3	Tobacco	User/Non-Tobacco I	User	23	285.99	9 285
64844PA0070142 Rating Area 3	Tobacco	User/Non-Tobacco I	User	24	285.99	9 28
64844PA0070142 Rating Area 3	Tobacco	User/Non-Tobacco I	User	25	287.13	3 28
64844PA0070142 Rating Area 3	Tobacco	User/Non-Tobacco I	User	26		
64844PA0070142 Rating Area 3	Tobacco	User/Non-Tobacco I	User	27	299.72	
64844PA0070142 Rating Area 3	Tobacco	User/Non-Tobacco I	User	28	310.87	7 31
64844PA0070142 Rating Area 3		User/Non-Tobacco I		29		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		30		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		31		33
64844PA0070142 Rating Area 3		User/Non-Tobacco I		32		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		33		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		34		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		35		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		36		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		37		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		38		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		39		
64844PA0070142 Rating Area 3		User/Non-Tobacco I		40		
		User/Non-Tobacco I		41		
64844PA0070142 Rating Area 3						012

64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc	o User	43	388.09	388.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		44		399.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		45	412.97	412.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		46	428.99	428.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		47	447.00	447.
64844PA0070142 Rating Area 3 64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		49	467.59 487.90	467. 487.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		50	510.78	510.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		51	533.37	533.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		52	558.25	558.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc	o User	53	583.42	583.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		54	610.59	610.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		55	637.76	637.
64844PA0070142 Rating Area 3 64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		56	667.22 696.96	667. 696.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		58	728.70	728.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		59	744.43	744.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		60	776.18	776.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc	o User	61	803.63	803.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		62	821.65	821.
64844PA0070142 Rating Area 3	Tobacco User/Non-Tobacc		63	844.24	844.
64844PA0070142 Rating Area 3 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		64 and over 0-14	857.68 179.52	857. 179.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		15	195.48	179.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		16		201.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		17	207.68	207.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc	o User	18	214.25	214.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		19		220.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		20	227.63	227.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		21	234.67 234.67	234 234
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		22	234.67	234.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		24	234.67	234
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		25		235
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		26	240.30	240
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		27	245.93	245
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		28	255.08	255.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		29	262.59 266.35	262. 266.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		31	271.98	271.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		32	277.61	277.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		33		281
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		34		284
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc	o User	35	286.76	286.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		36	288.64	288.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		37	290.52	290.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		38	292.40	292.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		39	296.15 299.91	296. 299.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		41	305.54	305.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		42	310.94	310.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc	o User	43	318.44	318.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		44	327.83	327.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		45	338.86	338.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		46	352.00	352.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		47	366.79 383.68	366. 383.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		49	400.34	400.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		50	419.12	419.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		51		437.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		52	458.07	458.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		53	478.72	478.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		54	501.02	501.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		55		523. 547.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		56 57	547.48 571.89	547. 571.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		58	597.93	597.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		59	610.84	610
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		60	636.89	636
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		61	659.42	659.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		62	674.20	674.
64844PA0070142 Rating Area 5	Tobacco User/Non-Tobacc		64 and ever	692.74	692.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		64 and over 0-14	703.77 220.93	703 220
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		15		240
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		16		248
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		17	255.58	255
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		18		263
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		19		271
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		20		280
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		21	288.79	288
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		22	288.79 288.79	288 288
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		24		288
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		25		289
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		26		295
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		27	302.66	302.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		28		313.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		29		323.
				327.78	327.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc				224
	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc	o User	31	334.71	334. 341.

64844PA0070142 Rating Area 6	Tobacco User/Non-Toba	cco User	34		350.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		35		352.
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Toba Tobacco User/Non-Toba		37		355. 357.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		38		359.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		39		364.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba	cco User	40		369.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		41		376.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		42		382.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		43		391.
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Toba Tobacco User/Non-Toba		45		403. 417.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		46	-	433.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		47		451.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		48	472.18	472.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba	cco User	49		492.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		50		515.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		51		538.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		52		563.
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Toba Tobacco User/Non-Toba		54		589. 616.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		55		644.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		56		673.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		57		703.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		58		735
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba	cco User	59		751.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		60		783
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		61		811.
64844PA0070142 Rating Area 6	Tobacco User/Non-Toba		62		829
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Toba Tobacco User/Non-Toba		64 and over		852 866
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		0-14		231.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		15		252.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		16	260.12	260
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		17		267.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		18		276
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		19		284.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		20		293. 302.
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Toba Tobacco User/Non-Toba		22		302.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		23		302.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		24		302.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba	cco User	25	304.02	304.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba	cco User	26		310.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		27		317.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		28		329.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		29		338.
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Toba Tobacco User/Non-Toba		30		343. 350.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		32		358.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		33		362.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		34		367.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba	cco User	35		370.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		36		372.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		37		374.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		38		377.
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Toba Tobacco User/Non-Toba		39		382. 387.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		41		394.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		42		401.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		43		410.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		44	423.03	423.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		45		437
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		46		454
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		47		473.
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Toba Tobacco User/Non-Toba		48		495 516
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		50		540
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		51		564
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		52		591
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		53	617.74	617.
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		54		646
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		55		675
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Toba Tobacco User/Non-Toba		56		706 737
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		57		737
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		59		771
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		60		821
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		61		850
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		62	869.98	869
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		63		893
64844PA0070142 Rating Area 7	Tobacco User/Non-Toba		64 and over		908
64844PA0070142 Rating Area 8	Tobacco User/Non-Toba		0-14		214
64844PA0070142 Rating Area 8	Tobacco User/Non-Toba		15		233
64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Toba Tobacco User/Non-Toba		17		240 248
64844PA0070142 Rating Area 8	Tobacco User/Non-Toba		18		255
64844PA0070142 Rating Area 8	Tobacco User/Non-Toba		19		263
64844PA0070142 Rating Area 8	Tobacco User/Non-Toba		20	271.97	271.
64844PA0070142 Rating Area 8	Tobacco User/Non-Toba		21		280.
64844PA0070142 Rating Area 8	Tobacco User/Non-Toba		22		280.
	Tobacco User/Non-Toba	noo I loor	23	280.38	280.
64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Toba		24		280

64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	25	281.50	281.
	Tobacco User/Non-Tobacco User	26	287.11	287.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	293.84	293.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	304.78	304.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	313.75	313.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	318.23	318.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	324.96	324.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32 33	331.69	331.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	335.90	335. 340.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35	340.38 342.63	340.
64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	342.63	342.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	347.11	347.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	349.36	349.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	39	353.84	353.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	40	358.33	358.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	365.06	365.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	371.51	371.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	380.48	380.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	391.69	391.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	404.87	404.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	420.57	420.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	438.24	438.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	458.43	458.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	478.33	478.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	500.76	500.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	51	522.91	522.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	547.31	547.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	571.98	571.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	598.62	598.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	625.25	625.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	654.13	654.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	683.29	683.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	714.41	714.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	729.84	729.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	760.96	760.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	61	787.87	787.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	62	805.54	805.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	63	827.69	827.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	840.87	840.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	201.48	201.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	15 16	219.39	219.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17	226.23 233.08	226. 233.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	240.46	240.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	247.83	240.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	255.47	255.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	263.37	263.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	22	263.37	263.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23	263.37	263.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	263.37	263.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	264.42	264.
		00	269.69	
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26		269.
	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	276.01	269. 276.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9				276. 286.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29	276.01	276. 286. 294.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28 29 30	276.01 286.28 294.71 298.92	276. 286. 294. 298.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31	276.01 286.28 294.71 298.92 305.24	276. 286. 294. 298. 305.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 31	276.01 286.28 294.71 298.92 305.24 311.56	276. 286. 294. 298. 305. 311.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33	276.01 286.28 294.71 298.92 305.24 311.56 315.52	276. 286. 294. 298. 305. 311. 315.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33 34	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73	276. 286. 294. 298. 305. 311. 315.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33 34 35	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84	276. 286. 294. 298. 305. 311. 315. 321.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 31 32 33 34 35 36	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94	276. 286. 294. 298. 305. 311. 315. 319. 321.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 31 32 33 34 35 36	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05	276. 286. 294. 298. 305. 311. 315. 319. 321. 323.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33 34 35 36 37	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16	276. 286. 294. 298. 305. 311. 315. 319. 321. 323. 326.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33 34 35 36 37 38	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37	276. 286. 294. 298. 305. 311. 315. 319. 321. 323. 326. 328.
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 31 32 33 34 35 36 37 38 39	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58	276. 286. 294. 298. 305. 311. 315. 319. 321. 323. 326. 328. 332.
64844PA0070142 Rating Area 9 54844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91	276 286 294 298 305 3111 315 319 321 323 326 328 332 332 336
54844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 345.96	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342
54844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357
54844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 345.96	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357
54844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357 367
34844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357 367 380
4844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 322.94 326.05 328.16 332.37 336.58 342.91 349.96 357.39 367.93 380.30 395.05	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357 367 380 395 411
4844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05	276 286 294 298 305 311 315 319 321 323 326 338 336 342 348 357 367 380 395 411 430
4844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 430.61 449.31	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357 367 380 395 411 430 449
\$4844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 430.61 449.31 470.38	276 286 294 298 305 311 315 319 321 323 326 328 3322 336 342 348 357 367 380 395 411 430 449
34844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 449.31 470.38 491.18 514.10	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357 367 380 395 411 430 449 470 491
34844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 30 31 31 32 33 34 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 430.61 449.31 470.38 491.18 514.10 537.27	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357 367 380 395 411 430 449 470 491 514
54844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 30 31 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 45 46 47 48 49 50 51 52 53	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 344.96 357.39 367.93 380.30 395.05 411.64 430.61 449.31 470.38 491.18 514.10 537.27 562.29	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357 367 380 395 411 430 449 470 491 514 537
54844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 430.61 449.31 470.38 491.18 514.10 537.27 562.29 587.31	276 286 294 298 305 3111 315 319 321 323 326 328 332 336 342 348 357 367 380 395 411 430 449 470 491 514 537 562
54844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 30 31 31 32 33 34 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 449.31 470.38 491.18 514.10 537.27 562.29 587.31 614.44	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357 367 380 411 430 449 470 491 514 537 562 587
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 30 31 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 45 46 47 48 49 50 51 52 53 54 55 56 56	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 430.61 449.31 470.38 491.18 514.10 537.27 562.29 587.31 614.44 641.83	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357 367 380 395 411 430 449 470 491 514 537 562 587 614
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 50 51 52 53 54 55 56 57 58	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 430.61 449.31 470.38 491.18 514.10 537.27 562.29 587.31 614.44 641.83 671.06	276 286 294 298 305 311 315 319 321 323 326 328 332 336 342 348 357 367 380 395 411 430 449 470 491 514 537 562 587 614 641 671
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 30 31 31 32 33 34 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 56 57 58	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 443.61 449.31 470.38 491.18 514.10 537.27 562.29 587.31 614.44 641.83 671.06 685.55	276. 286. 294. 298. 305. 311. 315. 319. 321. 323. 326. 328. 332. 336. 342. 348. 357. 367. 380. 395. 411. 430. 449. 470. 491. 514. 537. 562. 587. 614. 641.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 30 31 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 45 46 47 48 49 50 51 52 53 54 55 56 56 57 58 59 60	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 430.61 449.31 470.38 491.18 514.10 537.27 562.29 587.31 614.44 641.83 671.06 685.55 714.78	276. 286. 294. 298. 305. 311. 315. 319. 321. 326. 328. 336. 342. 348. 357. 367. 380. 449. 470. 491. 514. 537. 562. 587. 614. 641. 671. 685. 714.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 45 46 47 48 49 50 50 51 51 52 53 54 55 56 56 57 58 59 60 60 61	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 430.61 449.31 470.38 491.18 514.10 537.27 562.29 587.31 614.44 641.83 671.06 685.55 714.78 740.07	276. 286. 294. 298. 305. 311. 315. 319. 321. 323. 326. 328. 332. 336. 342. 348. 357. 367. 380. 449. 470. 491. 514. 537. 562. 587. 614. 641. 671. 685. 714.
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27 28 29 30 30 31 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 45 46 47 48 49 50 51 52 53 54 55 56 56 57 58 59 60	276.01 286.28 294.71 298.92 305.24 311.56 315.52 319.73 321.84 323.94 326.05 328.16 332.37 336.58 342.91 348.96 357.39 367.93 380.30 395.05 411.64 430.61 449.31 470.38 491.18 514.10 537.27 562.29 587.31 614.44 641.83 671.06 685.55 714.78	276. 286. 294. 298. 305. 311. 315. 319. 321. 326. 328. 336. 342. 348. 357. 367. 380. 441. 430. 449. 470. 491. 514. 5562. 587. 614. 641. 671.

	1.2	equired. To validate press Validate button or Ctrl + S ate, select Family-Tier Rates under Rating Method		utton or Ctrl + Shift + F.	
	If you are not in a community ratir	ig state, select Age-Based Rates under Rating Method Fobacco User, you must give a rate for Tobacco Use	od and provide an Individual Rate fo	or every age band.	
	To add a new sheet, press the Ad	d Sheet button, or Ctrl + Shift + H. All plans must ha			
HIOS Issuer ID* Rate Effective Date*					
Rate Expiration Date*					
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required:  Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: tt he age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or E No Preference enrollee on a plan	Required: nter the rate of an Individual tobacco e on a plan
64844PA0060126		Tobacco User/Non-Tobacco User	0-14	173.38	1'
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	188.79 194.69	1; 1:
64844PA0060126		Tobacco User/Non-Tobacco User	17	200.58	2
64844PA0060126		Tobacco User/Non-Tobacco User	18	206.92	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	213.27 219.84	
64844PA0060126		Tobacco User/Non-Tobacco User	21	226.64	2
64844PA0060126		Tobacco User/Non-Tobacco User	22	226.64	2
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	226.64	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	226.64 227.55	2
64844PA0060126		Tobacco User/Non-Tobacco User	26	232.08	2
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	237.52	2
64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28	246.36	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	253.61 257.24	2
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	262.68	2
64844PA0060126		Tobacco User/Non-Tobacco User	32	268.12	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	271.52 275.14	2
64844PA0060126		Tobacco User/Non-Tobacco User	35	276.96	2
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	278.77	2
64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38	280.58 282.40	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39	282.40	2
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	289.65	2
64844PA0060126	-	Tobacco User/Non-Tobacco User	41	295.09	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	300.30 307.55	3
64844PA0060126		Tobacco User/Non-Tobacco User	44	316.62	3
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	327.27	3
64844PA0060126 64844PA0060126	•	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47	339.96 354.24	3
64844PA0060126		Tobacco User/Non-Tobacco User	48	370.56	3
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	386.65	3
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	404.78 422.69	4
64844PA0060126 64844PA0060126	3	Tobacco User/Non-Tobacco User	52	442.41	4
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	462.35	4
64844PA0060126		Tobacco User/Non-Tobacco User	54	483.88	4
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	505.41 528.76	<u>5</u>
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	552.33	5
64844PA0060126		Tobacco User/Non-Tobacco User	58	577.49	5
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	589.95 615.11	5
64844PA0060126		Tobacco User/Non-Tobacco User	61	636.87	6
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	651.14	6
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	669.05 679.70	6
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User	0-14	182.39	
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	198.60	1
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	204.80 210.99	2
64844PA0060126		Tobacco User/Non-Tobacco User	18	217.67	2
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	224.35	2
64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	231.26	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21	238.41 238.41	2
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	238.41	2
64844PA0060126		Tobacco User/Non-Tobacco User	24	238.41	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	239.37 244.13	2
64844PA0060126		Tobacco User/Non-Tobacco User	27	249.86	2
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	259.15	2
64844PA0060126		Tobacco User/Non-Tobacco User	29	266.78	2
64844PA0060126 64844PA0060126		Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	270.60 276.32	2 2
64844PA0060126		Tobacco User/Non-Tobacco User	32	282.04	2
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	285.62	2
64844PA0060126		Tobacco User/Non-Tobacco User	34	289.43	2
64844PA0060126	Dating Area 2	Tobacco User/Non-Tobacco User	35	291.34	29

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64844PA0060126 Rating Area 2 64844PA0060126 Rating Area 2	Tobacco User/Nor Tobacco User/Nor		37	295.15 297.06	
64844PA0060126 Rating Area 2	Tobacco User/Nor		39		
64844PA0060126 Rating Area 2	Tobacco User/Nor		40	304.69	304.
64844PA0060126 Rating Area 2	Tobacco User/Nor		41	310.41	
64844PA0060126 Rating Area 2	Tobacco User/Nor		42	315.90	
64844PA0060126 Rating Area 2	Tobacco User/Nor		43	323.53	
64844PA0060126 Rating Area 2	Tobacco User/Nor		44	333.06	
64844PA0060126 Rating Area 2 64844PA0060126 Rating Area 2	Tobacco User/Nor Tobacco User/Nor		45	344.27 357.62	
64844PA0060126 Rating Area 2	Tobacco User/Nor		47	372.64	
64844PA0060126 Rating Area 2	Tobacco User/Nor		48	389.80	
64844PA0060126 Rating Area 2	Tobacco User/Nor		49		
64844PA0060126 Rating Area 2	Tobacco User/Nor	n-Tobacco User	50		
64844PA0060126 Rating Area 2	Tobacco User/Nor	n-Tobacco User	51	444.64	444.
64844PA0060126 Rating Area 2	Tobacco User/Nor		52	465.38	465.
64844PA0060126 Rating Area 2	Tobacco User/Nor		53	486.36	
64844PA0060126 Rating Area 2	Tobacco User/Nor		54	509.01	509.
64844PA0060126 Rating Area 2	Tobacco User/Nor		55	531.66	
64844PA0060126 Rating Area 2	Tobacco User/Nor		56	556.22	
64844PA0060126 Rating Area 2 64844PA0060126 Rating Area 2	Tobacco User/Nor Tobacco User/Nor		58	581.01 607.47	
64844PA0060126 Rating Area 2	Tobacco User/Nor		59		
64844PA0060126 Rating Area 2	Tobacco User/Nor		60	647.05	
64844PA0060126 Rating Area 2	Tobacco User/Nor		61	669.94	
64844PA0060126 Rating Area 2	Tobacco User/Nor		62	684.96	
64844PA0060126 Rating Area 2	Tobacco User/Nor		63	703.79	
64844PA0060126 Rating Area 2	Tobacco User/Nor	n-Tobacco User	64 and over	715.00	715.
64844PA0060126 Rating Area 3	Tobacco User/Nor		0-14	227.10	227.
64844PA0060126 Rating Area 3	Tobacco User/Nor		15		
64844PA0060126 Rating Area 3	Tobacco User/Nor		16	255.01	255
64844PA0060126 Rating Area 3	Tobacco User/Nor		17	262.72	
64844PA0060126 Rating Area 3	Tobacco User/Nor		18	271.04	
64844PA0060126 Rating Area 3	Tobacco User/Nor Tobacco User/Nor		19	279.35	
64844PA0060126 Rating Area 3 64844PA0060126 Rating Area 3	Tobacco User/Nor		20	287.96 296.86	
64844PA0060126 Rating Area 3	Tobacco User/Nor		21	296.86	
64844PA0060126 Rating Area 3	Tobacco User/Nor		23	296.86	
64844PA0060126 Rating Area 3	Tobacco User/Nor		24	296.86	
64844PA0060126 Rating Area 3	Tobacco User/Nor		25	298.05	
64844PA0060126 Rating Area 3	Tobacco User/Nor		26	303.99	303.
64844PA0060126 Rating Area 3	Tobacco User/Nor		27	311.11	311.
64844PA0060126 Rating Area 3	Tobacco User/Nor		28	322.69	
64844PA0060126 Rating Area 3	Tobacco User/Nor		29	332.19	
64844PA0060126 Rating Area 3	Tobacco User/Nor		30	336.94	
64844PA0060126 Rating Area 3	Tobacco User/Nor		31	344.06	
64844PA0060126 Rating Area 3	Tobacco User/Nor Tobacco User/Nor		33	351.19	
64844PA0060126 Rating Area 3 64844PA0060126 Rating Area 3	Tobacco User/Nor		33	355.64 360.39	
64844PA0060126 Rating Area 3	Tobacco User/Nor		35		
64844PA0060126 Rating Area 3	Tobacco User/Nor		36		
64844PA0060126 Rating Area 3	Tobacco User/Nor		37	367.52	
64844PA0060126 Rating Area 3	Tobacco User/Nor	n-Tobacco User	38	369.89	369.
64844PA0060126 Rating Area 3	Tobacco User/Nor	n-Tobacco User	39	374.64	
64844PA0060126 Rating Area 3	Tobacco User/Nor		40		
64844PA0060126 Rating Area 3	Tobacco User/Nor		41	386.52	
64844PA0060126 Rating Area 3	Tobacco User/Nor		42	393.34	
64844PA0060126 Rating Area 3	Tobacco User/Nor		43	402.84	
64844PA0060126 Rating Area 3	Tobacco User/Nor Tobacco User/Nor		44		
64844PA0060126 Rating Area 3 64844PA0060126 Rating Area 3	Tobacco User/Nor		45	428.67 445.30	
64844PA0060126 Rating Area 3	Tobacco User/Nor		40	464.00	
64844PA0060126 Rating Area 3	Tobacco User/Nor		48	485.37	
64844PA0060126 Rating Area 3	Tobacco User/Nor		49		
64844PA0060126 Rating Area 3	Tobacco User/Nor		50		
64844PA0060126 Rating Area 3	Tobacco User/Nor		51	553.65	
64844PA0060126 Rating Area 3	Tobacco User/Nor		52	579.48	
34844PA0060126 Rating Area 3	Tobacco User/Nor		53	605.60	
54844PA0060126 Rating Area 3	Tobacco User/Nor		54	633.80	
64844PA0060126 Rating Area 3	Tobacco User/Nor		55	662.01	
64844PA0060126 Rating Area 3	Tobacco User/Nor		56		
34844PA0060126 Rating Area 3 34844PA0060126 Rating Area 3	Tobacco User/Nor Tobacco User/Nor		57	723.46 756.41	
64844PA0060126 Rating Area 3	Tobacco User/Nor		59	772.74	
64844PA0060126 Rating Area 3	Tobacco User/Nor		60	805.69	
64844PA0060126 Rating Area 3	Tobacco User/Nor		61	834.19	
64844PA0060126 Rating Area 3	Tobacco User/Nor		62	852.89	
4844PA0060126 Rating Area 3	Tobacco User/Nor		63	876.34	876
4844PA0060126 Rating Area 3	Tobacco User/Nor		64 and over	890.29	890
4844PA0060126 Rating Area 5	Tobacco User/Nor		0-14	186.35	
4844PA0060126 Rating Area 5	Tobacco User/Nor		15	202.91	
4844PA0060126 Rating Area 5	Tobacco User/Nor		16		
34844PA0060126 Rating Area 5	Tobacco User/Nor		17	215.58	
64844PA0060126 Rating Area 5	Tobacco User/Nor		18		
64844PA0060126 Rating Area 5	Tobacco User/Nor		19		
64844PA0060126 Rating Area 5	Tobacco User/Nor Tobacco User/Nor		20	236.28 243.59	
64844PA0060126 Rating Area 5 64844PA0060126 Rating Area 5	Tobacco User/Nor		22	243.59	
64844PA0060126 Rating Area 5	Tobacco User/Nor		23	243.59	
64844PA0060126 Rating Area 5	Tobacco User/Nor		24	243.59	
64844PA0060126 Rating Area 5	Tobacco User/Nor		25		
64844PA0060126 Rating Area 5	Tobacco User/Nor		26		
040441 A0000 120 Rating Alca 5		I-TODACCO OSCI	20		

64844PA0060126 Rating Are	5 Tobacco	User/Non-Tobacco	User	28		264.
64844PA0060126 Rating Are		User/Non-Tobacco		29		
64844PA0060126 Rating Are 64844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		30		
64844PA0060126 Rating Are		User/Non-Tobacco		32		288.
64844PA0060126 Rating Are		User/Non-Tobacco		33		
64844PA0060126 Rating Are		User/Non-Tobacco		34		
64844PA0060126 Rating Are	· <del>-</del>	User/Non-Tobacco		35		297.
64844PA0060126 Rating Are 64844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		36		299.0 301.
64844PA0060126 Rating Are		User/Non-Tobacco		38		303.9
64844PA0060126 Rating Are		User/Non-Tobacco		39		307.4
64844PA0060126 Rating Are		User/Non-Tobacco	User	40	311.31	311.3
64844PA0060126 Rating Are		User/Non-Tobacco		41		
64844PA0060126 Rating Are		User/Non-Tobacco		42		
64844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		43		
64844PA0060126 Rating Are 64844PA0060126 Rating Are		User/Non-Tobacco		44		340.3 351.
64844PA0060126 Rating Are		User/Non-Tobacco		46		
64844PA0060126 Rating Are		User/Non-Tobacco		47		
64844PA0060126 Rating Are	5 Tobacco	User/Non-Tobacco	User	48		398.2
64844PA0060126 Rating Are		User/Non-Tobacco		49		415.
64844PA0060126 Rating Are		User/Non-Tobacco		50		
64844PA0060126 Rating Are 64844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		51 52		454.: 475.:
64844PA0060126 Rating Are		User/Non-Tobacco		53		496.9
64844PA0060126 Rating Are		User/Non-Tobacco		54		520.0
64844PA0060126 Rating Are	· <del></del>	User/Non-Tobacco		55		543.2
64844PA0060126 Rating Are	5 Tobacco	User/Non-Tobacco		56	568.30	568.3
64844PA0060126 Rating Are		User/Non-Tobacco		57		593.0
64844PA0060126 Rating Are	· <del>-</del>	User/Non-Tobacco		58		620.0
64844PA0060126 Rating Are 64844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		59		634.0 661.
64844PA0060126 Rating Are		User/Non-Tobacco		61		684.4
64844PA0060126 Rating Are		User/Non-Tobacco		62		699.8
64844PA0060126 Rating Are	5 Tobacco	User/Non-Tobacco	User	63	719.08	
64844PA0060126 Rating Are		User/Non-Tobacco		64 and ove		730.9
64844PA0060126 Rating Are		User/Non-Tobacco		0-14		229.3
4844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		15		249. <sup>-</sup> 257.
4844PA0060126 Rating Are 4844PA0060126 Rating Are		User/Non-Tobacco		17		265.3
64844PA0060126 Rating Are		User/Non-Tobacco		18		273.0
34844PA0060126 Rating Are		User/Non-Tobacco		19		
34844PA0060126 Rating Are	6 Tobacco	User/Non-Tobacco	User	20		290.
4844PA0060126 Rating Are		User/Non-Tobacco		21		299.
64844PA0060126 Rating Are		User/Non-Tobacco		22		299.
64844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		23		299. · 299. ·
64844PA0060126 Rating Are 64844PA0060126 Rating Are		User/Non-Tobacco		25		300.9
64844PA0060126 Rating Are		User/Non-Tobacco		26		306.9
64844PA0060126 Rating Are		User/Non-Tobacco	User	27		
64844PA0060126 Rating Are		User/Non-Tobacco		28		
64844PA0060126 Rating Are		User/Non-Tobacco		29		
64844PA0060126 Rating Are 64844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		30		340.2 347.4
64844PA0060126 Rating Are		User/Non-Tobacco		32		354.0
64844PA0060126 Rating Are		User/Non-Tobacco		33		
4844PA0060126 Rating Are		User/Non-Tobacco	User	34	363.93	363.9
34844PA0060126 Rating Are		User/Non-Tobacco		35		366.3
34844PA0060126 Rating Are		User/Non-Tobacco		36		
4844PA0060126 Rating Are		User/Non-Tobacco		37		
i4844PA0060126 Rating Are i4844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		38		373. 378.
4844PA0060126 Rating Are		User/Non-Tobacco		40		
4844PA0060126 Rating Are		User/Non-Tobacco		41		
4844PA0060126 Rating Are	6 Tobacco	User/Non-Tobacco		42	2 397.20	397.:
4844PA0060126 Rating Are		User/Non-Tobacco		43		
4844PA0060126 Rating Are		User/Non-Tobacco		44		
4844PA0060126 Rating Are 4844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		45		
4844PA0060126 Rating Are		User/Non-Tobacco		47		
4844PA0060126 Rating Are		User/Non-Tobacco		48		
4844PA0060126 Rating Are		User/Non-Tobacco		49		
4844PA0060126 Rating Are		User/Non-Tobacco		50		535.
4844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		51 52		
4844PA0060126 Rating Are 4844PA0060126 Rating Are		User/Non-Tobacco		52		585. 611.
1844PA0060126 Rating Are		User/Non-Tobacco		54		
1844PA0060126 Rating Are		User/Non-Tobacco		55		
4844PA0060126 Rating Are	6 Tobacco	User/Non-Tobacco	User	56	699.37	699.
4844PA0060126 Rating Are		User/Non-Tobacco		57		
4844PA0060126 Rating Are		User/Non-Tobacco		58		
4844PA0060126 Rating Are		User/Non-Tobacco User/Non-Tobacco		59		
4844PA0060126 Rating Are 4844PA0060126 Rating Are		User/Non-Tobacco		61		813. 842.
4844PA0060126 Rating Are		User/Non-Tobacco		62		
4844PA0060126 Rating Are		User/Non-Tobacco		63		884.9
4844PA0060126 Rating Are	6 Tobacco	User/Non-Tobacco		64 and over		
4844PA0060126 Rating Are		User/Non-Tobacco		0-14		
AVAIDADDEDIDE Dating Ara		User/Non-Tobacco User/Non-Tobacco		15		
64844PA0060126 Rating Are			ISPT	ı 16	270.01	270.0
64844PA0060126 Rating Are 64844PA0060126 Rating Are 64844PA0060126 Rating Are		User/Non-Tobacco		17		278.

64844PA0060126 Rating Area 7					
04044FA0000120 Italing Alea I	Tobacco User/Non-Tobacco U	Jser	19	295.78	295.7
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		20	304.90	304.9
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		21	314.33 314.33	314.3 314.3
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		22	314.33	314.3
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		24	314.33	314.3
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		25	315.58	315.5
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		26	321.87	321.8
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		27	329.41	329.4
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		28	341.67	341.6
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		29 30	351.73 356.76	351.7
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		30	364.30	356.7 364.3
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		32	371.85	371.8
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		33	376.56	376.5
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U	Jser	34	381.59	381.5
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		35	384.11	384.1
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		36	386.62	386.6
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		37 38	389.14 391.65	389.1 391.6
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		39	396.68	396.6
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		40	401.71	401.7
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		41	409.25	409.2
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U	Jser	42	416.48	416.4
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		43	426.54	426.5
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		44	439.11	439.1
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		45 46	453.89	453.8
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		46	471.49 491.29	471.4 491.2
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		48	513.92	513.9
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		49	536.24	536.2
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		50	561.39	561.3
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U	Jser	51	586.22	586.2
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		52	613.56	613.5
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		53	641.23	641.2 671.0
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		54 55	671.09 700.95	700.9
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		56	733.32	733.3
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		57	766.01	766.0
4844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		58	800.90	800.8
34844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U	Jser	59	818.19	818.
34844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		60	853.08	853.0
54844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		61	883.26	883.2
64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U		62 63	903.06	903.0
64844PA0060126 Rating Area 7 64844PA0060126 Rating Area 7	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		64 and over	927.89 942.66	927.8 942.6
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		0-14	222.65	222.6
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		15	242.44	242.4
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U	Jser	16	250.01	250.0
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		17	257.57	257.5
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		18	265.72	265.7
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		19 20	273.87 282.31	273.8
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		21	291.04	282.3 291.0
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		22	291.04	291.0
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U	Jser	23	291.04	291.0
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U	Jser	24	291.04	291.0
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		25	292.21	292.2
54844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		26	298.03	298.0
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		LI	305.01	305.0
4844PA0060126 Rating Area 8 4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		28 29	316.36 325.68	316.3 325.6
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		30	330.33	330.
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		31	337.32	337.3
34844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		32	344.30	344.3
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		33	348.67	348.6
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		34	353.33	353.3
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		35	355.65	355.0
4844PA0060126 Rating Area 8 4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		36 37	357.98 360.31	357.9 360.3
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		38	362.64	362.6
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		39	367.30	367.3
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		40	371.95	371.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		41	378.94	378.9
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		42	385.63	385.0
4844PA0060126 Rating Area 8 4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		43	394.95 406.59	394. 406.
1844PA0060126 Rating Area 8 1844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		44	420.27	420.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		46	436.56	436.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		47	454.90	454.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		48	475.86	475.8
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		49	496.52	496.
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		50	519.80	519.8
4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		51	542.79	542.
4844PA0060126 Rating Area 8 4844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		52 53	568.12 593.73	568. 593.
	Tobacco User/Non-Tobacco U		53	621.38	621.3
			55	649.03	649.0
64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U				3-10.0
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U		56	679.00	679.0
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8		Jser	56 57	679.00 709.27	709.2
64844PA0060126 Rating Area 8 64844PA0060126 Rating Area 8	Tobacco User/Non-Tobacco U	Jser Jser Jser	56	679.00	679.0 709.2 741.5 757.5

64844PA0060126			User/Non-Tobacco		61	817.83	817
64844PA0060126 64844PA0060126			User/Non-Tobacco User/Non-Tobacco		62	836.17 859.16	
64844PA0060126			User/Non-Tobacco		64 and over	872.84	872
64844PA0060126			User/Non-Tobacco		0-14	209.14	
64844PA0060126			User/Non-Tobacco		15	227.73	
64844PA0060126	Rating Area 9	Tobacco	User/Non-Tobacco	User	16	234.83	234
64844PA0060126	Rating Area 9	Tobacco	User/Non-Tobacco	User	17	241.94	241
64844PA0060126			User/Non-Tobacco		18	249.60	
64844PA0060126			User/Non-Tobacco		19	257.25	
64844PA0060126			User/Non-Tobacco		20	265.18	
64844PA0060126			User/Non-Tobacco		21	273.38	
64844PA0060126			User/Non-Tobacco		22	273.38	273
64844PA0060126	3		User/Non-Tobacco		23	273.38	
64844PA0060126			User/Non-Tobacco		24	273.38	
64844PA0060126 64844PA0060126			User/Non-Tobacco User/Non-Tobacco		25 26	274.48 279.94	279
64844PA0060126			User/Non-Tobacco		27	286.50	
64844PA0060126			User/Non-Tobacco		28	297.17	
64844PA0060126			User/Non-Tobacco		29	305.91	305
64844PA0060126			User/Non-Tobacco		30	310.29	
64844PA0060126			User/Non-Tobacco		31	316.85	316
64844PA0060126	Rating Area 9	Tobacco	User/Non-Tobacco	User	32	323.41	323
64844PA0060126		Tobacco	User/Non-Tobacco	User	33	327.51	327
64844PA0060126	Rating Area 9	Tobacco	User/Non-Tobacco	User	34	331.89	331
64844PA0060126	Rating Area 9	Tobacco	User/Non-Tobacco	User	35	334.07	334
64844PA0060126			User/Non-Tobacco		36	336.26	
64844PA0060126			User/Non-Tobacco		37	338.45	
64844PA0060126			User/Non-Tobacco		38	340.63	340
64844PA0060126			User/Non-Tobacco		39	345.01	345
64844PA0060126	3		User/Non-Tobacco		40	349.38	349
64844PA0060126			User/Non-Tobacco		41	355.94	355
64844PA0060126			User/Non-Tobacco		42	362.23	362
64844PA0060126			User/Non-Tobacco		43	370.98	
64844PA0060126			User/Non-Tobacco User/Non-Tobacco		44	381.91 394.76	381 394
64844PA0060126 64844PA0060126			User/Non-Tobacco		45	410.07	410
64844PA0060126			User/Non-Tobacco		46	427.30	
64844PA0060126			User/Non-Tobacco		48	446.98	
64844PA0060126			User/Non-Tobacco		49	466.39	466
64844PA0060126			User/Non-Tobacco		50	488.26	
64844PA0060126			User/Non-Tobacco		51	509.86	
64844PA0060126			User/Non-Tobacco		52	533.64	
64844PA0060126			User/Non-Tobacco		53	557.70	
64844PA0060126		Tobacco	User/Non-Tobacco	User	54	583.67	583
64844PA0060126	Rating Area 9	Tobacco	User/Non-Tobacco	User	55	609.64	609
64844PA0060126	Rating Area 9	Tobacco	User/Non-Tobacco	User	56	637.80	637
64844PA0060126	Rating Area 9	Tobacco	User/Non-Tobacco	User	57	666.23	666
64844PA0060126	Rating Area 9	Tobacco	User/Non-Tobacco	User	58	696.58	696
64844PA0060126			User/Non-Tobacco		59	711.61	711
64844PA0060126			User/Non-Tobacco		60	741.96	
64844PA0060126			User/Non-Tobacco		61	768.20	
64844PA0060126			User/Non-Tobacco		62	785.43	785
64844PA0060126			User/Non-Tobacco		63	807.02	807
64844PA0060126			User/Non-Tobacco		64 and over 0-14	819.87 171.76	819 171
64844PA0070142			User/Non-Tobacco User/Non-Tobacco		15	187.03	
64844PA0070142 64844PA0070142					16	192.86	
64844PA0070142			User/Non-Tobacco User/Non-Tobacco		17	192.00	
64844PA0070142			User/Non-Tobacco		18	204.99	
64844PA0070142	Rating Area 1		User/Non-Tobacco		19	211.27	
64844PA0070142			User/Non-Tobacco		20	217.78	
64844PA0070142			User/Non-Tobacco		21	224.52	
64844PA0070142			User/Non-Tobacco		22	224.52	
64844PA0070142			User/Non-Tobacco		23	224.52	
64844PA0070142		Tobacco	User/Non-Tobacco	User	24	224.52	224
64844PA0070142			User/Non-Tobacco		25	225.42	
64844PA0070142			User/Non-Tobacco		26	229.91	229
64844PA0070142			User/Non-Tobacco		27	235.30	
64844PA0070142			User/Non-Tobacco		28	244.05	
64844PA0070142			User/Non-Tobacco		29	251.24	
64844PA0070142			User/Non-Tobacco		30	254.83	254
64844PA0070142 64844PA0070142			User/Non-Tobacco User/Non-Tobacco		31	260.22 265.61	260 265
64844PA0070142			User/Non-Tobacco		33	268.98	
64844PA0070142			User/Non-Tobacco		33	272.57	272
64844PA0070142			User/Non-Tobacco		35	274.36	
64844PA0070142			User/Non-Tobacco		36	276.16	
64844PA0070142			User/Non-Tobacco		37	277.96	
64844PA0070142			User/Non-Tobacco		38	279.75	
64844PA0070142			User/Non-Tobacco		39	283.34	283
64844PA0070142			User/Non-Tobacco		40	286.94	
64844PA0070142	Rating Area 1	Tobacco	User/Non-Tobacco	User	41	292.33	292
64844PA0070142	Rating Area 1	Tobacco	User/Non-Tobacco	User	42	297.49	
64844PA0070142			User/Non-Tobacco		43	304.67	
64844PA0070142			User/Non-Tobacco		44	313.66	
64844PA0070142			User/Non-Tobacco		45	324.21	324
64844PA0070142			User/Non-Tobacco		46	336.78	
			User/Non-Tobacco		47	350.93	
64844PA0070142			Harris Talence	leor	48	367.09	367
64844PA0070142 64844PA0070142			User/Non-Tobacco				
64844PA0070142	Rating Area 1	Tobacco	User/Non-Tobacco User/Non-Tobacco User/Non-Tobacco	User	49	383.03 400.99	383

64844PA0070142			User/Non-Tobacco		52	438.26	438
64844PA0070142			User/Non-Tobacco		53	458.02	458
64844PA0070142			User/Non-Tobacco		54 55	479.35 500.68	479 500
64844PA0070142 64844PA0070142			User/Non-Tobacco User/Non-Tobacco		55	500.68 523.81	500
64844PA0070142			User/Non-Tobacco		57	547.16	547
64844PA0070142			User/Non-Tobacco		58	572.08	572
64844PA0070142			User/Non-Tobacco		59	584.43	584
64844PA0070142		Tobacco	User/Non-Tobacco	User	60	609.35	609
64844PA0070142			User/Non-Tobacco		61	630.90	
64844PA0070142			User/Non-Tobacco		62	645.05	645
64844PA0070142			User/Non-Tobacco		63	662.78	662
64844PA0070142 64844PA0070142			User/Non-Tobacco User/Non-Tobacco		64 and over 0-14	673.34 180.68	673 180
64844PA0070142			User/Non-Tobacco		15	196.74	196
64844PA0070142			User/Non-Tobacco		16	202.88	202
64844PA0070142			User/Non-Tobacco		17	209.02	209
64844PA0070142	Rating Area 2	Tobacco	User/Non-Tobacco	User	18	215.63	215
64844PA0070142		Tobacco	User/Non-Tobacco	User	19	222.25	222
64844PA0070142			User/Non-Tobacco		20	229.09	229
64844PA0070142			User/Non-Tobacco		21	236.18	236
64844PA0070142			User/Non-Tobacco		22	236.18	236
64844PA0070142			User/Non-Tobacco		23	236.18	236
64844PA0070142 64844PA0070142			User/Non-Tobacco User/Non-Tobacco		24	236.18 237.12	236 237
64844PA0070142			User/Non-Tobacco		26	241.85	241
64844PA0070142			User/Non-Tobacco		27	247.52	247
64844PA0070142			User/Non-Tobacco		28	256.73	256
64844PA0070142			User/Non-Tobacco		29	264.29	264
64844PA0070142			User/Non-Tobacco		30	268.06	268
64844PA0070142	Rating Area 2		User/Non-Tobacco		31	273.73	273
64844PA0070142			User/Non-Tobacco		32	279.40	279
64844PA0070142			User/Non-Tobacco		33	282.94	282
64844PA0070142			User/Non-Tobacco		34	286.72	286
64844PA0070142			User/Non-Tobacco		35	288.61	288 290
64844PA0070142 64844PA0070142			User/Non-Tobacco User/Non-Tobacco		36	290.50 292.39	290
64844PA0070142			User/Non-Tobacco		38	294.28	294
64844PA0070142			User/Non-Tobacco		39	298.06	298
64844PA0070142			User/Non-Tobacco		40	301.84	301
64844PA0070142			User/Non-Tobacco		41	307.51	307
64844PA0070142		Tobacco	User/Non-Tobacco	User	42	312.94	312
64844PA0070142	Rating Area 2	Tobacco	User/Non-Tobacco	User	43	320.50	320
64844PA0070142			User/Non-Tobacco		44	329.94	329
64844PA0070142			User/Non-Tobacco		45	341.04	341
64844PA0070142			User/Non-Tobacco		46	354.27	354
64844PA0070142			User/Non-Tobacco		47	369.15	369
64844PA0070142			User/Non-Tobacco		48	386.15	386
64844PA0070142 64844PA0070142			User/Non-Tobacco User/Non-Tobacco		49 50	402.92 421.82	402 421
64844PA0070142			User/Non-Tobacco		51	440.48	440
64844PA0070142			User/Non-Tobacco		52	461.02	461
64844PA0070142			User/Non-Tobacco		53	481.81	481
64844PA0070142		Tobacco	User/Non-Tobacco	User	54	504.24	504
64844PA0070142	Rating Area 2	Tobacco	User/Non-Tobacco	User	55	526.68	526
64844PA0070142			User/Non-Tobacco		56	551.01	551
64844PA0070142			User/Non-Tobacco		57	575.57	575
64844PA0070142			User/Non-Tobacco		58	601.79	601
64844PA0070142			User/Non-Tobacco		59	614.78	614
64844PA0070142 64844PA0070142			User/Non-Tobacco User/Non-Tobacco		60	640.99 663.67	640 663
64844PA0070142			User/Non-Tobacco		62	678.54	678
64844PA0070142			User/Non-Tobacco		63	697.20	697
64844PA0070142			User/Non-Tobacco		64 and over	708.30	708
64844PA0070142			User/Non-Tobacco		0-14	224.97	224
64844PA0070142	Rating Area 3	Tobacco	User/Non-Tobacco	User	15	244.97	244
64844PA0070142			User/Non-Tobacco		16	252.62	252
64844PA0070142			User/Non-Tobacco		17	260.26	260
64844PA0070142			User/Non-Tobacco		18 19	268.50	268
64844PA0070142 64844PA0070142			User/Non-Tobacco User/Non-Tobacco		20	276.73 285.26	276 285
64844PA0070142			User/Non-Tobacco		21	294.08	294
64844PA0070142			User/Non-Tobacco		22	294.08	294
64844PA0070142			User/Non-Tobacco		23	294.08	294
64844PA0070142			User/Non-Tobacco		24	294.08	294
64844PA0070142			User/Non-Tobacco		25	295.26	295
64844PA0070142			User/Non-Tobacco		26	301.14	301
64844PA0070142			User/Non-Tobacco		27	308.20	308
64844PA0070142			User/Non-Tobacco		28	319.67	319
64844PA0070142 64844PA0070142			User/Non-Tobacco User/Non-Tobacco		30	329.08 333.79	329 333
64844PA0070142			User/Non-Tobacco		31	340.84	340
64844PA0070142			User/Non-Tobacco		32	347.90	347
64844PA0070142			User/Non-Tobacco		33	352.31	352
64844PA0070142			User/Non-Tobacco		34	357.02	
64844PA0070142	Rating Area 3		User/Non-Tobacco		35	359.37	359
64844PA0070142			User/Non-Tobacco		36	361.72	361
64844PA0070142	Rating Area 3		User/Non-Tobacco		37	364.08	364
64844PA0070142			User/Non-Tobacco		38	366.43	366
64844PA0070142			User/Non-Tobacco		39	371.13	371
64844PA0070142			User/Non-Tobacco User/Non-Tobacco		40	375.84 382.90	375 382
64844PA0070142						383 00	382

64844PA0070142 Rating Area 3	Tobacco U	Jser/Non-Tobacco	User	43	399.07	399.
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		44	410.84	
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		45	424.66	
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		46	441.13	
64844PA0070142 Rating Area 3 64844PA0070142 Rating Area 3		Jser/Non-Tobacco∃ Jser/Non-Tobacco∃		47	459.65 480.83	459. 480.
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		49	501.71	501.
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		50	525.23	525.
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		51	548.47	548.
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		52	574.05	574.
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		53	599.93	599.
64844PA0070142 Rating Area 3	Tobacco U	Jser/Non-Tobacco	User	54	627.87	627.
64844PA0070142 Rating Area 3	Tobacco U	Jser/Non-Tobacco	User	55	655.81	655.
64844PA0070142 Rating Area 3	Tobacco U	Jser/Non-Tobacco	User	56	686.10	
64844PA0070142 Rating Area 3		Jser/Non-Tobacco I		57	716.68	
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		58	749.33	749.
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		59	765.50	765.
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		60	798.14	
64844PA0070142 Rating Area 3 64844PA0070142 Rating Area 3		Jser/Non-Tobacco   Jser/Non-Tobacco		61	826.38	
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		63	844.90 868.14	
64844PA0070142 Rating Area 3		Jser/Non-Tobacco		64 and over	881.96	881.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		0-14	184.60	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		15	201.01	201.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		16	207.28	207.
64844PA0070142 Rating Area 5	Tobacco U	Jser/Non-Tobacco	User	17	213.56	213.
64844PA0070142 Rating Area 5	Tobacco U	Jser/Non-Tobacco	User	18	220.32	220.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		19	227.07	227.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		20	234.07	234.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		21	241.31	241.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		22	241.31	241.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		23	241.31	241.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		24	241.31	241.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5		Jser/Non-Tobacco   Jser/Non-Tobacco		25	242.27 247.10	242 247
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		27	252.89	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		28	262.30	262
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		29	270.03	270
64844PA0070142 Rating Area 5	Tobacco U	Jser/Non-Tobacco	User	30	273.89	273
64844PA0070142 Rating Area 5	Tobacco U	Jser/Non-Tobacco	User	31	279.68	279
64844PA0070142 Rating Area 5	Tobacco U	Jser/Non-Tobacco	User	32	285.47	285.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco I		33	289.09	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		34	292.95	292
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		35	294.88	294
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		36	296.81	296
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		37	298.74	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco   Jser/Non-Tobacco		39	300.67 304.53	300 304
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5		Jser/Non-Tobacco		40	308.39	304.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		41	314.19	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		42	319.74	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		43	327.46	
64844PA0070142 Rating Area 5	Tobacco U	Jser/Non-Tobacco	User	44	337.11	337.
64844PA0070142 Rating Area 5	Tobacco U	Jser/Non-Tobacco	User	45	348.45	348.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco I		46	361.96	361.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		47	377.17	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		48	394.54	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		49	411.67	411.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		50	430.98	430.
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 5		Jser/Non-Tobacco   Jser/Non-Tobacco		51	450.04 471.04	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco   Jser/Non-Tobacco		52	471.04	471.
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		54	515.20	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		55	538.12	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		56	562.98	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		57	588.07	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		58	614.86	
64844PA0070142 Rating Area 5	Tobacco U	Jser/Non-Tobacco	User	59	628.13	628
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		60	654.91	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		61	678.08	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		62	693.28	
64844PA0070142 Rating Area 5		Jser/Non-Tobacco		63	712.35	
64844PA0070142 Rating Area 5 64844PA0070142 Rating Area 6		Jser/Non-Tobacco		64 and over 0-14	723.69 227.18	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco   Jser/Non-Tobacco		15	247.37	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		16	255.09	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		17	262.82	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		18	271.13	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		19	279.45	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		20	288.06	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		21	296.97	296
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		22	296.97	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		23	296.97	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		24	296.97	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		25	298.16	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		26	304.09	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		27	311.22	
64844PA0070142 Rating Area 6		Jser/Non-Tobacco		28	322.80	
	Tobacco U	Jser/Non-Tobacco		29	332.31 337.06	332. 337.
64844PA0070142 Rating Area 6	Tobooca I				აა/.00	
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6		Jser/Non-Tobacco				311
64844PA0070142 Rating Area 6	Tobacco U	Jser/Non-Tobacco Jser/Non-Tobacco Jser/Non-Tobacco	User	31	344.19 351.31	

64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		34	360.52 362.80	360. 362
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		35	362.89 365.27	362. 365.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		37	367.65	367.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		38	370.02	370.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc	o User	39	374.77	374.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		40	379.52	379.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		41	386.65	386.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		42	393.48	
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		43	402.98 414.86	402. 414.
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		45	428.82	428.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		46	445.45	445.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		47	464.16	
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc	o User	48	485.54	485.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		49	506.63	506.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		50	530.38	530.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		51 52	553.84	
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		53	579.68 605.81	579. 605.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		54	634.03	634.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		55	662.24	662.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		56	692.82	692.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc	o User	57	723.71	723.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		58	756.67	756.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		59	773.01	773.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		60	805.97	805.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		61	834.48	
64844PA0070142 Rating Area 6 64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		62	853.19 876.65	853. 876.
64844PA0070142 Rating Area 6	Tobacco User/Non-Tobacc		64 and over	890.60	890.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		0-14	238.21	238.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		15	259.38	259.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco		16	267.48	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		17	275.57	275.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		18	284.29	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		19	293.01 302.04	293
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		21	311.38	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		22	311.38	311.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		23	311.38	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc	o User	24	311.38	311.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		25	312.63	312.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		26	318.86	318
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		27	326.33	326
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		28	338.47	338.
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		30	348.44 353.42	348. 353.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		31	360.89	360.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		32	368.37	368.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc	o User	33	373.04	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		34	378.02	378.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		35	380.51	380.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		36	383.00	383.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		37	385.49	385. 387.
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		39	387.98 392.97	392.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		40	397.95	397.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		41	405.42	405.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		42	412.58	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		43	422.55	422.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		44	435.00	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		45	449.64	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		46	467.07	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		47	486.69 509.11	
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		48	509.11 531.22	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		50	556.13	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		51	580.73	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		52	607.82	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc	o User	53	635.22	635.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		54	664.80	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		55	694.38	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		56	726.46	
64844PA0070142 Rating Area 7 64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		57	758.84 793.40	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		59	810.53	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		60	845.09	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		61	874.99	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc	o User	62	894.60	894.
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacco		63	919.20	
64844PA0070142 Rating Area 7	Tobacco User/Non-Tobacc		64 and over	933.84	
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacc		0-14	220.56	
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacc		15	240.17	
64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacc Tobacco User/Non-Tobacc		16	247.66 255.16	
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacc		18	263.23	
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacc		19	271.31	
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacc		20	279.67	279.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacc		21	288.32	288.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacc	o User	22	288.32	288.
	Tobacco User/Non-Tobacc	o I loor	23	288.32	288.
64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacc		24	288.32	

64844PA0070142 Rating Area 8 64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	289.47 295.24	289 295
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	27	302.16	302
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	28	313.40	313
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	29	322.63	322
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	30	327.24	327
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	31	334.16	334
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	32	341.08	341.
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	33	345.40	345
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	34	350.02	350
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	35	352.32	352
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	36	354.63	354
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	37	356.94	356
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	38	359.24	359
	Tobacco User/Non-Tobacco User	39	363.86	363
64844PA0070142 Rating Area 8		40		
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User		368.47	368
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	41	375.39	375
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	42	382.02	382
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	43	391.25	391
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	44	402.78	402
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	45	416.33	416
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	46	432.48	432
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	47	450.64	450
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	48	471.40	471
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	49	491.87	491
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	50	514.94	514
		51	537.71	537
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User			
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	52	562.80	562
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	53	588.17	588
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	54	615.56	615
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	55	642.95	642
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	56	672.65	672
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	57	702.63	702
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	58	734.63	734
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	59	750.49	750
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	60	782.49	782
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	61	810.17	810
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	62	828.34	828
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	63	851.11	851
64844PA0070142 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	864.66	864
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	207.18	207
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	15	225.59	225
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	16	232.64	232
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	17	239.68	239
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	18	247.26	247
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	19	254.84	254
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	20	262.70	262
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	21	270.82	270
		22	270.82	
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	23		270
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User		270.82	270
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	24	270.82	270
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	25	271.91	271
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	26	277.32	277
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	27	283.82	283
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	28	294.38	294
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	29	303.05	303
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	30	307.38	307
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	31	313.88	313
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	32	320.38	320
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	33	324.44	324
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	34	328.78	328
		35	328.78	328
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User			
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	36	333.11	333
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	37	335.28	335
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	38	337.44	337
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	39	341.78	341
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	40	346.11	346
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	41	352.61	352
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	42	358.84	358
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	43	367.51	367
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	44	378.34	378
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	391.07	391
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	406.23	406
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	423.29	423
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	423.29	442
		48		
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User		462.02	462
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	483.69	483
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	505.08	505
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	528.64	528
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	552.48	552
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	578.21	578
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	603.93	603
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	631.83	631
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	659.99	659
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	690.05	690
		59		
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User		704.95	704
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	735.01	735
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	761.01	761
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	778.07	778
	Tabana Hangklan Tabana Han	63	799.47	799
64844PA0070142 Rating Area 9 64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over	812.20	812

# Exhibit C-1 Calibrated Plan Adjusted Index Rates

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
	Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age- Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog.Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan 64844PA0070142 Silver Plan 64844PA0060126 All Plans Aggregate Calibration Factors:	408 720	\$459.10 <u>\$463.44</u>	$ \begin{array}{r} 1.628 \\ \underline{1.628} \\ \text{Age} \\ 1.628 \\ = \overline{\Sigma}((\mathbf{A})\mathbf{x}(\mathbf{B})\mathbf{x}(\mathbf{C}))\Sigma((\mathbf{A})\mathbf{x}(\mathbf{C})) \end{array} $	\$459.10 \$463.44	$ \begin{array}{l} 1.015 \\ \underline{1.020} \\ \text{Geographic} \\ 1.018 \\ = \Sigma((D)x(E)x(A))/\Sigma \end{array} $	\$457.69 \$464.23	$ 1.000 $ $ 1.000 $ Tobacco $ 1.000 $ $ = \sum ((F)x(G)x(A))^{-1} $	\$457.69 \$464.23	\$276.94 <u>\$279.55</u>

- Notes:

   Plan Level Average Age Factor, See Exhibit C-2 for Example

   Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (B) x Plan Specific Average Age Factor (C)/Age Calibration Factor Total Premium = Σ (D) x (C)

   Plan Level Average Rating Area Factor, See Exhibit C-2 for Example

   Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E)/Geographic Calibration Factor Total Premium = Σ (F) x (C)

   Average Tobacco Factor, See Exhibit C-2 for Example

   Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G)/Tobacco Calibration Faction

   Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B)/(Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)

  Total Premium = Σ (I) x (C) x (A) x (E) x (G)

## Exhibit C-2 Development of Plan Level Average Factors Age Rating, Tobacco Rating, and Geographic Rating

Example: Silver Plan 64844PA0070142

Average Age Factor - Silver Plan 64844PA0070142			
Age 0-20	% by Age 0.0%	Age Factor	
1-14	11.7%	0.765	
15	0.0%	0.703	
16	1.1%	0.859	
17	1.1%	0.885	
18	1.1%	0.883	
19	0.0%	0.913	
20	1.1%	0.970	
21	1.1%	1.000	
22	1.1%	1.000	
23	1.1%	1.000	
23	3.2%	1.000	
25	0.0%	1.004	
26 27	2.1%	1.024	
	0.0%	1.048	
28 29	1.1% 0.0%	1.087 1.119	
30	2.1%	1.119	
31 32	2.1% 1.1%	1.159 1.183	
	1.1%	1.183	
33 34	3.2%	1.198	
35	2.1%	1.222	
36	2.1%	1.230	
37	0.0%	1.238	
38	4.3%	1.246	
39	3.2%	1.262	
40	6.4%	1.278	
41	5.3%	1.302	
42	1.1%	1.325	
43	0.0%	1.357	
44	0.0%	1.397	
45	1.1%	1.444	
46	1.1%	1.500	
47	1.1%	1.563	
48	0.0%	1.635	
49	1.1%	1.706	
50	2.1%	1.786	
51	1.1%	1.865	
52	3.2%	1.952	
53	1.1%	2.040	
54	0.0%	2.135	
55	1.1%	2.230	
56	4.3%	2.333	
57	2.1%	2.437	
58	2.1%	2.548	
59	2.1%	2.603	
60	2.1%	2.714	
61	8.5%	2.810	
62	0.0%	2.873	
63	3.2%	2.952	
64	1.1%	3.000	
65+	2.1%	3.000	
Total	100.0%	1.628	

Ave	Average Tobacco User Factor -					
Silver Plan 64844PA0070142						
Tobacco	Tobacco		Rate			
No	Yes	Avg. Rate	Factor			
0.0%	0.0%	-	1.000			
11.7%	0.0%	1.000	1.000			
0.0%	0.0%	-	1.000			
1.1%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
0.0%	0.0%	-	1.000			
1.1%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
3.2%	0.0%	1.000	1.000			
0.0%	0.0%	-	1.000			
2.1%	0.0%	1.000	1.000			
0.0%	0.0%	-	1.000			
1.1%	0.0%	1.000	1.000			
0.0%	0.0%	-	1.000			
2.1%	0.0%	1.000	1.000			
2.1%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
3.2%	0.0%	1.000	1.000			
2.1%	0.0%	1.000	1.000			
2.1%	0.0%	1.000	1.000			
0.0%	0.0%	-	1.000			
4.3%	0.0%	1.000	1.000			
3.2%	0.0%	1.000	1.000			
6.4%	0.0%	1.000	1.000			
5.3%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
0.0%	0.0%	-	1.000			
0.0%	0.0%	-	1.000			
1.1%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
0.0%	0.0%	-	1.000			
1.1%	0.0%	1.000	1.000			
2.1%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
3.2%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
0.0%	0.0%	-	1.000			
1.1%	0.0%	1.000	1.000			
4.3%	0.0%	1.000	1.000			
2.1%	0.0%	1.000	1.000			
2.1%	0.0%	1.000	1.000			
2.1%	0.0%	1.000	1.000			
2.1%	0.0%	1.000	1.000			
8.5%	0.0%	1.000	1.000			
0.0%	0.0%	-	1.000			
3.2%	0.0%	1.000	1.000			
1.1%	0.0%	1.000	1.000			
2.1%	0.0%	1.000	1.000			
2.170	0.070	1.000	1.000			

1.000

100.0%

0.0%

	Average Rating Area Factor - Silver Plan 64844PA0070142			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors	
	Erie	0.0%	0.779	
	Elk/Cameron/Potter	0.0%	0.819	
	NEPA	0.0%	1.020	
	Pittsburgh	0.0%		
	Altoona	0.0%	0.837	
6	Mid Central plus Lehigh Valley	11.8%	1.030	
	York/Lancaster	14.7%	1.080	
8	Greater Philadelphia	73.5%	1.000	
9	Harrisburg	0.0%	0.939	
Total	-	100.0%	1.015	

# Exhibit 4 Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.613	0.749	0.594	0.969	0.792
Induced Utilization	1.000	1.000	1.000	1.000	1.000

# Exhibit 5 Claim Impact due to Demographic Changes

	Experienc Distrib			Demographic ctor		ted Period ribution	Projection Dem	ographic Factor
Age	Male	Female	Male	Female	Male	Female	Male	Female
0	0.88%	0.00%	1.117	1.114	0.00%	0.00%	1.117	1.114
1	0.26%	0.00%	1.117	1.114	1.06%	0.00%	1.117	1.114
3	0.00%	0.00%	0.511	0.511 0.511	0.00%	0.00%	0.511 0.511	0.511
4	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
5	0.09%	0.00%	0.379	0.379	1.06%	0.00%	0.379	0.379
7	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
8	0.00%	0.09% 0.18%	0.379	0.379 0.379	0.00%	0.00%	0.379 0.379	0.379
9	0.09%	0.88%	0.379	0.379	1.06%	1.06%	0.379	0.379
10	0.00%	0.97%	0.412	0.380	1.06%	0.00%	0.412	0.380
11	0.18% 1.85%	0.09% 0.62%	0.412 0.412	0.380 0.380	0.00% 2.13%	1.06% 0.00%	0.412 0.412	0.380
13	0.09%	0.02%	0.412	0.380	1.06%	0.00%	0.412	0.380
14	0.35%	0.53%	0.412	0.380	1.06%	1.06%	0.412	0.380
1	1.06%	0.62%	0.532	0.591	0.00%	0.00%	0.532	0.591
16 17	0.88% 0.62%	0.00%	0.532 0.532	0.591 0.591	1.06%	0.00%	0.532 0.532	0.591 0.591
18	0.44%	0.00%	0.532	0.591	1.06%	0.00%	0.532	0.591
19	0.26%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
20	0.53%	0.09%	0.479	0.787	0.00%	1.06%	0.479 0.479	0.787
21	0.53% 0.00%	0.26% 1.14%	0.479	0.787 0.787	0.00%	0.00% 1.06%	0.479	0.787 0.787
23	0.97%	1.76%	0.479	0.787	0.00%	1.06%	0.479	0.787
24	1.14%	0.00%	0.479	0.787	2.13%	1.06%	0.479	0.787
25 26	1.06% 0.44%	1.06% 0.00%	0.489	1.176 1.176	0.00% 1.06%	0.00% 1.06%	0.489	1.176 1.176
27	1.32%	0.26%	0.489	1.176	0.00%	0.00%	0.489	1.176
28	0.79%	0.79%	0.489	1.176	0.00%	1.06%	0.489	1.176
29	0.09%	0.97%	0.489	1.176	0.00%	0.00%	0.489	1.176
30	0.00%	0.44% 1.50%	0.552 0.552	1.393 1.393	1.06% 0.00%	1.06% 2.13%	0.552 0.552	1.393 1.393
32	0.53%	1.06%	0.552	1.393	0.00%	1.06%	0.552	1.393
33	1.32%	1.41%	0.552	1.393	0.00%	1.06%	0.552	1.393
34	1.41%	0.00%	0.552	1.393	2.13%	1.06%	0.552	1.393
35 36	2.73% 1.14%	0.88%	0.670	1.303 1.303	2.13%	0.00%	0.670 0.670	1.303 1.303
37	0.70%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
38	2.02%	1.23%	0.670	1.303	2.13%	2.13%	0.670	1.303
39 40	1.67% 3.70%	1.14% 2.20%	0.670	1.303 1.224	2.13% 5.32%	1.06%	0.670 0.839	1.303 1.224
41	2.02%	0.88%	0.839	1.224	3.19%	2.13%	0.839	1.224
42	0.00%	0.70%	0.839	1.224	0.00%	1.06%	0.839	1.224
43	0.00%	0.09%	0.839	1.224	0.00%	0.00%	0.839	1.224
44 45	0.00% 0.88%	1.50% 1.14%	0.839 1.063	1.224 1.314	0.00%	0.00% 1.06%	0.839 1.063	1.224 1.314
46	1.23%	0.00%	1.063	1.314	1.06%	0.00%	1.063	1.314
47	0.35%	0.00%	1.063	1.314	1.06%	0.00%	1.063	1.314
48	0.88% 2.29%	0.00%	1.063	1.314 1.314	0.00%	0.00%	1.063	1.314
50	1.67%	0.00%	1.063	1.565	1.06% 2.13%	0.00%	1.063 1.456	1.314
51	0.79%	0.70%	1.456	1.565	1.06%	0.00%	1.456	1.565
52	0.35%	2.11%	1.456	1.565	1.06%	2.13%	1.456	1.565
53 54	0.00%	0.70% 1.14%	1.456	1.565 1.565	0.00%	1.06% 0.00%	1.456 1.456	1.565 1.565
55	0.88%	3.26%	1.868	1.810	0.00%	1.06%	1.436	1.810
56	0.35%	1.85%	1.868	1.810	1.06%	3.19%	1.868	1.810
57	1.94%	0.62%	1.868	1.810	0.00%	2.13%	1.868	1.810
58 59	1.41% 1.23%	0.88% 1.14%	1.868	1.810 1.810	2.13% 1.06%	0.00% 1.06%	1.868 1.868	1.810 1.810
60	2.90%	2.82%	2.358	2.227	2.13%	0.00%	2.358	2.227
61	1.14%	2.55%	2.358	2.227	3.19%	5.32%	2.358	2.227
62	0.18%	2.99%	2.358	2.227	0.00%	0.00%	2.358	2.227
63 64	0.18% 0.88%	0.70% 0.79%	2.358	2.227 2.227	0.00%	3.19% 1.06%	2.358 2.358	2.227 2.227
65+	1.23%	1.06%	2.358	2.227	1.06%	1.06%	2.358	2.227

Experience Period	1.2786
Demographic Factor	1.2780

### Note:

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.2401

#### Note

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change 0	.9698
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### Note:

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

### Exhibit 6 **Projected Membership Distribution by County**

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	Mckean	0%	0.779	0%	0.779
1	Mercer	0%	0.779	0%	0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2 2	Cameron	0%	0.819 0.819	0%	0.819
2	Elk Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3	Carbon	0%	1.020	0%	1.020
3	Clinton	0%	1.020	0%	1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	0%	1.020	0%	1.020
3	Lycoming	0%	1.020	0%	1.020
3	Monroe	0%	1.020	6%	1.020
3	Pike	1%	1.020	1%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	3%	1.020	2%	1.020
3	Tioga	0%	1.020	0%	1.020
3	Wayne	0%	1.020	0%	1.020
3	Wyoming	0%	1.020	0%	1.020
4	Allegheny	0%	0.855	0%	0.855
4	Armstrong	0% 0%	0.855 0.855	0%	0.855 0.855
4	Beaver	0%	0.855	0%	0.855
4	Butler Fayette	0%	0.855	0%	0.855
4	Greene	0%	0.855	0%	0.855
4	Indiana	0%	0.855	0%	0.855
4	Lawrence	0%	0.855	0%	0.855
4	Washington	0%	0.855	0%	0.855
4	Westmoreland	0%	0.855	0%	0.855
5	Bedford	0%	0.837	0%	0.837
5	Blair	0%	0.837	0%	0.837
5	Cambria	0%	0.837	0%	0.837
5	Clearfield	0%	0.837	0%	0.837
5	Huntingdon	0%	0.837	0%	0.837
5	Jefferson	0%	0.837	0%	0.837
5	Somerset	0%	0.837	0%	0.837
6	Centre	1%	1.030	13%	1.030
6	Columbia	0% 5%	1.030	0% 5%	1.030
6	Lehigh	0%	1.030 1.030	0%	1.030
6	Mifflin Montour	0%	1.030	0%	1.030
6	Northampton	8%	1.030	9%	1.030
6	Northumberland	0%	1.030	0%	1.030
6	Schuylkill	0%	1.030	0%	1.030
6	Snyder	0%	1.030	0%	1.030
6	Union	0%	1.030	0%	1.030
7	Adams	0%	1.080	0%	1.080
7	Berks	2%	1.080	2%	1.080
7	Lancaster	9%	1.080	9%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	11%	1.000	11%	1.000
8	Chester	13%	1.000	11%	1.000
8	Delaware	0%	1.000	0%	1.000
8	Montgomery	28%	1.000	20%	1.000
8	Philadelphia	17%	1.000	12%	1.000
9	Cumberland	2%	0.939	0%	0.939
9	Dauphin Franklin	0% 0%	0.939 0.939	0%	0.939
9	Franklin	0%	0.939	0%	0.939
9	Fulton Juniata	0%	0.939	0%	0.939
	Lebanon	0%	0.939	0%	0.939
9					

Average Experience Period Area Factor	1.0126
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#### Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership

Average Projected Area Factor	1.0184
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Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	1.0057

### Note:

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area. Factor represents the impact due to the shift of the

population distribution across areas.

Area Factor Change	1.0000
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### Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership. Factor represents the impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

### Exhibit 7 Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor	
QPOS	54%	0.970	
HMO	46%	0.950	

Projection Network Name	Projected Membership	Projected Network Factor
QPOS	64%	0.970
HMO	36%	0.950

0.9607

Network Shift Factor	1.0021
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# Exhibit 8 Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
Medical	3.6%	4.6%
Pharmacy	8.9%	2.6%
Total (Med + Rx)	6.7%	3.5%

# Exhibit 10 Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	16.45%	\$72.73
Profit & Risk Load	2.00%	\$8.84
Premium Tax	0.35%	\$1.55
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
Risk Adjustment User Fee and PCORI	0.10%	\$0.46
Federal Income Tax	0.56%	\$2.49
Total Taxes and Fees	1.02%	\$4.50

# Exhibit 11 MLR Projection

			Formula
(a)	Premium (pmpm)	\$442.23	
(b)	Medical Cost (pmpm)	\$356.15	
(c)	Medical Benefit Ratio (MBR)	80.5%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$2.21	= (a) x 0.50%
(e)	Taxes and Fees (pmpm)	\$4.50	
(f)	Adjusted Premium (pmpm)	\$437.73	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$358.36	= (b) + (d)
	Medical Loss Ratio (MLR)	81.9%	= (g) / (f)

### Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2023 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

## Exhibit 12 Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2023	29.2%	1.000	\$736.57
2Q 2023	22.8%	1.028	\$757.41
3Q 2023	13.1%	1.057	\$778.85
4Q 2023	34.8%	1.087	\$800.89
Total	100.0%	1.044	\$769.28

### Exhibit 14

### **Sample Rate Calculation**

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

### **Sample Small Group Information:**

Effective Date: 1/1/2023
Rating Area: Rating Area 1

Plan: PA Silver HMO 7000 80%

	Employee	Spouse	Child 1	Child 2	Child 3
Group Census	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco	Age Factors
8	

<u>Factors</u>	Employee	Spouse	Child 1	Child 2	Child 3
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	

### **Calculation of Monthly Premium**

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$386.76
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.6856
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$206.49

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$252.33	\$253.98	\$157.96	\$157.96		\$822.23
Employee 2	\$481.73	\$403.06				\$884.79
Employee 3	\$206.49	\$206.49				\$412.98
Employee 4	\$403.06	\$352.27	\$194.30	\$182.74	\$177.37	\$1,309.74
Employee 5	\$619.46	\$619.46	\$207.31			\$1,446.23
Employee 6	\$526.13	\$560.41	\$206.49			\$1,293.03
Employee 7	\$481.73	\$385.10				\$866.83
Employee 8	\$273.60	\$268.85				\$542.45
Employee 9	\$247.37	\$250.68	\$157.96	\$157.96	\$157.96	\$971.93
Employee 10	\$207.31	\$224.45	\$157.96	\$157.96		\$747.68

**Group Total Monthly Premium:** 

\$9,297.89

Note: Member level monthly rates are rounded to the nearest penny.

# Exhibit 15 Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
64844PA0070142	HMO	PA Silver HMO 7000 80%	Silver	69.73%	No	36.17%
64844PA0060126	QPOS	PA Silver QPOS 7000 80/50	Silver	69.73%	No	63.83%

Company Name: AetnaHealthInc
Market: Small Group
Product: HMO and QPOS
Effective Date of Rates: January 1, 2023

Ending date of Rates:

March 31, 2023

HIOS Plan ID (On Exchange)=>																		
HIOS Plan ID (Off Exchange)=>	64844PA	0060126	64844PA	0060126	64844PA0	0060126	64844PA	0060126	64844PA	0060126	64844PA	0060126	64844PA	0060126	64844P	0060126	64844PA	0070142
Plan Marketing Name =>	Aetna Silver QF	OS 6000 80/50	Aetna Silver QP	OS 6000 80/50	Aetna Silver QP	OS 6000 80/50	Aetna Silver QPOS 6000 80/50 Aetna Silver QPOS 6000 80/50 A		Aetna Silver QPOS 6000 80/50		0 Aetna Silver QPOS 6000 80/5		50 Aetna Silver QPOS 6000 80/50		Aetna Silver HMO 6000 80%			
Form # =>	,				,				<u> </u>				,					
Rating Area =>	PAR	A01	PAR	A02	PARA	A03	PAR	A05	PAR	A06	PAR	A07	PAR	A08	PAF	RA09	PAR	A01
Network =>		)	C		0	)	0 0			)	0		0		0			
Metal =>	Silv	ver	Silv	er	Silv	er	Silver Silver		Silv	ver	Silver		Silver		Sil	ver		
Deductible =>	\$7,000/	\$14,000	\$7,000/	\$14,000	\$7,000/\$	\$14,000	\$7,000/	\$14,000	\$7,000/	\$14,000	\$7,000/	\$14,000	\$7,000/	\$14,000	\$7,000/	\$14,000	\$7,000/	\$14,000
Coinsurance =>	20	)%	20	%	20	%	20	)%	20	%	20	1%	20	1%	20	0%	20	)%
Copays =>	\$40,		\$40/		\$40/		\$40,		\$40/		\$40,		\$40,	/\$80		/\$80	\$40	/\$80
OOP Maximum =>	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/\$	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400
Pediatric Dental (Yes/No) =>		es	Ye	es .	Ye	es .		es	Ye	es	Ye	es	Ye	es	Υ	es		es
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$159.46	\$159.46	\$167.74	\$167.74	\$208.86	\$208.86	\$171.38	\$171.38	\$210.91	\$210.91	\$221.15	\$221.15	\$204.77	\$204.77	\$192.34	\$192.34	\$157.96	\$157.96
15	\$173.63	\$173.63	\$182.65	\$182.65	\$227.43	\$227.43	\$186.61	\$186.61	\$229.66	\$229.66	\$240.80	\$240.80	\$222.97	\$222.97	\$209.44	\$209.44	\$172.00	\$172.00
16	\$179.05	\$179.05	\$188.35	\$188.35	\$234.52	\$234.52	\$192.44	\$192.44	\$236.82	\$236.82	\$248.32	\$248.32	\$229.93	\$229.93	\$215.97	\$215.97	\$177.37	\$177.37
17	\$184.47	\$184.47	\$194.05	\$194.05	\$241.62	\$241.62	\$198.26	\$198.26	\$243.99	\$243.99	\$255.84	\$255.84	\$236.89	\$236.89	\$222.51	\$222.51	\$182.74	\$182.74
18	\$190.30	\$190.30	\$200.19	\$200.19	\$249.27	\$249.27	\$204.54	\$204.54	\$251.71	\$251.71	\$263.93	\$263.93	\$244.38	\$244.38	\$229.55	\$229.55	\$188.52	\$188.52
19	\$196.14	\$196.14	\$206.33	\$206.33	\$256.91	\$256.91	\$210.81	\$210.81	\$259.43	\$259.43	\$272.02	\$272.02	\$251.87	\$251.87	\$236.59	\$236.59	\$194.30	\$194.30
20	\$202.19	\$202.19	\$212.69	\$212.69	\$264.83	\$264.83	\$217.30	\$217.30	\$267.43	\$267.43	\$280.41	\$280.41	\$259.64	\$259.64	\$243.88	\$243.88	\$200.29	\$200.29
21	\$208.44	\$208.44	\$219.26	\$219.26	\$273.02	\$273.02	\$224.03	\$224.03	\$275.70	\$275.70	\$289.08	\$289.08	\$267.67	\$267.67	\$251.42	\$251.42	\$206.49	\$206.49
22	\$208.44	\$208.44	\$219.26	\$219.26	\$273.02	\$273.02	\$224.03	\$224.03	\$275.70	\$275.70	\$289.08	\$289.08	\$267.67	\$267.67	\$251.42	\$251.42	\$206.49	\$206.49
23 24	\$208.44 \$208.44	\$208.44 \$208.44	\$219.26 \$219.26	\$219.26 \$219.26	\$273.02 \$273.02	\$273.02 \$273.02	\$224.03 \$224.03	\$224.03 \$224.03	\$275.70 \$275.70	\$275.70 \$275.70	\$289.08 \$289.08	\$289.08 \$289.08	\$267.67 \$267.67	\$267.67 \$267.67	\$251.42 \$251.42	\$251.42 \$251.42	\$206.49 \$206.49	\$206.49 \$206.49
24 25	\$208.44	\$208.44	\$219.26	\$219.26	\$273.02	\$273.02	\$224.03	\$224.03	\$275.70	\$275.70	\$289.08	\$289.08	\$267.67	\$267.67	\$251.42	\$251.42	\$206.49	\$206.49
26	\$209.27	\$209.27	\$224.53	\$224.53	\$279.57	\$274.11	\$229.40	\$224.92	\$282.31	\$282.31	\$296.02	\$296.02	\$274.09	\$274.09	\$257.46	\$257.46	\$207.31	\$207.51
27	\$218.44	\$213.44	\$229.79	\$229.79	\$286.13	\$286.13	\$234.78	\$234.78	\$288.93	\$288.93	\$302.96	\$302.96	\$280.51	\$280.51	\$263.49	\$263.49	\$216.40	\$216.40
28	\$226.57	\$226.57	\$238.34	\$238.34	\$296.77	\$296.77	\$243.52	\$243.52	\$299.68	\$299.68	\$314.23	\$314.23	\$290.95	\$290.95	\$273.30	\$273.30	\$224.45	\$224.45
29	\$233.24	\$233.24	\$245.36	\$245.36	\$305.51	\$305.51	\$250.68	\$250.68	\$308.50	\$308.50	\$323.48	\$323.48	\$299.52	\$299.52	\$281.34	\$281.34	\$231.06	\$231.06
30	\$236.58	\$236.58	\$248.86	\$248.86	\$309.88	\$309.88	\$254.27	\$254.27	\$312.92	\$312.92	\$328.11	\$328.11	\$303.80	\$303.80	\$285.37	\$285.37	\$234.36	\$234.36
31	\$241.58	\$241.58	\$254.13	\$254.13	\$316.43	\$316.43	\$259.65	\$259.65	\$319.53	\$319.53	\$335.04	\$335.04	\$310.23	\$310.23	\$291.40	\$291.40	\$239.32	\$239.32
32	\$246.58	\$246.58	\$259.39	\$259.39	\$322.98	\$322.98	\$265.02	\$265.02	\$326.15	\$326.15	\$341.98	\$341.98	\$316.65	\$316.65	\$297.44	\$297.44	\$244.27	\$244.27
33	\$249.71	\$249.71	\$262.68	\$262.68	\$327.08	\$327.08	\$268.38	\$268.38	\$330.28	\$330.28	\$346.32	\$346.32	\$320.66	\$320.66	\$301.21	\$301.21	\$247.37	\$247.37
34	\$253.05	\$253.05	\$266.19	\$266.19	\$331.45	\$331.45	\$271.97	\$271.97	\$334.70	\$334.70	\$350.94	\$350.94	\$324.95	\$324.95	\$305.23	\$305.23	\$250.68	\$250.68
35	\$254.71	\$254.71	\$267.94	\$267.94	\$333.63	\$333.63	\$273.76	\$273.76	\$336.90	\$336.90	\$353.26	\$353.26	\$327.09	\$327.09	\$307.24	\$307.24	\$252.33	\$252.33
36	\$256.38	\$256.38	\$269.69	\$269.69	\$335.81	\$335.81	\$275.55	\$275.55	\$339.11	\$339.11	\$355.57	\$355.57	\$329.23	\$329.23	\$309.25	\$309.25	\$253.98	\$253.98
37	\$258.05	\$258.05	\$271.45	\$271.45	\$338.00	\$338.00	\$277.34	\$277.34	\$341.31	\$341.31	\$357.88	\$357.88	\$331.37	\$331.37	\$311.26	\$311.26	\$255.63	\$255.63
38	\$259.72	\$259.72	\$273.20	\$273.20	\$340.18	\$340.18	\$279.14	\$279.14	\$343.52	\$343.52	\$360.19	\$360.19	\$333.51	\$333.51	\$313.27	\$313.27	\$257.28	\$257.28
39	\$263.05	\$263.05	\$276.71	\$276.71	\$344.55	\$344.55	\$282.72	\$282.72	\$347.93	\$347.93	\$364.82	\$364.82	\$337.80	\$337.80	\$317.30	\$317.30	\$260.59	\$260.59
40	\$266.39	\$266.39	\$280.22	\$280.22	\$348.92	\$348.92	\$286.30	\$286.30	\$352.34	\$352.34	\$369.44	\$369.44	\$342.08	\$342.08	\$321.32	\$321.32	\$263.89	\$263.89
41	\$271.39	\$271.39	\$285.48	\$285.48	\$355.47	\$355.47	\$291.68	\$291.68	\$358.96	\$358.96	\$376.38	\$376.38	\$348.50	\$348.50	\$327.35	\$327.35	\$268.85	\$268.85
42	\$276.18	\$276.18	\$290.52	\$290.52	\$361.75	\$361.75	\$296.83	\$296.83	\$365.30	\$365.30	\$383.03	\$383.03	\$354.66	\$354.66	\$333.14	\$333.14	\$273.60	\$273.60
43	\$282.85	\$282.85	\$297.54	\$297.54	\$370.49	\$370.49	\$304.00	\$304.00	\$374.12	\$374.12	\$392.28	\$392.28	\$363.22	\$363.22	\$341.18	\$341.18	\$280.20	\$280.20
44	\$291.19	\$291.19	\$306.31	\$306.31	\$381.41	\$381.41	\$312.96	\$312.96	\$385.15	\$385.15	\$403.85	\$403.85	\$373.93	\$373.93	\$351.24	\$351.24	\$288.46	\$288.46
45	\$300.99	\$300.99	\$316.62	\$316.62	\$394.24	\$394.24	\$323.49	\$323.49	\$398.11	\$398.11	\$417.43	\$417.43	\$386.51	\$386.51	\$363.06	\$363.06	\$298.17	\$298.17
46	\$312.66	\$312.66	\$328.90	\$328.90	\$409.53	\$409.53	\$336.04	\$336.04	\$413.55	\$413.55	\$433.62	\$433.62	\$401.50	\$401.50	\$377.14	\$377.14	\$309.73	\$309.73
47 48	\$325.79	\$325.79 \$340.80	\$342.71 \$358.50	\$342.71 \$358.50	\$426.73 \$446.39	\$426.73	\$350.15	\$350.15	\$430.91	\$430.91	\$451.83 \$472.65	\$451.83 \$472.65	\$418.36 \$437.64	\$418.36	\$392.98	\$392.98 \$411.08	\$322.74 \$337.61	\$322.74 \$337.61
48 49	\$340.80 \$355.60	\$340.80 \$355.60	\$358.50 \$374.06	\$358.50	\$446.39 \$465.77	\$446.39 \$465.77	\$366.28 \$382.19	\$366.28 \$382.19	\$450.76 \$470.34	\$450.76 \$470.34	\$472.65 \$493.17	\$472.65 \$493.17	\$437.64 \$456.64	\$437.64 \$456.64	\$411.08 \$428.93	\$411.08 \$428.93	\$337.61 \$352.27	\$337.61 \$352.27
49 50	\$355.60	\$355.60	\$374.06	\$374.06	\$485.77	\$487.61	\$400.11	\$400.11	\$470.34	\$470.34	\$493.17	\$493.17	\$456.64	\$456.64	\$428.93	\$428.93	\$352.27	\$352.27
51	\$388.74	\$388.74	\$408.93	\$408.93	\$509.18	\$509.18	\$417.81	\$400.11	\$514.17	\$514.17	\$539.13	\$539.13	\$499.20	\$499.20	\$468.91	\$468.91	\$385.10	\$385.10
52	\$406.87	\$406.87	\$428.00	\$428.00	\$532.94	\$532.94	\$437.30	\$437.30	\$538.16	\$538.16	\$564.28	\$564.28	\$522.49	\$522.49	\$490.78	\$490.78	\$403.06	\$403.06
53	\$425.22	\$425.22	\$447.30	\$447.30	\$556.96	\$556.96	\$457.01	\$457.01	\$562.42	\$562.42	\$589.72	\$589.72	\$546.04	\$546.04	\$512.91	\$512.91	\$421.23	\$421.23
54	\$445.02	\$445.02	\$468.13	\$468.13	\$582.90	\$582.90	\$478.29	\$478.29	\$588.61	\$588.61	\$617.19	\$617.19	\$571.47	\$571.47	\$536.79	\$536.79	\$440.85	\$440.85
55	\$464.82	\$464.82	\$488.96	\$488.96	\$608.84	\$608.84	\$499.58	\$499.58	\$614.80	\$614.80	\$644.65	\$644.65	\$596.90	\$596.90	\$560.68	\$560.68	\$460.47	\$460.47
56	\$486.29	\$486.29	\$511.54	\$511.54	\$636.96	\$636.96	\$522.65	\$522.65	\$643.20	\$643.20	\$674.42	\$674.42	\$624.47	\$624.47	\$586.57	\$586.57	\$481.74	\$481.74
57	\$507.97	\$507.97	\$534.34	\$534.34	\$665.35	\$665.35	\$545.95	\$545.95	\$671.87	\$671.87	\$704.49	\$704.49	\$652.30	\$652.30	\$612.72	\$612.72	\$503.21	\$503.21
58	\$531.10	\$531.10	\$558.68	\$558.68	\$695.66	\$695.66	\$570.82	\$570.82	\$702.48	\$702.48	\$736.58	\$736.58	\$682.02	\$682.02	\$640.63	\$640.63	\$526.13	\$526.13
59	\$542.57	\$542.57	\$570.74	\$570.74	\$710.67	\$710.67	\$583.14	\$583.14	\$717.64	\$717.64	\$752.48	\$752.48	\$696.74	\$696.74	\$654.46	\$654.46	\$537.49	\$537.49
60	\$565.70	\$565.70	\$595.08	\$595.08	\$740.98	\$740.98	\$608.01	\$608.01	\$748.24	\$748.24	\$784.56	\$784.56	\$726.45	\$726.45	\$682.37	\$682.37	\$560.41	\$560.41
61	\$585.71	\$585.71	\$616.13	\$616.13	\$767.19	\$767.19	\$629.51	\$629.51	\$774.71	\$774.71	\$812.32	\$812.32	\$752.14	\$752.14	\$706.50	\$706.50	\$580.23	\$580.23
62	\$598.85	\$598.85	\$629.94	\$629.94	\$784.39	\$784.39	\$643.63	\$643.63	\$792.08	\$792.08	\$830.53	\$830.53	\$769.01	\$769.01	\$722.34	\$722.34	\$593.24	\$593.24
63	\$615.31	\$615.31	\$647.27	\$647.27	\$805.96	\$805.96	\$661.32	\$661.32	\$813.86	\$813.86	\$853.36	\$853.36	\$790.15	\$790.15	\$742.20	\$742.20	\$609.55	\$609.55
64+	\$625.11	\$625.11	\$657.57	\$657.57	\$818.79	\$818.79	\$671.85	\$671.85	\$826.82	\$826.82	\$866.95	\$866.95	\$802.73	\$802.73	\$754.02	\$754.02	\$619.26	\$619.26

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

HIOS Plan ID (On Exchange)=>														
HIOS Plan ID (Off Exchange)=>	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142
Plan Marketing Name =>	Aetna Silver H	MO 6000 80%	Aetna Silver H	IMO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	IMO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver HMO 6000 80%	
Form # =>														
Rating Area =>	PAR		PAR		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0			)	0 Silver		0				0			0
Metal =>  Deductible =>	\$7,000/5		Sil				Silver		Silv	\$14,000	Silver		Silver \$7,000/\$14,000	
Coinsurance =>	\$7,000/3		\$7,000/\$14,000 20%		\$7,000/\$14,000 20%		\$7,000/\$14,000 20%		\$7,000/		\$7,000/\$14,000 20%		\$7,000/	
Copays =>	\$40/			/\$80	\$40,			/\$80	\$40		\$40/			/\$80
OOP Maximum =>	\$8,700/			\$17,400	\$8,700/			\$17,400		\$17,400	\$8,700/		\$8,700/	
Pediatric Dental (Yes/No) =>	Ye			es	Y			es	Y		Ye			es
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$166.17	\$166.17	\$206.90	\$206.90	\$169.78	\$169.78	\$208.93	\$208.93	\$219.08	\$219.08	\$202.85	\$202.85	\$190.54	\$190.54
15	\$180.94	\$180.94	\$225.30	\$225.30	\$184.87	\$184.87	\$227.51	\$227.51	\$238.55	\$238.55	\$220.88	\$220.88	\$207.48	\$207.48
16	\$186.58	\$186.58	\$232.33	\$232.33	\$190.64	\$190.64	\$234.61	\$234.61	\$245.99	\$245.99	\$227.77	\$227.77	\$213.95	\$213.95
17	\$192.23	\$192.23	\$239.36	\$239.36	\$196.41	\$196.41	\$241.71	\$241.71	\$253.44	\$253.44	\$234.67	\$234.67	\$220.43	\$220.43
18 19	\$198.31 \$204.39	\$198.31 \$204.39	\$246.93 \$254.51	\$246.93 \$254.51	\$202.62 \$208.83	\$202.62 \$208.83	\$249.35 \$257.00	\$249.35 \$257.00	\$261.46 \$269.48	\$261.46 \$269.48	\$242.09 \$249.52	\$242.09 \$249.52	\$227.40 \$234.38	\$227.40 \$234.38
20	\$204.39	\$204.39	\$254.51	\$254.51	\$208.83	\$208.83	\$257.00	\$257.00	\$269.48	\$269.48	\$249.52	\$249.52	\$234.38	\$234.38
21	\$210.03	\$217.21	\$270.46	\$270.46	\$221.93	\$221.93	\$273.12	\$273.12	\$286.37	\$286.37	\$265.16	\$265.16	\$249.07	\$249.07
22	\$217.21	\$217.21	\$270.46	\$270.46	\$221.93	\$221.93	\$273.12	\$273.12	\$286.37	\$286.37	\$265.16	\$265.16	\$249.07	\$249.07
23	\$217.21	\$217.21	\$270.46	\$270.46	\$221.93	\$221.93	\$273.12	\$273.12	\$286.37	\$286.37	\$265.16	\$265.16	\$249.07	\$249.07
24	\$217.21	\$217.21	\$270.46	\$270.46	\$221.93	\$221.93	\$273.12	\$273.12	\$286.37	\$286.37	\$265.16	\$265.16	\$249.07	\$249.07
25	\$218.08	\$218.08	\$271.55	\$271.55	\$222.82	\$222.82	\$274.21	\$274.21	\$287.52	\$287.52	\$266.22	\$266.22	\$250.07	\$250.07
26	\$222.42	\$222.42	\$276.96	\$276.96	\$227.25	\$227.25	\$279.67	\$279.67	\$293.25	\$293.25	\$271.52	\$271.52	\$255.05	\$255.05
27	\$227.64	\$227.64	\$283.45	\$283.45	\$232.58	\$232.58	\$286.23	\$286.23	\$300.12	\$300.12	\$277.89	\$277.89	\$261.03	\$261.03
28	\$236.11	\$236.11	\$293.99	\$293.99	\$241.24	\$241.24	\$296.88	\$296.88	\$311.29	\$311.29	\$288.23	\$288.23	\$270.74	\$270.74
29 30	\$243.06 \$246.53	\$243.06 \$246.53	\$302.65 \$306.98	\$302.65 \$306.98	\$248.34 \$251.89	\$248.34 \$251.89	\$305.62 \$309.99	\$305.62 \$309.99	\$320.45 \$325.03	\$320.45 \$325.03	\$296.71 \$300.96	\$296.71 \$300.96	\$278.71 \$282.69	\$278.71 \$282.69
30	\$246.53	\$246.53	\$306.98	\$306.98	\$251.89	\$251.89	\$309.99	\$316.54	\$325.03	\$325.03	\$300.96	\$300.96	\$282.69	\$282.69
32	\$256.96	\$256.96	\$319.96	\$319.96	\$262.54	\$262.54	\$323.10	\$323.10	\$338.78	\$338.78	\$313.69	\$313.69	\$294.65	\$294.65
33	\$260.22	\$260.22	\$324.02	\$324.02	\$265.87	\$265.87	\$327.19	\$327.19	\$343.08	\$343.08	\$317.66	\$317.66	\$298.39	\$298.39
34	\$263.69	\$263.69	\$328.34	\$328.34	\$269.42	\$269.42	\$331.56	\$331.56	\$347.66	\$347.66	\$321.91	\$321.91	\$302.37	\$302.37
35	\$265.43	\$265.43	\$330.51	\$330.51	\$271.20	\$271.20	\$333.75	\$333.75	\$349.95	\$349.95	\$324.03	\$324.03	\$304.36	\$304.36
36	\$267.17	\$267.17	\$332.67	\$332.67	\$272.97	\$272.97	\$335.93	\$335.93	\$352.24	\$352.24	\$326.15	\$326.15	\$306.36	\$306.36
37	\$268.91	\$268.91	\$334.83	\$334.83	\$274.75	\$274.75	\$338.12	\$338.12	\$354.53	\$354.53	\$328.27	\$328.27	\$308.35	\$308.35
38	\$270.64	\$270.64	\$337.00	\$337.00	\$276.52	\$276.52	\$340.30	\$340.30	\$356.82	\$356.82	\$330.39	\$330.39	\$310.34	\$310.34
39	\$274.12	\$274.12	\$341.33	\$341.33	\$280.07	\$280.07	\$344.67	\$344.67	\$361.40	\$361.40	\$334.63	\$334.63	\$314.33	\$314.33
40 41	\$277.59 \$282.81	\$277.59 \$282.81	\$345.65 \$352.14	\$345.65 \$352.14	\$283.62 \$288.95	\$283.62 \$288.95	\$349.04 \$355.60	\$349.04 \$355.60	\$365.99 \$372.86	\$365.99 \$372.86	\$338.88 \$345.24	\$338.88 \$345.24	\$318.31 \$324.29	\$318.31 \$324.29
41	\$287.80	\$287.80	\$358.36	\$358.36	\$294.05	\$294.05	\$361.88	\$361.88	\$372.86	\$372.86	\$351.34	\$351.34	\$330.02	\$330.02
43	\$294.75	\$294.75	\$367.02	\$367.02	\$301.16	\$301.16	\$370.62	\$370.62	\$388.61	\$388.61	\$359.82	\$359.82	\$330.02	\$337.99
44	\$303.44	\$303.44	\$377.84	\$377.84	\$310.03	\$310.03	\$381.54	\$381.54	\$400.06	\$400.06	\$370.43	\$370.43	\$347.95	\$347.95
45	\$313.65	\$313.65	\$390.55	\$390.55	\$320.46	\$320.46	\$394.38	\$394.38	\$413.52	\$413.52	\$382.89	\$382.89	\$359.66	\$359.66
46	\$325.82	\$325.82	\$405.70	\$405.70	\$332.89	\$332.89	\$409.67	\$409.67	\$429.56	\$429.56	\$397.74	\$397.74	\$373.61	\$373.61
47	\$339.50	\$339.50	\$422.74	\$422.74	\$346.87	\$346.87	\$426.88	\$426.88	\$447.60	\$447.60	\$414.45	\$414.45	\$389.30	\$389.30
48	\$355.14	\$355.14	\$442.21	\$442.21	\$362.85	\$362.85	\$446.54	\$446.54	\$468.22	\$468.22	\$433.54	\$433.54	\$407.23	\$407.23
49	\$370.56	\$370.56	\$461.41	\$461.41	\$378.61	\$378.61	\$465.94	\$465.94	\$488.55	\$488.55	\$452.36	\$452.36	\$424.91	\$424.91
50	\$387.94	\$387.94	\$483.05	\$483.05	\$396.36	\$396.36	\$487.78	\$487.78	\$511.46	\$511.46	\$473.58	\$473.58	\$444.84	\$444.84
51 52	\$405.10 \$423.99	\$405.10 \$423.99	\$504.42 \$527.95	\$504.42 \$527.95	\$413.90 \$433.20	\$413.90 \$433.20	\$509.36 \$533.12	\$509.36 \$533.12	\$534.09 \$559.00	\$534.09 \$559.00	\$494.52 \$517.59	\$494.52 \$517.59	\$464.52 \$486.19	\$464.52 \$486.19
52 53	\$423.99 \$443.11	\$423.99 \$443.11	\$527.95 \$551.75	\$527.95 \$551.75	\$433.20 \$452.73	\$433.20 \$452.73	\$533.12 \$557.16	\$533.12 \$557.16	\$559.00	\$559.00 \$584.20	\$517.59 \$540.93	\$517.59 \$540.93	\$486.19	\$486.19
54	\$463.74	\$463.74	\$577.44	\$577.44	\$473.82	\$473.82	\$583.10	\$583.10	\$611.41	\$611.41	\$566.12	\$566.12	\$531.76	\$531.76
55	\$484.38	\$484.38	\$603.13	\$603.13	\$494.90	\$494.90	\$609.05	\$609.05	\$638.61	\$638.61	\$591.31	\$591.31	\$555.43	\$555.43
56	\$506.75	\$506.75	\$630.99	\$630.99	\$517.76	\$517.76	\$637.18	\$637.18	\$668.11	\$668.11	\$618.62	\$618.62	\$581.08	\$581.08
57	\$529.34	\$529.34	\$659.12	\$659.12	\$540.84	\$540.84	\$665.58	\$665.58	\$697.89	\$697.89	\$646.20	\$646.20	\$606.98	\$606.98
58	\$553.45	\$553.45	\$689.14	\$689.14	\$565.47	\$565.47	\$695.90	\$695.90	\$729.68	\$729.68	\$675.63	\$675.63	\$634.63	\$634.63
59	\$565.40	\$565.40	\$704.02	\$704.02	\$577.68	\$577.68	\$710.92	\$710.92	\$745.43	\$745.43	\$690.21	\$690.21	\$648.33	\$648.33
60	\$589.51	\$589.51	\$734.04	\$734.04	\$602.31	\$602.31	\$741.24	\$741.24	\$777.22	\$777.22	\$719.65	\$719.65	\$675.98	\$675.98
61	\$610.36	\$610.36	\$760.00	\$760.00	\$623.62	\$623.62	\$767.45	\$767.45	\$804.71	\$804.71	\$745.10	\$745.10	\$699.89	\$699.89
62	\$624.05	\$624.05	\$777.04	\$777.04	\$637.60	\$637.60	\$784.66	\$784.66	\$822.75	\$822.75	\$761.81	\$761.81	\$715.58	\$715.58
63	\$641.21	\$641.21	\$798.41	\$798.41	\$655.13	\$655.13	\$806.24	\$806.24	\$845.37	\$845.37	\$782.75	\$782.75	\$735.26	\$735.26
64+	\$651.41	\$651.41	\$811.12	\$811.12	\$665.56	\$665.56	\$819.07	\$819.07	\$858.83	\$858.83	\$795.22	\$795.22	\$746.96	\$746.96

### AetnaHealthInc Small Group Plan Design Summary

o. pl	St. 44 L .: 41			On/Off	 	
	_			_		
HIOS Plan ID 64844PA0060126 64844PA0070142	Plan Marketing Name  Aetna Silver QPOS 6000 80/50  Aetna Silver HMO 6000 80%	POS HMO	Silver	Exchange  Off  Off	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria Pike, Northumberland

Company Name AetnaHealthInc
Market Small Group

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

RATIN	G.	AR	EΑ	1
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	02-01-2022 Number of Cover	02-01-2022 Number of Covered Lives by Rating County						0	0	0	0	0	0	0	0
	On/Off														
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Crawford	Crawford Clarion Erie		Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
64844PA0060126	Aetna Silver QPOS 6000 80/50	POS	Silver	Off		\$208.44		\$208.44	\$208.44		\$208.44		\$219.26	\$219.26	\$219.26
64844PA0070142	Aetna Silver HMO 6000 80%	HMO	Silver	Off		\$206.49		\$206.49	\$206.49		\$206.49		\$217.21	\$217.21	\$217.21

### RATING AREA 3

0	0	0	0	0	0	6	1	0	2	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02	\$273.02
\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46	\$270.46

### RATING AREA 4

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

### RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerse
	\$224.03	\$224.03	\$224.03	\$224.03	\$224.03	
	\$221.93	\$221.93	\$221.93	\$221.93	\$221.93	

F	RATING AR	EA 6									RATING AR	EA 7			RATING A	REA 8				RATING AREA	9					
Γ	12	0	5	0	0	8	0	0	0	0	0	0	8	0	10	10	0	19	11	0	0	0	0	0	0	0
	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$275.70	\$289.08	\$289.08	\$289.08	\$289.08	\$267.67	\$267.67	\$267.67	\$267.67	\$267.67	\$251.42	\$251.42	\$251.42	\$251.42	\$251.42	\$251.42	251.42
	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$273.12	\$286.37	\$286.37	\$286.37	\$286.37	\$265.16	\$265.16	\$265.16	\$265.16	\$265.16	\$249.07	\$249.07	\$249.07	\$249.07	\$249.07	\$249.07	249.07

Company Name: AetnaHealthinc
Market: Small Group
Product: HMO and QPOS
Effective Date of Rates: April 1, 2022

Ending date of Rates:

June 30, 2022

Head   Company	HIOS Plan ID (On Exchange)=>																		
Section   Part		64844PA	0060126	64844PA	.0060126	64844PA	0060126	64844PA	0060126	64844PA	0060126	64844PA	0060126	64844PA	.0060126	64844PA	.0060126	64844PA	0070142
PARTICIPATION   PARTICIPATIO	Plan Marketing Name =>	Aetna Silver QF	OS 6000 80/50	Aetna Silver QP	OS 6000 80/50	Aetna Silver QP	OS 6000 80/50	Aetna Silver QP	OS 6000 80/50	Aetna Silver QP	OS 6000 80/50	Aetna Silver QF	OS 6000 80/50	Aetna Silver QF	OS 6000 80/50	Aetna Silver QF	OS 6000 80/50	Aetna Silver H	MO 6000 80%
Mode of   Section   Sect	Form # =>																		
December	Rating Area =>	PAR	A01	PAR	A02	PAR	A03	PAR	A05	PAR	A06	PAR	A07	PAR	A08	PAR	A09	PAR	A01
Comment	Network =>		-	_	-	0		C	)		4				-		-	_	
Company   Society   Soci																			
Copyright   Supplied																			
Product Normal Name   18,700/\$17.00   18,700																			
Perform Central Physion   Policy   No.   Policy																			
Page base   Non-Fishesco   Polisson   Non-Fishesco   Non-Fishesc							•												
19																		Tobacco	
15 \$17.854 \$17.854 \$19.867 \$19	<b>0</b>		\$163.97 \$172.48 \$172.48 \$214.77 \$214.77 \$176.23 \$176.2												\$162.43				
16																			\$176.87
17																			\$182.39
20   2070   2070   2070   218.07   21	17		\$189.69			\$248.46	\$248.46	\$203.87						\$243.59	\$243.59				\$187.91
20   \$207.91   \$207.92   \$218.70   \$2118.70   \$2712.21   \$271.43   \$211.44   \$271.44	18	\$195.69	\$195.69	\$205.85	\$205.85	\$256.32	\$256.32	\$210.32	\$210.32	\$258.84	\$258.84	\$271.40	\$271.40	\$251.30	\$251.30	\$236.05	\$236.05	\$193.86	\$193.86
22 5214.34 5214.34 5215.47 5225.47 5280.75 528	19	\$201.69	\$201.69	\$212.17	\$212.17	\$264.18	\$264.18	\$216.77	\$216.77	\$266.77	\$266.77	\$279.72	\$279.72	\$259.00	\$259.00	\$243.29	\$243.29	\$199.80	\$199.80
22 521.434 521.434 521.47 522.547 522.	20	\$207.91	\$207.91														\$250.78		\$205.96
23	21																		\$212.33
24																			\$212.33
25																			\$212.33
26						,													\$212.33
27	I .																		\$213.18
28																			\$217.43
298   \$239.84   \$239.84   \$252.90   \$318.65   \$318.65   \$318.65   \$327.78   \$327.78   \$317.24   \$312.64   \$332.64												· ·							\$222.52 \$230.80
30																\$230.80			
31																\$237.00			
32 \$253.56 \$253.56 \$255.56 \$266.73 \$366.73 \$332.12 \$277.52 \$277.52 \$327.52 \$335.88 \$335.88 \$355.166 \$325.16 \$325.16 \$325.16 \$325.16 \$330.88 \$300.88 \$330.88 \$300.88 \$330.88 \$355.12 \$327.14 \$3																			\$241.00
33																			\$251.19
34																			\$254.37
35	34																		\$257.77
37 \$265.35 \$265.35 \$279.13 \$27	35		\$261.92			\$343.07	\$343.07	\$281.51	\$281.51	\$346.44	\$346.44	\$363.25	\$363.25	\$336.35	\$336.35		\$315.94	\$259.47	\$259.47
Section   Sect	36	\$263.64	\$263.64	\$277.33	\$277.33	\$345.32	\$345.32	\$283.35	\$283.35	\$348.70	\$348.70	\$365.63	\$365.63	\$338.55	\$338.55	\$318.00	\$318.00	\$261.17	\$261.17
\$270.50   \$270.50   \$228.54   \$284.54   \$284.54   \$354.00   \$354.00   \$354.00   \$354.00   \$354.00   \$354.00   \$355.00   \$294.41   \$362.31   \$362.31   \$367.81   \$375.14   \$347.36   \$347.36   \$347.36   \$347.36   \$326.28   \$326.28   \$326.28   \$327.36   \$327.36   \$327.37   \$327	37	\$265.35	\$265.35	\$279.13	\$279.13	\$347.57	\$347.57	\$285.19	\$285.19	\$350.97	\$350.97	\$368.01	\$368.01	\$340.75	\$340.75	\$320.07	\$320.07	\$262.87	\$262.87
40 \$273.92 \$273.92 \$281.5 \$288.15 \$288.85 \$358.80 \$338.80 \$294.41 \$362.31 \$362.31 \$362.21 \$387.90 \$379.90 \$379.90 \$335.76 \$330.41 \$330.41 \$327.36 \$41.41 \$362.31 \$382.41 \$362.31 \$382.41 \$362.31 \$387.90 \$379.90 \$335.76 \$335.87 \$336.62 \$330.62 \$373.60 \$336.62 \$336.	38		\$267.07		\$280.93		\$349.81	\$287.04		\$353.24		\$370.39	\$370.39	\$342.95		\$322.14			\$264.57
41 527907 5279.07 5293.56 5293.55 5298.75 5298	I .																		\$267.96
42 \$284.00 \$284.00 \$298.75 \$298.75 \$298.75 \$371.99 \$305.24 \$305.24 \$305.24 \$305.24 \$335.64 \$339.87 \$338.77 \$334.57 \$328.13 \$43.38 \$299.83 \$299.83 \$319.98 \$311	I .																		\$271.36
43																			\$276.46
44 \$299.43 \$299.43 \$314.98 \$314.98 \$392.20 \$392.20 \$321.82 \$321.82 \$396.05 \$415.27 \$415.27 \$384.51 \$384.51 \$361.18 \$296.63 \$405.05 \$405.00 \$405.40 \$40																			\$281.34
45 \$309.50 \$309.50 \$325.58 \$325.58 \$405.40 \$405.40 \$332.65 \$332.65 \$409.37 \$409.37 \$429.25 \$429.25 \$397.45 \$397.45 \$337.33 \$373.33 \$306.61 \$46 \$521.51 \$321.51																			\$288.13
46 \$321.51 \$321.51 \$338.20 \$338.20 \$421.12 \$421.12 \$345.55 \$345.55 \$425.25 \$425.25 \$445.89 \$445.89 \$412.86 \$387.81 \$338.81 \$318.50 \$438.51 \$335.01 \$335.01 \$335.01 \$335.24 \$335.24 \$33	• • • • • • • • • • • • • • • • • • • •																		\$296.63 \$306.61
47 \$335.01 \$335.01 \$335.01 \$352.41 \$352.41 \$438.81 \$438.81 \$360.06 \$360.06 \$443.11 \$443.11 \$464.62 \$464.62 \$430.20 \$430.20 \$430.20 \$404.10 \$331.87 \$488 \$350.44 \$368.64 \$368.64 \$368.64 \$368.64 \$368.64 \$369.02 \$459.02 \$376.65 \$376.65 \$463.52 \$486.02 \$450.02 \$450.02 \$450.02 \$450.02 \$427.1 \$427.1 \$347.16 \$447.16																			\$318.50
48 \$\ \text{535} \text{0.44} \ \text{535} \text{0.44} \ \text{536} \text{0.45} \ \text{536} \text{0.65} \ \text{536} \text{0.65} \ \text{5376} \text{0.55} \ \text{536} \text{0.65} \ \text{548} \text{0.66} \ \text																			\$331.87
49 \$365.66 \$365.66 \$338.65 \$338.65 \$338.65 \$478.95 \$478.95 \$393.00 \$393.00 \$483.65 \$507.13 \$507.13 \$469.56 \$449.56 \$441.07 \$362.24 \$500 \$382.81 \$402.69 \$402.69 \$402.69 \$501.41 \$501.41 \$411.43 \$506.33 \$506.33 \$530.91 \$530.91 \$491.58 \$491.58 \$491.58 \$461.75 \$461.75 \$392.25 \$402.69 \$402.69 \$402.69 \$502.59 \$402.69 \$502.59 \$402.69 \$502.59 \$402.69 \$502.59 \$402.6																			\$347.16
50 \$382.81 \$382.81 \$402.69 \$402.69 \$501.41 \$501.41 \$411.43 \$411.43 \$506.33 \$506.33 \$530.91 \$530.91 \$491.58 \$491.58 \$461.75 \$379.22 \$405.00 \$523.99 \$420.50 \$523.59 \$420.50 \$523.59 \$429.63 \$429.63 \$528.73 \$558.73 \$558.39 \$554.39 \$513.33 \$482.18 \$482.18 \$480.00 \$506.00 \$50	-																		\$362.24
52         \$418.39         \$440.12         \$548.02         \$548.02         \$449.67         \$549.67         \$553.39         \$553.39         \$580.26         \$537.27         \$537.27         \$504.67         \$414.47           53         \$437.25         \$437.25         \$459.96         \$572.72         \$572.72         \$469.95         \$469.95         \$578.34         \$578.34         \$606.41         \$606.41         \$561.49         \$561.49         \$527.42         \$527.42         \$433.16           54         \$457.61         \$477.97         \$602.80         \$626.07         \$69.95         \$513.72         \$605.27         \$604.61         \$606.41         \$561.49         \$557.64         \$551.98         \$551.98         \$433.33         \$605.27         \$605.27         \$605.27         \$634.65         \$587.64         \$576.64         \$551.98         \$551.98         \$578.33         \$605.27         \$605.27         \$604.65         \$587.64         \$557.64         \$551.98         \$551.98         \$563.30         \$605.27         \$605.27         \$632.20         \$662.20         \$662.20         \$662.20         \$662.20         \$662.20         \$662.20         \$661.40         \$661.40         \$661.40         \$661.40         \$661.40         \$661.40         \$661.40         \$661.40         \$	50					\$501.41									\$491.58				\$379.22
53 \$437.25 \$437.25 \$459.96 \$459.96 \$572.72 \$572.72 \$469.95 \$469.95 \$578.34 \$578.34 \$566.41 \$566.41 \$566.49 \$551.49 \$527.42 \$433.16 \$457.61 \$481.38 \$48	51	\$399.74	\$399.74	\$420.50	\$420.50	\$523.59	\$523.59	\$429.63	\$429.63	\$528.73	\$528.73	\$554.39	\$554.39	\$513.33	\$513.33	\$482.18	\$482.18	\$396.00	\$396.00
54         \$457.61         \$481.38         \$481.38         \$599.40         \$599.40         \$491.83         \$491.83         \$605.27         \$634.65         \$634.65         \$587.64         \$587.64         \$551.98         \$453.33           55         \$477.97         \$477.97         \$502.80         \$502.80         \$626.07         \$626.07         \$513.72         \$632.20         \$662.89         \$662.89         \$613.79         \$613.79         \$613.79         \$675.54         \$765.54         \$765.54         \$473.50         \$473.50         \$662.89         \$61.40         \$693.51         \$622.24         \$602.27         \$684.18         \$661.40         \$693.51         \$662.89         \$613.79         \$613.79         \$670.77         \$670.77         \$670.77         \$670.77         \$670.77         \$630.06         \$517.45         \$586.90         \$769.42         \$715.34         \$724.43         \$690.89         \$724.43         \$670.77         \$670.77         \$630.06         \$630.06         \$517.45         \$586.97         \$722.36         \$722.36         \$757.42         \$701.32         \$701.32         \$688.76         \$658.76         \$568.76         \$568.76         \$658.76         \$658.76         \$650.06         \$517.45         \$660.89         \$690.89         \$724.43         \$724.43																			\$414.47
55 \$477.97 \$477.97 \$502.80 \$502.80 \$626.07 \$513.72 \$513.72 \$632.20 \$662.89 \$662.89 \$662.89 \$613.79 \$576.54 \$576.54 \$473.50 \$660.05 \$500.05 \$526.02 \$52																			\$433.16
56 \$500.05 \$500.05 \$526.02 \$526.02 \$654.98 \$654.98 \$537.44 \$537.44 \$661.40 \$661.40 \$693.51 \$693.51 \$642.14 \$603.17 \$603.17 \$495.37 \$570 \$522.34 \$522.34 \$549.47 \$549.47 \$684.18 \$684.18 \$561.40 \$690.89 \$690.89 \$724.43 \$724.43 \$670.77 \$670.77 \$630.06 \$630.06 \$517.45 \$684.18 \$584.13 \$574.49 \$715.34 \$715.34 \$586.97 \$722.36 \$722.36 \$757.42 \$701.32 \$701.32 \$603.17 \$603.17 \$495.37 \$603.17 \$405.37 \$405.3																			\$453.33
57 \$522.34 \$522.34 \$549.47 \$549.47 \$684.18 \$684.18 \$561.40 \$561.40 \$690.89 \$690.89 \$724.43 \$724.43 \$670.77 \$670.77 \$630.06 \$630.06 \$517.45 \$784.9 \$715.34 \$715																			\$473.50
58 \$546.13 \$546.13 \$574.49 \$575.49 \$715.34 \$715.34 \$586.97 \$586.97 \$722.36 \$722.36 \$757.42 \$757.42 \$701.32 \$658.76 \$658.76 \$558.70 \$59 \$557.92 \$557.92 \$586.90 \$730.79 \$730.79 \$599.64 \$599.64 \$737.95 \$773.77 \$773.77 \$716.46 \$716.46 \$672.98 \$672.98 \$552.70 \$758.71 \$581.71 \$611.92 \$611.92 \$761.95 \$761.95 \$625.21 \$625.21 \$769.42 \$769.42 \$806.77 \$747.01 \$747.01 \$701.68 \$701.68 \$5701.68																			\$495.37
59 \$557.92 \$586.90 \$586.90 \$730.79 \$599.64 \$599.64 \$599.64 \$730.79 \$737.95 \$773.77 \$716.46 \$716.46 \$672.98 \$672.98 \$552.70 \$770.77 \$716.46 \$71																			\$517.45
60 \$581.71 \$581.71 \$611.92 \$611.92 \$761.95 \$761.95 \$625.21 \$625.21 \$769.42 \$769.42 \$806.77 \$806.77 \$747.01 \$747.01 \$701.68 \$701.68 \$5701.68 \$5701.68																			\$541.02 \$552.70
																			\$552.70 \$576.27
		,				,												,	\$576.27
62 S615.79 S617.77 S605.91 S606.59 S606.59 S618.41 S814.49 S854.03 S854.03 S790.77 S790.77 S742.79 S610.03																			\$610.03
63 \$632.73 \$665.58 \$685.58 \$828.77 \$868.04 \$680.04 \$836.89 \$877.52 \$817.52 \$812.52 \$812.52 \$762.71 \$762.73 \$76																			\$626.80
64+ \$642.80 \$676.18 \$676.18 \$841.96 \$841.96 \$841.96 \$880.22 \$891.49 \$891.49 \$891.49 \$825.45 \$775.36 \$636.78																			\$636.78

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

HIOS Plan ID (On Exchange)=>														
HIOS Plan ID (Off Exchange)=>	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142
Plan Marketing Name =>	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%
Form # =>														
Rating Area =>	PAR		PAR		PAR		PAR		PAR		PAR			A09
Network =>	C			)			C	-		-	C	-	(	
Metal =>	Silv		Silv		Silv		Silv		Silv		Silv		Silv	
Deductible =>	\$7,000/		\$7,000/		\$7,000/		\$7,000/		\$7,000/		\$7,000/		\$7,000/	
Coinsurance => Copays =>	20 \$40/		20	/\$80	\$40,		\$40/		\$40		20 \$40/			)% /\$80
OOP Maximum =>	\$8,700/		\$8,700/		\$8,700/		\$8,700/		\$8,700/		\$8,700/		\$8,700/	
Pediatric Dental (Yes/No) =>	30,7007. Ye			es		es		917,400 PS	30,7007 Ye		\$5,7007 Ye			es
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$170.87	\$170.87	\$212.76	\$212.76	\$174.58	\$174.58	\$214.85	\$214.85	\$225.28	\$225.28	\$208.59	\$208.59	\$195.93	\$195.93
15	\$186.06	\$186.06	\$231.67	\$231.67	\$190.10	\$190.10	\$233.94	\$233.94	\$245.30	\$245.30	\$227.13 \$227.13		\$213.35	\$213.35
16	\$191.86	\$191.86	\$238.90	\$238.90	\$196.03	\$196.03	\$241.25	\$241.25	\$252.96	\$252.96	\$234.22	\$234.22	\$220.01	\$220.01
17	\$197.67	\$197.67	\$246.13	\$246.13	\$201.97	\$201.97	\$248.55	\$248.55			\$241.31	\$241.31	\$226.67	\$226.67
18	\$203.93	\$203.93	\$253.92	\$253.92	\$208.35	\$208.35 \$256.43		\$256.41 \$256.41		\$268.86	\$248.94	\$248.94	\$233.84	\$233.84
19	\$210.18	\$210.18	\$261.71	\$261.71	\$214.74	\$214.74	\$264.28	\$264.28	\$277.10	\$277.10	\$256.58	\$256.58	\$241.01	\$241.01
20		\$216.66 \$216.66 \$269.78 \$269.78 \$221.36 \$221.36		\$272.42	\$272.42	\$285.64	\$285.64	\$264.49	\$264.49	\$248.44	\$248.44			
21	\$223.36 \$223.36 \$278.12 \$278.12 \$228.21 \$228.21		\$280.85	\$280.85	\$294.48	\$294.48	\$272.67	\$272.67	\$256.12	\$256.12				
22	\$223.36	\$223.36	\$278.12	\$278.12	\$228.21	\$228.21	\$280.85	\$280.85	\$294.48	\$294.48	\$272.67	\$272.67	\$256.12	\$256.12
23 24	\$223.36 \$223.36 \$278.12 \$278.12 \$228.21 \$228.21		\$228.21 \$228.21	\$280.85 \$280.85	\$280.85 \$280.85	\$294.48 \$294.48	\$294.48 \$294.48	\$272.67 \$272.67	\$272.67 \$272.67	\$256.12	\$256.12			
24 25	\$223.36 \$224.25	\$223.36			\$228.21	\$280.85	\$280.85 \$281.97	\$294.48	\$294.48	\$272.67	\$272.67	\$256.12 \$257.14	\$256.12 \$257.14	
26	\$224.23	\$228.72	\$279.23	\$279.23	\$233.69	\$233.69	\$287.59	\$287.59	\$301.55	\$301.55	\$279.21	\$273.76	\$262.27	\$262.27
27	\$234.08	\$234.08	\$291.47	\$291.47	\$239.16	\$239.16	\$294.33	\$294.33	\$308.61	\$308.61	\$285.75	\$285.75	\$268.41	\$268.41
28	\$242.79	\$242.79	\$302.31	\$302.31	\$248.06	\$248.06	\$305.28	\$305.28	\$320.10	\$320.10	\$296.39	\$296.39	\$278.40	\$278.40
29	\$249.94	\$249.94	\$311.21	\$311.21	\$255.37	\$255.37	\$314.27	\$314.27	\$329.52	\$329.52	\$305.11	\$305.11	\$286.60	\$286.60
30	\$253.51	\$253.51	\$315.66	\$315.66	\$259.02	\$259.02	\$318.76	\$318.76	\$334.23	\$334.23	\$309.48	\$309.48	\$290.70	\$290.70
31	\$258.87	\$258.87	\$322.34	\$322.34	\$264.49	\$264.49	\$325.50	\$325.50	\$341.30	\$341.30	\$316.02	\$316.02	\$296.84	\$296.84
32	\$264.23	\$264.23	\$329.01	\$329.01	\$269.97	\$269.97	\$332.24	\$332.24	\$348.37	\$348.37	\$322.56	\$322.56	\$302.99	\$302.99
33	\$267.58	\$267.58	\$333.19	\$333.19	\$273.39	\$273.39	\$336.45	\$336.45	\$352.79	\$352.79	\$326.65	\$326.65	\$306.83	\$306.83
34	\$271.16	\$271.16	\$337.64	\$337.64	\$277.05	\$277.05	\$340.95	\$340.95	\$357.50	\$357.50	\$331.02	\$331.02	\$310.93	\$310.93
35	\$272.94	\$272.94	\$339.86	\$339.86	\$278.87	\$278.87	\$343.19	\$343.19	\$359.85	\$359.85	\$333.20	\$333.20	\$312.98	\$312.98
36	\$274.73	\$274.73	\$342.09	\$342.09	\$280.70	\$280.70	\$345.44	\$345.44	\$362.21	\$362.21	\$335.38	\$335.38	\$315.03	\$315.03
37	\$276.52	\$276.52	\$344.31	\$344.31	\$282.52	\$282.52	\$347.69	\$347.69	\$364.56	\$364.56	\$337.56	\$337.56	\$317.08	\$317.08
38	\$278.30	\$278.30	\$346.54	\$346.54	\$284.35	\$284.35	\$349.93	\$349.93	\$366.92	\$366.92	\$339.74	\$339.74	\$319.12	\$319.12
39	\$281.88	\$281.88	\$350.99	\$350.99	\$288.00	\$288.00	\$354.43	\$354.43	\$371.63	\$371.63	\$344.10	\$344.10	\$323.22	\$323.22
40 41	\$285.45 \$290.81	\$285.45 \$290.81	\$355.44 \$362.11	\$355.44 \$362.11	\$291.65 \$297.13	\$291.65 \$297.13	\$358.92 \$365.66	\$358.92 \$365.66	\$376.34 \$383.41	\$376.34 \$383.41	\$348.47 \$355.01	\$348.47 \$355.01	\$327.32 \$333.47	\$327.32 \$333.47
41	\$295.95	\$295.95	\$368.51	\$368.51	\$302.38	\$302.38	\$372.12	\$372.12	\$390.18	\$390.18	\$361.28	\$361.28	\$339.36	\$339.36
43	\$303.10	\$303.10	\$377.41	\$377.41	\$309.68	\$302.58	\$381.11	\$381.11	\$399.61	\$399.61	\$370.01	\$370.01	\$347.55	\$347.55
44	\$312.03	\$312.03	\$388.53	\$388.53	\$318.81	\$318.81	\$392.34	\$392.34	\$411.39	\$411.39	\$380.91	\$380.91	\$357.80	\$357.80
45	\$322.53	\$322.53	\$401.60	\$401.60	\$329.53	\$329.53	\$405.54	\$405.54	\$425.23	\$425.23	\$393.73	\$393.73	\$369.84	\$369.84
46	\$335.04	\$335.04	\$417.18	\$417.18	\$342.31	\$342.31	\$421.27	\$421.27	\$441.72	\$441.72	\$409.00	\$409.00	\$384.18	\$384.18
47	\$349.11	\$349.11	\$434.70	\$434.70	\$356.69	\$356.69	\$438.96	\$438.96	\$460.27	\$460.27	\$426.18	\$426.18	\$400.31	\$400.31
48	\$365.19	\$365.19	\$454.72	\$454.72	\$373.12	\$373.12	\$459.18	\$459.18	\$481.47	\$481.47	\$445.81	\$445.81	\$418.76	\$418.76
49	\$381.05	\$381.05	\$474.47	\$474.47	\$389.32	\$389.32	\$479.12	\$479.12	\$502.38	\$502.38	\$465.17	\$465.17	\$436.94	\$436.94
50	\$398.92	\$398.92	\$496.72	\$496.72	\$407.58	\$407.58	\$501.59	\$501.59	\$525.94	\$525.94	\$486.98	\$486.98	\$457.43	\$457.43
51	\$416.56	\$416.56	\$518.69	\$518.69	\$425.61	\$425.61	\$523.78	\$523.78	\$549.20	\$549.20	\$508.52	\$508.52	\$477.66	\$477.66
52	\$435.99	\$435.99	\$542.89	\$542.89	\$445.46	\$445.46	\$548.21	\$548.21	\$574.82	\$574.82	\$532.24	\$532.24	\$499.95	\$499.95
53	\$455.65	\$455.65	\$567.36	\$567.36	\$465.55	\$465.55	\$572.92	\$572.92	\$600.74	\$600.74	\$556.24	\$556.24	\$522.48	\$522.48
54	\$476.87	\$476.87	\$593.78	\$593.78	\$487.23	\$487.23	\$599.60	\$599.60	\$628.71	\$628.71	\$582.14	\$582.14	\$546.81	\$546.81
55 56	\$498.09 \$521.09	\$498.09 \$521.09	\$620.20 \$648.85	\$620.20 \$648.85	\$508.91 \$532.41	\$508.91 \$532.41	\$626.28 \$655.21	\$626.28 \$655.21	\$656.69 \$687.02	\$656.69 \$687.02	\$608.04 \$636.13	\$608.04 \$636.13	\$571.15 \$597.53	\$571.15 \$597.53
56 57	\$521.09 \$544.32	\$521.09 \$544.32	\$648.85	\$648.85	\$532.41 \$556.15	\$532.41 \$556.15	\$684.42	\$655.21 \$684.42	\$687.02 \$717.64	\$687.02 \$717.64	\$664.49	\$664.49	\$597.53	\$597.53
58	\$569.12	\$569.12	\$708.65	\$708.65	\$581.48	\$581.48	\$715.59	\$715.59	\$750.33	\$750.33	\$694.75	\$694.75	\$652.59	\$652.59
59	\$581.40	\$581.40	\$708.03	\$708.03	\$594.03	\$594.03	\$731.04	\$731.04	\$766.53	\$766.53	\$709.75	\$709.75	\$666.68	\$666.68
60	\$606.19	\$606.19	\$754.81	\$754.81	\$619.36	\$619.36	\$762.21	\$762.21	\$799.21	\$799.21	\$740.01	\$740.01	\$695.11	\$695.11
61	\$627.64	\$627.64	\$781.51	\$781.51	\$641.27	\$641.27	\$789.18	\$789.18	\$827.48	\$827.48	\$766.19	\$766.19	\$719.70	\$719.70
62	\$641.71	\$641.71	\$799.03	\$799.03	\$655.64	\$655.64	\$806.87	\$806.87	\$846.04	\$846.04	\$783.37	\$783.37	\$735.83	\$735.83
63	\$659.35	\$659.35	\$821.01	\$821.01	\$673.67	\$673.67	\$829.06	\$829.06	\$869.30	\$869.30	\$804.91	\$804.91	\$756.06	\$756.06
64+	\$669.85	\$669.85	\$834.08	\$834.08	\$684.40	\$684.40	\$842.25	\$842.25	\$883.14	\$883.14	\$817.72	\$817.72	\$768.10	\$768.10

### AetnaHealthInc Small Group Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
	_			_			
64844PA0060126	Aetna Silver QPOS 6000 80/50  Aetna Silver HMO 6000 80%	POS	Silver	Off	0	PA03, PA05,  PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria Pike, Northumberland

64844PA0060126 64844PA0070142

Company Name AetnaHealthInc
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

Plan Marketing Name

Aetna Silver QPOS 6000 80/50 Aetna Silver HMO 6000 80%

05-01-2021 Number of Covered Lives by Rating County

POS HMO

Silver

	RATING ARI	EA 1							RATING A	REA 2				
	0	0	0	0	0	0	0	0	0	0	0			
On/Off Exchange	Crawford	\$214.34			Crawford Clarion Erie Forest Mckea				Mercer	Venango	Warren	Elk	Cameron	Potter
Off		\$214.34		\$214.34	\$214.34		\$214.34		\$225.47	\$225.47	\$225.47			
Off		\$212.33		\$212.33	\$212.33		\$212.33		\$223.36	\$223.36	\$223.36			

TIN			

### 

### RATING AREA 4

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

RATING AREA 5	RATING AREA 6	RATING AREA 7	RATING AREA 8	RATING AREA 9
KATING AKEA 5	KATING AKEA 6	RATING AREA /	RATING AREA 8	KATING AKEA 9

RATING	RATING AREA 5 RATING AREA 6								RATING AREA 7				RATING AREA 8					RATING AREA 9														
0	0	0	0	0	0	0	12	0	5	0	0	8	0	0	0	0	0	0	8	0	10	10	0	19	11	0	0	0	0	0	0	0
Redford	l Blair	Clearfield	Cambria	Huntingdon	lefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuvlkill	Snyder	Union	Adams	Berks	Lancaster	York	Rucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Daunhin	Franklin	Fulton	luniata	Lebanon	Perry
bealon	\$230.37	\$230.37		\$230.37	\$230.37		\$283.50			\$283.50		\$283.50	\$283.50								\$275.24			\$275.24	\$275.24	\$258.54			\$258.54			
		\$228.21			\$228.21		\$280.85						,			\$280.85		\$294.48						\$272.67	\$272.67				\$256.12			

Ending date of Rates:

September 30, 2022

HIOS Plan ID (On Exchange)=>																		
HIOS Plan ID (Off Exchange)=>	64844PA	0060126	64844PA	.0060126	64844PA	.0060126	64844PA	0070142										
Plan Marketing Name =>	Aetna Silver QF	OS 6000 80/50	Aetna Silver QP	OS 6000 80/50	Aetna Silver QF	OS 6000 80/50	Aetna Silver QF	OS 6000 80/50	Aetna Silver QF	OS 6000 80/50	Aetna Silver H	MO 6000 80%						
Form # =>																		
Rating Area =>	PAR	A01	PAR	A02	PAR	A03	PAR	A05	PAR	A06	PAR	A07	PAR	A08	PAR	A09	PAR	A01
Network =>			C		0		0		C	4				-		-	C	
Metal =>	Silv																	
Deductible =>	\$7,000/		\$7,000/		\$7,000/		\$7,000/		\$7,000/		\$7,000/		\$7,000/		\$7,000/		\$7,000/	
Coinsurance =>	20		20		20		20		20		20		20		20		20	
Copays =>	\$40,		\$40/		\$40/		\$40/		\$40/		\$40,		\$40,		\$40,		\$40/	
OOP Maximum =>	\$8,700/		\$8,700/		\$8,700/\$	•	\$8,700/		\$8,700/		\$8,700/			\$17,400	\$8,700/		\$8,700/	
Pediatric Dental (Yes/No) => Age Band	Non-Tobacco	es Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Ye Non-Tobacco	Tobacco	Ye Non-Tobacco	es Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Ye Non-Tobacco	Tobacco
0 - 14	\$168.61	\$168.61	\$177.37	\$177.37	\$220.85	\$220.85	\$181.22	\$181.22	\$223.02	\$223.02	\$233.84	\$233.84	\$216.52	\$216.52	\$203.38	\$203.38	\$167.03	\$167.03
15	\$183.60	\$183.60	\$193.13	\$193.13	\$240.48	\$240.48	\$197.33	\$197.33	\$242.84	\$242.84	\$254.63	\$254.63	\$235.77	\$235.77	\$221.46	\$221.46	\$181.88	\$181.88
16	\$189.33	\$189.33	\$199.16	\$199.16	\$247.99	\$247.99	\$203.49	\$203.49	\$250.42	\$250.42	\$262.58	\$262.58	\$243.13	\$243.13	\$228.37	\$228.37	\$187.56	\$187.56
17	\$195.06	\$195.06	\$205.19	\$205.19	\$255.49	\$255.49	\$209.64	\$209.64	\$258.00	\$258.00	\$270.52	\$270.52	\$250.48	\$250.48	\$235.28	\$235.28	\$193.23	\$193.23
18	\$201.23	\$201.23	\$211.68	\$211.68	\$263.58	\$263.58	\$216.28	\$216.28	\$266.16	\$266.16	\$279.08	\$279.08	\$258.41	\$258.41	\$242.73	\$242.73	\$199.35	\$199.35
19	\$207.40	\$207.40	\$218.17	\$218.17	\$271.66	\$271.66	\$222.91	\$222.91	\$274.32	\$274.32	\$287.64	\$287.64	\$266.33	\$266.33	\$250.17	\$250.17	\$205.46	\$205.46
20	\$213.79	\$213.79	\$224.89	\$224.89	\$280.03	\$280.03	\$229.78	\$229.78	\$282.78	\$282.78	\$296.50	\$296.50	\$274.54	\$274.54	\$257.88	\$257.88	\$211.79	\$211.79
21	\$220.40	\$220.40	\$231.85	\$231.85	\$288.69	\$288.69	\$236.89	\$236.89	\$291.52	\$291.52	\$305.68	\$305.68	\$283.03	\$283.03	\$265.86	\$265.86	\$218.34	\$218.34
22	\$220.40	\$220.40	\$231.85	\$231.85	\$288.69	\$288.69	\$236.89	\$236.89	\$291.52	\$291.52	\$305.68	\$305.68	\$283.03	\$283.03	\$265.86	\$265.86	\$218.34	\$218.34
23	\$220.40	\$220.40	\$231.85	\$231.85	\$288.69	\$288.69	\$236.89	\$236.89	\$291.52	\$291.52	\$305.68	\$305.68	\$283.03	\$283.03	\$265.86	\$265.86	\$218.34	\$218.34
24	\$220.40	\$220.40	\$231.85	\$231.85	\$288.69	\$288.69	\$236.89	\$236.89	\$291.52	\$291.52	\$305.68	\$305.68	\$283.03	\$283.03	\$265.86	\$265.86	\$218.34	\$218.34
25 26	\$221.29 \$225.69	\$221.29 \$225.69	\$232.78 \$237.41	\$232.78 \$237.41	\$289.85 \$295.62	\$289.85 \$295.62	\$237.83 \$242.57	\$237.83 \$242.57	\$292.69 \$298.52	\$292.69 \$298.52	\$306.90 \$313.01	\$306.90 \$313.01	\$284.16 \$289.83	\$284.16 \$289.83	\$266.92 \$272.24	\$266.92 \$272.24	\$219.21 \$223.58	\$219.21 \$223.58
27	\$230.98	\$230.98	\$237.41	\$242.98			\$242.37	\$242.37	\$305.52	\$305.52	\$320.35	\$320.35	\$296.62	\$296.62	\$272.24	\$272.24	\$228.82	\$228.82
28	\$239.58	\$230.58	\$252.02	\$252.02	\$313.81			\$257.50	\$316.89	\$316.89	\$332.27	\$332.27	\$307.66	\$307.66	\$288.99	\$288.99	\$237.34	\$237.34
29	\$246.63	\$246.63	\$259.44	\$259.44	\$323.05	\$323.05	\$265.08	\$265.08	\$326.21	\$326.21	\$342.05	\$342.05	\$316.71	\$316.71	\$297.49	\$297.49	\$244.32	\$244.32
30	\$250.16	\$250.16	\$263.15	\$263.15	\$327.67	\$327.67	\$268.87	\$268.87	\$330.88	\$330.88	\$346.94	\$346.94	\$321.24	\$321.24	\$301.75	\$301.75	\$247.82	\$247.82
31	\$255.45	\$255.45	\$268.71	\$268.71	\$334.60	\$334.60	\$274.55	\$274.55	\$337.88	\$337.88	\$354.28	\$354.28	\$328.03	\$328.03	\$308.13	\$308.13	\$253.06	\$253.06
32	\$260.74	\$260.74	\$274.28	\$274.28	\$341.52	\$341.52	\$280.24	\$280.24	\$344.87	\$344.87	\$361.61	\$361.61	\$334.83	\$334.83	\$314.51	\$314.51	\$258.30	\$258.30
33	\$264.05	\$264.05	\$277.76	\$277.76	\$345.85	\$345.85	\$283.79	\$283.79	\$349.25	\$349.25	\$366.20	\$366.20	\$339.07	\$339.07	\$318.50	\$318.50	\$261.57	\$261.57
34	\$267.57	\$267.57	\$281.47	\$281.47	\$350.47	\$350.47	\$287.58	\$287.58	\$353.91	\$353.91	\$371.09	\$371.09	\$343.60	\$343.60	\$322.75	\$322.75	\$265.07	\$265.07
35	\$269.33	\$269.33	\$283.32	\$283.32	\$352.78	\$352.78	\$289.47	\$289.47	\$356.24	\$356.24	\$373.54	\$373.54	\$345.87	\$345.87	\$324.88	\$324.88	\$266.81	\$266.81
36	\$271.10	\$271.10	\$285.18	\$285.18	\$355.09	\$355.09	\$291.37	\$291.37	\$358.57	\$358.57	\$375.98	\$375.98	\$348.13	\$348.13	\$327.00	\$327.00	\$268.56	\$268.56
37	\$272.86	\$272.86	\$287.03	\$287.03	\$357.40	\$357.40	\$293.27	\$293.27	\$360.91	\$360.91	\$378.43	\$378.43	\$350.39	\$350.39	\$329.13	\$329.13	\$270.31	\$270.31
38 39	\$274.62 \$278.15	\$274.62 \$278.15	\$288.89 \$292.60	\$288.89 \$292.60	\$359.71 \$364.33	\$359.71 \$364.33	\$295.16 \$298.95	\$295.16 \$298.95	\$363.24 \$367.90	\$363.24 \$367.90	\$380.87 \$385.76	\$380.87 \$385.76	\$352.66 \$357.19	\$352.66 \$357.19	\$331.26 \$335.51	\$331.26 \$335.51	\$272.05 \$275.55	\$272.05 \$275.55
40	\$278.13	\$278.13	\$292.00	\$296.30	\$368.95	\$368.95	\$302.74	\$302.74	\$372.57	\$372.57	\$390.65	\$390.65	\$361.72	\$361.72	\$339.77	\$339.77	\$279.04	\$279.04
41	\$286.97	\$286.97	\$301.87	\$301.87	\$375.88	\$375.88	\$308.43	\$308.43	\$379.56	\$372.57	\$397.99	\$390.03	\$368.51	\$368.51	\$346.15	\$346.15	\$284.28	\$284.28
42	\$292.04	\$292.04	\$307.20	\$307.20	\$382.52	\$382.52	\$313.87	\$313.87	\$386.27	\$386.27	\$405.02	\$405.02	\$375.02	\$375.02	\$352.26	\$352.26	\$289.30	\$289.30
43	\$299.09	\$299.09	\$314.62	\$314.62	\$391.76	\$391.76	\$321.45	\$321.45	\$395.60	\$395.60	\$414.80	\$414.80	\$384.08	\$384.08	\$360.77	\$360.77	\$296.29	\$296.29
44	\$307.91	\$307.91	\$323.90	\$323.90	\$403.30	\$403.30	\$330.93	\$330.93	\$407.26	\$407.26	\$427.03	\$427.03	\$395.40	\$395.40	\$371.40	\$371.40	\$305.02	\$305.02
45	\$318.26	\$318.26	\$334.79	\$334.79	\$416.87	\$416.87	\$342.06	\$342.06	\$420.96	\$420.96	\$441.40	\$441.40	\$408.70	\$408.70	\$383.90	\$383.90	\$315.28	\$315.28
46	\$330.61	\$330.61	\$347.78	\$347.78	\$433.04	\$433.04	\$355.33	\$355.33	\$437.29	\$437.29	\$458.51	\$458.51	\$424.55	\$424.55	\$398.79	\$398.79	\$327.51	\$327.51
47	\$344.49	\$344.49	\$362.38	\$362.38	\$451.23	\$451.23	\$370.25	\$370.25	\$455.65	\$455.65	\$477.77	\$477.77	\$442.38	\$442.38	\$415.54	\$415.54	\$341.27	\$341.27
48	\$360.36	\$360.36	\$379.08	\$379.08	\$472.01	\$472.01	\$387.31	\$387.31	\$476.64	\$476.64	\$499.78	\$499.78	\$462.76	\$462.76	\$434.68	\$434.68	\$356.99	\$356.99
49	\$376.01	\$376.01	\$395.54	\$395.54	\$492.51	\$492.51	\$404.13	\$404.13	\$497.34	\$497.34	\$521.48	\$521.48	\$482.85	\$482.85	\$453.55	\$453.55	\$372.49	\$372.49
50	\$393.64	\$393.64	\$414.08	\$414.08	\$515.61	\$515.61	\$423.08	\$423.08	\$520.66	\$520.66	\$545.94	\$545.94	\$505.50	\$505.50	\$474.82	\$474.82	\$389.96	\$389.96
51 52	\$411.06 \$430.23	\$411.06 \$430.23	\$432.40 \$452.57	\$432.40 \$452.57	\$538.41 \$563.53	\$538.41	\$441.79 \$462.40	\$441.79 \$462.40	\$543.69 \$569.05	\$543.69 \$569.05	\$570.08	\$570.08 \$596.68	\$527.86	\$527.86 \$552.48	\$495.82	\$495.82 \$518.95	\$407.21	\$407.21 \$426.20
52	\$430.23 \$449.63	\$430.23 \$449.63	\$452.57 \$472.97	\$452.57 \$472.97	\$563.53 \$588.93	\$563.53 \$588.93	\$462.40	\$462.40	\$569.05	\$569.05	\$596.68 \$623.58	\$596.68	\$552.48 \$577.39	\$552.48 \$577.39	\$518.95 \$542.35	\$518.95 \$542.35	\$426.20 \$445.42	\$426.20 \$445.42
53	\$449.63	\$449.63	\$472.97	\$472.97	\$588.93	\$616.36	\$483.25	\$483.25	\$622.40	\$622.40	\$652.62	\$652.62	\$604.27	\$604.27	\$542.35	\$542.35	\$466.16	\$466.16
55	\$491.50	\$491.50	\$517.03	\$517.03	\$643.79	\$643.79	\$528.26	\$528.26	\$650.10	\$650.10	\$681.66	\$681.66	\$631.16	\$631.16	\$592.86	\$592.86	\$486.90	\$486.90
56	\$514.20	\$514.20	\$540.91	\$540.91	\$673.52	\$673.52	\$552.66	\$552.66	\$680.12	\$680.12	\$713.14	\$713.14	\$660.32	\$660.32	\$620.25	\$620.25	\$509.39	\$509.39
57	\$537.13	\$537.13	\$565.02	\$565.02	\$703.55	\$703.55	\$577.29	\$577.29	\$710.44	\$710.44	\$744.93	\$744.93	\$689.75	\$689.75	\$647.90	\$647.90	\$532.10	\$532.10
58	\$561.59	\$561.59	\$590.75	\$590.75	\$735.59	\$735.59	\$603.59	\$603.59	\$742.80	\$742.80	\$778.86	\$778.86	\$721.17	\$721.17	\$677.41	\$677.41	\$556.33	\$556.33
59	\$573.71	\$573.71	\$603.51	\$603.51	\$751.47	\$751.47	\$616.61	\$616.61	\$758.84	\$758.84	\$795.67	\$795.67	\$736.73	\$736.73	\$692.03	\$692.03	\$568.34	\$568.34
60	\$598.18	\$598.18	\$629.24	\$629.24	\$783.51	\$783.51	\$642.91	\$642.91	\$791.20	\$791.20	\$829.60	\$829.60	\$768.15	\$768.15	\$721.54	\$721.54	\$592.58	\$592.58
61	\$619.34	\$619.34	\$651.50	\$651.50	\$811.23	\$811.23	\$665.65	\$665.65	\$819.18	\$819.18	\$858.95	\$858.95	\$795.32	\$795.32	\$747.06	\$747.06	\$613.54	\$613.54
62	\$633.22	\$633.22	\$666.11	\$666.11	\$829.42	\$829.42	\$680.57	\$680.57	\$837.55	\$837.55	\$878.20	\$878.20	\$813.15	\$813.15	\$763.81	\$763.81	\$627.29	\$627.29
63	\$650.64	\$650.64	\$684.42	\$684.42	\$852.22	\$852.22	\$699.29	\$699.29	\$860.58	\$860.58	\$902.35	\$902.35	\$835.51	\$835.51	\$784.81	\$784.81	\$644.54	\$644.54
64+	\$660.99	\$660.99	\$695.32	\$695.32	\$865.79	\$865.79	\$710.42	\$710.42	\$874.28	\$874.28	\$916.72	\$916.72	\$848.81	\$848.81	\$797.31	\$797.31	\$654.81	\$654.81

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

HIOS Plan ID (On Exchange)=>														
HIOS Plan ID (Off Exchange)=>	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142	64844PA	0070142
Plan Marketing Name =>	Aetna Silver H	MO 6000 80%	Aetna Silver H	IMO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%
Form # =>														
Rating Area =>	PAR		PAR			A05	PAR		PAR		PAR			A09
Network => Metal =>	0 Silv		Silv		Sil	-	Silv	-	Silv	-	Silv		Silv	
Deductible =>	\$7,000/5		\$7,000/		\$7,000/		\$7,000/			\$14,000	\$7,000/		\$7,000/	
Coinsurance =>	20		37,000/		37,000/		37,000/		37,0007		37,000/		37,000/	
Copays =>	\$40/			/\$80	\$40		\$40/		\$40,		\$40,			/\$80
OOP Maximum =>	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400
Pediatric Dental (Yes/No) =>	Ye			es	Y			es	Y		Ye			es
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$175.70	\$175.70	\$218.78	\$218.78	\$179.52	\$179.52	\$220.93	\$220.93	\$231.65	\$231.65	\$214.49	\$214.49	\$201.48	\$201.48
15 16	\$191.32 \$197.29	\$191.32 \$197.29	\$238.23 \$245.67	\$238.23 \$245.67	\$195.48 \$201.58	\$195.48 \$201.58	\$240.57 \$248.07	\$240.57 \$248.07	\$252.24 \$260.12	\$252.24 \$260.12	\$233.56 \$240.85	\$233.56 \$240.85	\$219.39 \$226.23	\$219.39 \$226.23
17	\$203.27	\$203.27	\$253.10	\$253.10	\$207.68	\$201.58	\$255.58	\$255.58	\$267.99	\$267.99	\$240.65	\$240.85	\$233.08	\$233.08
18	\$209.70	\$209.70	\$261.11	\$261.11	\$214.25	\$214.25	\$263.67	\$263.67	\$276.47	\$276.47	\$255.99	\$255.99	\$240.46	\$240.46
19	\$216.13	\$216.13	\$269.12	\$269.12	\$220.82	\$220.82	\$271.76	\$271.76	\$284.95	\$284.95	\$263.84	\$263.84	\$247.83	\$247.83
20	\$222.79	\$222.79	\$277.41	\$277.41	\$227.63	\$227.63	\$280.13	\$280.13	\$293.73	\$293.73	\$271.97	\$271.97	\$255.47	\$255.47
21	\$229.68	\$229.68	\$285.99	\$285.99	\$234.67	\$234.67	\$288.79	\$288.79	\$302.81	\$302.81	\$280.38	\$280.38	\$263.37	\$263.37
22	\$229.68	\$229.68	\$285.99	\$285.99	\$234.67	\$234.67	\$288.79	\$288.79	\$302.81	\$302.81	\$280.38	\$280.38	\$263.37	\$263.37
23	\$229.68	\$229.68	\$285.99	\$285.99	\$234.67	\$234.67 \$234.67	\$288.79	\$288.79	\$302.81	\$302.81	\$280.38	\$280.38	\$263.37	\$263.37
24	\$229.68	\$229.68	\$285.99	\$285.99	285.99 \$234.67 287.13 \$235.61		\$288.79	\$288.79	\$302.81	\$302.81	\$280.38	\$280.38	\$263.37	\$263.37
25 26	\$230.60 \$235.19	\$230.60 \$235.19	\$287.13 \$292.85	\$287.13	\$235.61	\$235.61 \$240.30	\$289.95 \$295.73	\$289.95 \$295.73	\$304.02 \$310.08	\$304.02 \$310.08	\$281.50 \$287.11	\$281.50 \$287.11	\$264.42 \$269.69	\$264.42 \$269.69
27	\$240.70	\$240.70	\$292.83	\$292.83	\$245.93	\$240.30	\$302.66	\$302.66	\$317.35	\$317.35	\$293.84	\$293.84	\$276.01	\$276.01
28	\$249.66	\$249.66	\$310.87	\$310.87	\$255.08	\$255.08	\$313.92	\$313.92	\$329.16	\$329.16	\$304.78	\$304.78	\$286.28	\$286.28
29	\$257.01	\$257.01	\$320.02	\$320.02	\$262.59	\$262.59	\$323.16	\$323.16	\$338.85	\$338.85	\$313.75	\$313.75	\$294.71	\$294.71
30	\$260.69	\$260.69	\$324.60	\$324.60	\$266.35	\$266.35	\$327.78	\$327.78	\$343.69	\$343.69	\$318.23	\$318.23	\$298.92	\$298.92
31	\$266.20	\$266.20	\$331.46	\$331.46	\$271.98	\$271.98	\$334.71	\$334.71	\$350.96	\$350.96	\$324.96	\$324.96	\$305.24	\$305.24
32	\$271.71	\$271.71	\$338.33	\$338.33	\$277.61	\$277.61	\$341.64	\$341.64	\$358.23	\$358.23	\$331.69	\$331.69	\$311.56	\$311.56
33	\$275.16	\$275.16	\$342.62	\$342.62	\$281.13	\$281.13	\$345.98	\$345.98	\$362.77	\$362.77	\$335.90	\$335.90	\$315.52	\$315.52
34	\$278.83	\$278.83	\$347.19	\$347.19	\$284.89	\$284.89	\$350.60	\$350.60	\$367.62	\$367.62	\$340.38	\$340.38	\$319.73	\$319.73
35 36	\$280.67 \$282.51	\$280.67 \$282.51	\$349.48 \$351.77	\$349.48 \$351.77	\$286.76 \$288.64	\$286.76 \$288.64	\$352.91 \$355.22	\$352.91 \$355.22	\$370.04 \$372.46	\$370.04 \$372.46	\$342.63 \$344.87	\$342.63 \$344.87	\$321.84 \$323.94	\$321.84 \$323.94
37	\$284.34	\$284.34	\$354.06	\$354.06	\$290.52	\$290.52	\$353.22	\$357.53	\$374.88	\$374.88	\$344.87	\$344.87	\$326.05	\$326.05
38	\$286.18	\$286.18	\$356.34	\$356.34	\$292.40	\$292.40	\$359.84	\$359.84	\$377.31	\$377.31	\$349.36	\$349.36	\$328.16	\$328.16
39	\$289.86	\$289.86	\$360.92	\$360.92	\$296.15	\$296.15	\$364.46	\$364.46	\$382.15	\$382.15	\$353.84	\$353.84	\$332.37	\$332.37
40	\$293.53	\$293.53	\$365.50	\$365.50	\$299.91	\$299.91	\$369.08	\$369.08	\$387.00	\$387.00	\$358.33	\$358.33	\$336.58	\$336.58
41	\$299.04	\$299.04	\$372.36	\$372.36	\$305.54	\$305.54	\$376.01	\$376.01	\$394.26	\$394.26	\$365.06	\$365.06	\$342.91	\$342.91
42	\$304.33	\$304.33	\$378.94	\$378.94	\$310.94	\$310.94	\$382.65	\$382.65	\$401.23	\$401.23	\$371.51	\$371.51	\$348.96	\$348.96
43	\$311.68	\$311.68	\$388.09	\$388.09	\$318.44	\$318.44	\$391.89	\$391.89	\$410.92	\$410.92	\$380.48	\$380.48	\$357.39	\$357.39
44 45	\$320.86 \$331.66	\$320.86 \$331.66	\$399.53 \$412.97	\$399.53 \$412.97	\$327.83 \$338.86	\$327.83 \$338.86	\$403.45 \$417.02	\$403.45 \$417.02	\$423.03 \$437.26	\$423.03 \$437.26	\$391.69 \$404.87	\$391.69 \$404.87	\$367.93 \$380.30	\$367.93 \$380.30
45 46	\$331.66	\$331.66	\$412.97	\$412.97	\$338.86	\$338.86	\$417.02 \$433.19	\$417.02 \$433.19	\$437.26 \$454.22	\$437.26 \$454.22	\$404.87 \$420.57	\$404.87	\$380.30	\$380.30
46	\$358.99	\$358.99	\$447.00	\$447.00	\$366.79	\$366.79	\$453.19	\$451.39	\$473.30	\$473.30	\$438.24	\$438.24	\$411.64	\$411.64
48	\$375.53	\$375.53	\$467.59	\$467.59	\$383.68	\$383.68	\$472.18	\$472.18	\$495.10	\$495.10	\$458.43	\$458.43	\$430.61	\$430.61
49	\$391.83	\$391.83	\$487.90	\$487.90	\$400.34	\$400.34	\$492.68	\$492.68	\$516.60	\$516.60	\$478.33	\$478.33	\$449.31	\$449.31
50	\$410.21	\$410.21	\$510.78	\$510.78	\$419.12	\$419.12	\$515.79	\$515.79	\$540.82	\$540.82	\$500.76	\$500.76	\$470.38	\$470.38
51	\$428.35	\$428.35	\$533.37	\$533.37	\$437.66	\$437.66	\$538.60	\$538.60	\$564.75	\$564.75	\$522.91	\$522.91	\$491.18	\$491.18
52	\$448.33	\$448.33	\$558.25	\$558.25	\$458.07	\$458.07	\$563.73	\$563.73	\$591.09	\$591.09	\$547.31	\$547.31	\$514.10	\$514.10
53	\$468.55	\$468.55	\$583.42	\$583.42	\$478.72	\$478.72	\$589.14	\$589.14	\$617.74	\$617.74	\$571.98	\$571.98	\$537.27	\$537.27
54 55	\$490.37 \$512.19	\$490.37 \$512.19	\$610.59 \$637.76	\$610.59 \$637.76	\$501.02 \$523.31	\$501.02 \$523.31	\$616.58 \$644.01	\$616.58 \$644.01	\$646.51 \$675.27	\$646.51 \$675.27	\$598.62 \$625.25	\$598.62 \$625.25	\$562.29 \$587.31	\$562.29 \$587.31
56	\$535.84	\$535.84	\$667.22	\$667.22	\$523.31	\$523.31	\$673.76	\$673.76	\$706.46	\$706.46	\$654.13	\$654.13	\$614.44	\$587.31
57	\$559.73	\$559.73	\$696.96	\$696.96	\$571.89	\$571.89	\$703.79	\$703.79	\$737.96	\$737.96	\$683.29	\$683.29	\$641.83	\$641.83
58	\$585.22	\$585.22	\$728.70	\$728.70	\$597.93	\$597.93	\$735.85	\$735.85	\$771.57	\$771.57	\$714.41	\$714.41	\$671.06	\$671.06
59	\$597.86	\$597.86	\$744.43	\$744.43	\$610.84	\$610.84	\$751.73	\$751.73	\$788.22	\$788.22	\$729.84	\$729.84	\$685.55	\$685.55
60	\$623.35	\$623.35	\$776.18	\$776.18	\$636.89	\$636.89	\$783.79	\$783.79	\$821.83	\$821.83	\$760.96	\$760.96	\$714.78	\$714.78
61	\$645.40	\$645.40	\$803.63	\$803.63	\$659.42	\$659.42	\$811.51	\$811.51	\$850.90	\$850.90	\$787.87	\$787.87	\$740.07	\$740.07
62	\$659.87	\$659.87	\$821.65	\$821.65	\$674.20	\$674.20	\$829.71	\$829.71	\$869.98	\$869.98	\$805.54	\$805.54	\$756.66	\$756.66
63	\$678.01	\$678.01	\$844.24	\$844.24	\$692.74	\$692.74	\$852.52	\$852.52	\$893.90	\$893.90	\$827.69	\$827.69	\$777.46	\$777.46
64+	\$688.81	\$688.81	\$857.68	\$857.68	\$703.77	\$703.77	\$866.09	\$866.09	\$908.14	\$908.14	\$840.87	\$840.87	\$789.84	\$789.84

#### AetnaHealthInc Small Group Plan Design Summary

Plan Marketing Name Aetna Silver QPOS 6000 80/50	POS POS	Metal	Exchange	Network	Rating Area	Counties Covered
7.00.00 0.000 00/30		ISilver	Off	Ω	PAO3 PAO5	Susquehanna Wayne Lackawanna
Aetna Silver HMO 6000 80%	нмо	Silver	Off		PA06, PA07,	Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria Pike, Northumberland
	Aetna Silver HMO 6000 80%	Aetna Silver HMO 6000 80%  HMO	Aetna Silver HMO 6000 80% HMO Silver	Aetna Silver HMO 6000 80% HMO Silver Off		PA03, PA05, PA06, PA07,

Company Name AetnaHealthInc
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

_					RATING ARE	EA 1							RATING A	REA 2	
	08-01-2021 Number of Cove	red Lives by Ra	ting County		0	0	0	0	0	0	0	0	0	0	0
				On/Off											
HIOS Plan ID	Plan Marketing Name	Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter		
64844PA0060126	Aetna Silver QPOS 6000 80/50							\$220.40	\$220.40		\$220.40		\$231.85	\$231.85	\$231.85
64844PA0070142	Aetna Silver HMO 6000 80%	HMO Silver Off				\$218.34		\$218.34	\$218.34		\$218.34		\$229.68	\$229.68	\$229.68

TIN			

### 

#### RATING AREA 4

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

RATING AREA 5	RATING AREA 6	RATING AREA 7	RATING AREA 8	RATING AREA 9
RATING AREA 5	RATING AREA 6	RATING AREA 7	RATING AREA 8	RATING AR

F	ATING ARE	EA 5						RATING A	REA 6			NG AREA 5 RATING AREA 6															RATING AREA	•					
Г	0	0	0	0	0	0	0	12	0	5	0	0	8	0	0	0	0	0	0	8	0	10	10	0	19	11	0	0	0	0	0	0	0
	Bedford	Dlair	Classifield	Combrio	Umtinadon	Infforces	Somerset	Centre	Columbia	Labiah	Mifflin	Montour	Northampton	Northumberland	Cohundlelli	Snyder	Union	Adams	Dorks	Lancaster	York	Ruelee	Chaster	Delaware	Montgomery	Dhiladalahia	Cumberland	Doumbin	Franklin	Fulton	lunioto	Lebanon	Down
	beuloru		Clearneiu	Callibria	nununguon		Somerset								•											-							
		\$236.89	\$236.89		\$236.89	\$236.89		\$291.5		\$291.52			\$291.52	\$291.52		,		\$305.68			\$305.68				\$283.03	\$283.03			\$265.86				
		\$234.67	\$234.67	\$234.67	\$234.67	\$234.67		\$288.7	\$288.79	\$288.79	\$288.79	\$288.79	\$288.79	\$288.79	\$288.79	\$288.79	\$288.79	\$302.81	\$302.81	\$302.81	\$302.81	\$280.38	\$280.38	\$280.38	\$280.38	\$280.38	\$263.37	\$263.37	\$263.37	\$263.37	\$263.37	\$263.37	263.37

Company Name: AetnaHealthinc
Market: Small Group
Product: HMO and QPOS
Effective Date of Rates: October 1, 2022

Ending date of Rates:

December 31, 2022

	On Exchange)=>																		
	Off Exchange)=>	64844PA	0060126	64844PA	0060126	64844PA0	0060126	64844PA	0060126	64844PA	0060126	64844PA	0060126	64844PA	.0060126	64844PA	0060126	64844PA	0070142
Plan Market	ting Name =>	Aetna Silver QP	OS 6000 80/50	Aetna Silver QF	OS 6000 80/50	Aetna Silver QF	OS 6000 80/50	Aetna Silver H	MO 6000 80%										
Form	n # =>		·	·	•		·		<u> </u>				•						
Rating A	Area =>	PAR	A01	PAR	A02	PARA	A03	PARA	A05	PAR	A06	PAR	A07	PAR	A08	PAR	A09	PAR	A01
Netwo	ork =>	0	)	0		0		0		0	)	C	)	(	)	(	)	(	)
Meta	tal =>	Silv	/er	Silv	er	Silv	er	Silv	er	Silv	/er	Silv	/er	Silv	/er	Silv	ver	Silv	ver
Deduct	tible =>	\$7,000/	\$14,000	\$7,000/	\$14,000	\$7,000/\$	14,000	\$7,000/\$	14,000	\$7,000/	\$14,000	\$7,000/	\$14,000	\$7,000/	\$14,000	\$7,000/	\$14,000	\$7,000/	\$14,000
Coinsur	rance =>	20	%	20	%	209	%	20	%	20	%	20	%	20	1%	20	0%	20	0%
Copa	ays =>	\$40/	\$80	\$40/	\$80	\$40/	\$80	\$40/	\$80	\$40/	\$80	\$40/	\$80	\$40,	<b>/\$80</b>	\$40,	/\$80	\$40,	\$80
OOP Max	ximum =>	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/\$	17,400	\$8,700/\$	17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400	\$8,700/	\$17,400
Pediatric Dent	tal (Yes/No) =>	Ye	es	Ye	es	Ye	:S	Ye	s	Ye	es								
Age I	Band	Non-Tobacco	Tobacco																
0 -	- 14	\$173.38	\$173.38	\$182.39	\$182.39	\$227.10	\$227.10	\$186.35	\$186.35	\$229.33	\$229.33	\$240.46	\$240.46	\$222.65	\$222.65	\$209.14	\$209.14	\$171.76	\$171.76
1	15	\$188.79	\$188.79	\$198.60	\$198.60	\$247.29	\$247.29	\$202.91	\$202.91	\$249.71	\$249.71	\$261.83	\$261.83	\$242.44	\$242.44	\$227.73	\$227.73	\$187.03	\$187.03
1	16	\$194.69	\$194.69	\$204.80	\$204.80	\$255.01	\$255.01	\$209.24	\$209.24	\$257.51	\$257.51	\$270.01	\$270.01	\$250.01	\$250.01	\$234.83	\$234.83	\$192.86	\$192.86
1	17	\$200.58	\$200.58	\$210.99	\$210.99	\$262.72	\$262.72	\$215.58	\$215.58	\$265.30	\$265.30	\$278.18	\$278.18	\$257.57	\$257.57	\$241.94	\$241.94	\$198.70	\$198.70
1	18	\$206.92	\$206.92	\$217.67	\$217.67	\$271.04	\$271.04	\$222.40	\$222.40	\$273.69	\$273.69	\$286.98	\$286.98	\$265.72	\$265.72	\$249.60	\$249.60	\$204.99	\$204.99
1	19	\$213.27	\$213.27	\$224.35	\$224.35	\$279.35	\$279.35	\$229.22	\$229.22	\$282.09	\$282.09	\$295.78	\$295.78	\$273.87	\$273.87	\$257.25	\$257.25	\$211.27	\$211.27
2	20	\$219.84	\$219.84	\$231.26	\$231.26	\$287.96	\$287.96	\$236.28	\$236.28	\$290.78	\$290.78	\$304.90	\$304.90	\$282.31	\$282.31	\$265.18	\$265.18	\$217.78	\$217.78
2	21	\$226.64	\$226.64	\$238.41	\$238.41	\$296.86	\$296.86	\$243.59	\$243.59	\$299.77	\$299.77	\$314.33	\$314.33	\$291.04	\$291.04	\$273.38	\$273.38	\$224.52	\$224.52
	22	\$226.64	\$226.64	\$238.41	\$238.41	\$296.86	\$296.86	\$243.59	\$243.59	\$299.77	\$299.77	\$314.33	\$314.33	\$291.04	\$291.04	\$273.38	\$273.38	\$224.52	\$224.52
	23	\$226.64	\$226.64	\$238.41	\$238.41	\$296.86	\$296.86	\$243.59	\$243.59	\$299.77	\$299.77	\$314.33	\$314.33	\$291.04	\$291.04	\$273.38	\$273.38	\$224.52	\$224.52
	24	\$226.64	\$226.64	\$238.41	\$238.41	\$296.86	\$296.86	\$243.59	\$243.59	\$299.77	\$299.77	\$314.33	\$314.33	\$291.04	\$291.04	\$273.38	\$273.38	\$224.52	\$224.52
	25	\$227.55	\$227.55	\$239.37	\$239.37	\$298.05	\$298.05	\$244.56	\$244.56	\$300.97	\$300.97	\$315.58	\$315.58	\$292.21	\$292.21	\$274.48	\$274.48	\$225.42	\$225.42
	26	\$232.08	\$232.08	\$244.13	\$244.13	\$303.99	\$303.99	\$249.44	\$249.44	\$306.97	\$306.97	\$321.87	\$321.87	\$298.03	\$298.03	\$279.94	\$279.94	\$229.91	\$229.91
	27	\$237.52	\$237.52	\$249.86	\$249.86	\$311.11	\$311.11	\$255.28	\$255.28	\$314.16	\$314.16	\$329.41	\$329.41	\$305.01	\$305.01	\$286.50	\$286.50	\$235.30	\$235.30
	28	\$246.36	\$246.36	\$259.15	\$259.15	\$322.69	\$322.69	\$264.78	\$264.78	\$325.85	\$325.85	\$341.67	\$341.67	\$316.36	\$316.36	\$297.17	\$297.17	\$244.05	\$244.05
	29	\$253.61	\$253.61	\$266.78	\$266.78	\$332.19	\$332.19	\$272.58	\$272.58	\$335.45	\$335.45	\$351.73	\$351.73	\$325.68	\$325.68	\$305.91	\$305.91	\$251.24	\$251.24
	30	\$257.24	\$257.24	\$270.60	\$270.60	\$336.94	\$336.94	\$276.48	\$276.48	\$340.24	\$340.24	\$356.76	\$356.76	\$330.33	\$330.33	\$310.29	\$310.29	\$254.83	\$254.83
	31	\$262.68	\$262.68	\$276.32	\$276.32	\$344.06	\$344.06	\$282.32	\$282.32	\$347.44	\$347.44	\$364.30	\$364.30	\$337.32	\$337.32	\$316.85	\$316.85	\$260.22	\$260.22
-	32	\$268.12	\$268.12	\$282.04	\$282.04	\$351.19	\$351.19	\$288.17	\$288.17	\$354.63	\$354.63	\$371.85	\$371.85	\$344.30	\$344.30	\$323.41	\$323.41	\$265.61	\$265.61
	33	\$271.52	\$271.52	\$285.62	\$285.62	\$355.64	\$355.64	\$291.82	\$291.82	\$359.13	\$359.13	\$376.56	\$376.56	\$348.67	\$348.67	\$327.51	\$327.51	\$268.98	\$268.98
	34	\$275.14	\$275.14	\$289.43	\$289.43	\$360.39	\$360.39	\$295.72	\$295.72	\$363.93	\$363.93	\$381.59	\$381.59	\$353.33	\$353.33	\$331.89	\$331.89	\$272.57	\$272.57
	35	\$276.96	\$276.96	\$291.34	\$291.34	\$362.77	\$362.77	\$297.67	\$297.67	\$366.32	\$366.32	\$384.11	\$384.11	\$355.65	\$355.65	\$334.07	\$334.07	\$274.36	\$274.36
	36	\$278.77	\$278.77	\$293.25	\$293.25	\$365.14	\$365.14	\$299.62	\$299.62	\$368.72	\$368.72	\$386.62	\$386.62	\$357.98	\$357.98	\$336.26	\$336.26	\$276.16	\$276.16
	37	\$280.58	\$280.58	\$295.15	\$295.15	\$367.52	\$367.52	\$301.56	\$301.56	\$371.12	\$371.12	\$389.14	\$389.14	\$360.31	\$360.31	\$338.45	\$338.45	\$277.96	\$277.96
	38	\$282.40	\$282.40	\$297.06	\$297.06	\$369.89	\$369.89	\$303.51	\$303.51	\$373.52	\$373.52	\$391.65	\$391.65	\$362.64	\$362.64	\$340.63	\$340.63	\$279.75	\$279.75
-	39	\$286.02	\$286.02	\$300.88	\$300.88	\$374.64	\$374.64	\$307.41	\$307.41	\$378.31	\$378.31	\$396.68	\$396.68	\$367.30	\$367.30	\$345.01	\$345.01	\$283.34	\$283.34
	10	\$289.65	\$289.65	\$304.69	\$304.69	\$379.39	\$379.39	\$311.31	\$311.31	\$383.11	\$383.11	\$401.71	\$401.71	\$371.95	\$371.95	\$349.38	\$349.38	\$286.94	\$286.94
	11	\$295.09	\$295.09	\$310.41	\$310.41	\$386.52	\$386.52	\$317.15	\$317.15	\$390.31	\$390.31	\$409.25	\$409.25	\$378.94	\$378.94	\$355.94	\$355.94	\$292.33	\$292.33
	12	\$300.30	\$300.30	\$315.90	\$315.90	\$393.34	\$393.34	\$322.76	\$322.76	\$397.20	\$397.20	\$416.48	\$416.48	\$385.63	\$385.63	\$362.23	\$362.23 \$370.98	\$297.49	\$297.49
	13	\$307.55	\$307.55	\$323.53	\$323.53	\$402.84	\$402.84	\$330.55	\$330.55	\$406.79	\$406.79	\$426.54	\$426.54	\$394.95	\$394.95	\$370.98		\$304.67	\$304.67
	14 15	\$316.62 \$327.27	\$316.62 \$327.27	\$333.06 \$344.27	\$333.06	\$414.72 \$428.67	\$414.72	\$340.30 \$351.74	\$340.30 \$351.74	\$418.78	\$418.78 \$432.87	\$439.11 \$453.89	\$439.11 \$453.89	\$406.59	\$406.59	\$381.91	\$381.91	\$313.66 \$324.21	\$313.66 \$324.21
	16	\$327.27	\$327.27	\$344.27	\$344.27 \$357.62	\$428.67	\$428.67 \$445.30	\$365.39	\$365.39	\$432.87 \$449.66	\$432.87	\$453.89	\$453.89	\$420.27 \$436.56	\$420.27 \$436.56	\$394.76 \$410.07	\$394.76 \$410.07	\$324.21	\$324.21
	17	\$339.96 \$354.24	\$339.96	\$357.62 \$372.64	\$357.62	\$445.30 \$464.00	\$445.30	\$365.39	\$365.39	\$449.66	\$449.66	\$471.49	\$471.49	\$436.56 \$454.90	\$436.56 \$454.90	\$410.07	\$410.07	\$336.78	\$336.78 \$350.93
· ·	18	\$354.24	\$354.24	\$372.64	\$372.64	\$485.37	\$485.37	\$380.73	\$380.73	\$490.13	\$490.13	\$513.92	\$513.92	\$454.90	\$454.90	\$427.30	\$427.30	\$350.93	\$350.93
	19	\$370.56	\$370.56	\$406.73	\$406.73	\$506.45	\$485.37	\$415.57	\$398.27	\$490.13	\$511.41	\$536.24	\$513.92	\$475.86	\$475.86	\$446.39	\$446.39	\$383.03	\$383.03
	50	\$404.78	\$404.78	\$425.80	\$425.80	\$530.20	\$530.20	\$435.05	\$435.05	\$535.40	\$535.40	\$561.39	\$561.39	\$519.80	\$519.80	\$488.26	\$488.26	\$400.99	\$400.99
-	51	\$404.78	\$422.69	\$444.64	\$444.64	\$553.65	\$553.65	\$454.30	\$454.30	\$559.08	\$559.08	\$586.22	\$586.22	\$542.79	\$542.79	\$509.86	\$509.86	\$418.73	\$418.73
	52	\$442.41	\$442.41	\$465.38	\$465.38	\$579.48	\$579.48	\$475.49	\$475.49	\$585.16	\$585.16	\$613.56	\$613.56	\$568.12	\$568.12	\$533.64	\$533.64	\$438.26	\$438.26
	53	\$462.35	\$462.35	\$486.36	\$486.36	\$605.60	\$605.60	\$496.92	\$496.92	\$611.54	\$611.54	\$641.23	\$641.23	\$593.73	\$593.73	\$557.70	\$557.70	\$458.02	\$458.02
	54	\$483.88	\$483.88	\$509.01	\$509.01	\$633.80	\$633.80	\$520.07	\$520.07	\$640.02	\$640.02	\$671.09	\$671.09	\$621.38	\$621.38	\$583.67	\$583.67	\$479.35	\$479.35
	55	\$505.41	\$505.41	\$531.66	\$531.66	\$662.01	\$662.01	\$543.21	\$543.21	\$668.50	\$668.50	\$700.95	\$700.95	\$649.03	\$649.03	\$609.64	\$609.64	\$500.68	\$500.68
	56	\$528.76	\$528.76	\$556.22	\$556.22	\$692.58	\$692.58	\$568.30	\$568.30	\$699.37	\$699.37	\$733.32	\$733.32	\$679.00	\$679.00	\$637.80	\$637.80	\$523.81	\$523.81
	57	\$552.33	\$552.33	\$581.01	\$581.01	\$723.46	\$723.46	\$593.63	\$593.63	\$730.55	\$730.55	\$766.01	\$766.01	\$709.27	\$709.27	\$666.23	\$666.23	\$547.16	\$547.16
	58	\$577.49	\$577.49	\$607.47	\$607.47	\$756.41	\$756.41	\$620.67	\$620.67	\$763.82	\$763.82	\$800.90	\$800.90	\$741.58	\$741.58	\$696.58	\$696.58	\$572.08	\$572.08
	59	\$589.95	\$589.95	\$620.59	\$620.59	\$772.74	\$772.74	\$634.07	\$634.07	\$780.31	\$780.31	\$818.19	\$818.19	\$757.58	\$757.58	\$711.61	\$711.61	\$584.43	\$584.43
	50	\$615.11	\$615.11	\$647.05	\$647.05	\$805.69	\$805.69	\$661.10	\$661.10	\$813.59	\$813.59	\$853.08	\$853.08	\$789.89	\$789.89	\$741.96	\$741.96	\$609.35	\$609.35
	51	\$636.87	\$636.87	\$669.94	\$669.94	\$834.19	\$834.19	\$684.49	\$684.49	\$842.37	\$842.37	\$883.26	\$883.26	\$817.83	\$817.83	\$768.20	\$768.20	\$630.90	\$630.90
	52	\$651.14	\$651.14	\$684.96	\$684.96	\$852.89	\$852.89	\$699.83	\$699.83	\$861.25	\$861.25	\$903.06	\$903.06	\$836.17	\$836.17	\$785.43	\$785.43	\$645.05	\$645.05
	53	\$669.05	\$669.05	\$703.79	\$703.79	\$876.34	\$876.34	\$719.08	\$719.08	\$884.93	\$884.93	\$927.89	\$927.89	\$859.16	\$859.16	\$807.02	\$807.02	\$662.78	\$662.78
	4+	\$679.70	\$679.70	\$715.00	\$715.00	\$890.29	\$890.29	\$730.53	\$730.53	\$899.02	\$899.02	\$942.66	\$942.66	\$872.84	\$872.84	\$819.87	\$819.87	\$673.34	\$673.34

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

	11-4													
HIOS Plan ID (On Exchange)=>														
HIOS Plan ID (Off Exchange)=>	64844PA		64844PA0		64844PA		64844PA		64844PA		0.01	0070142	64844PA	
Plan Marketing Name =>	Aetna Silver H	MO 6000 80%	Aetna Silver HI	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	IMO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%	Aetna Silver H	MO 6000 80%
Form # =>	PAR	402	PARA	102	PAR	405	DA.	A06	PAR	407	PAR	***	PAR	***
Rating Area => Network =>	PAR		0		PAR			0	PAR			)	PAR	
Metal =>	Silv		Silv		Silv		Sil		Silv	-	Silv		Silv	-
Deductible =>	\$7,000/5		\$7,000/\$		\$7,000/		\$7,000/		\$7,000/		\$7,000/		\$7,000/	
Coinsurance =>	20		20		20			)%	37,0007		37,000/		37,000/	
Copays =>	\$40/		\$40/		\$40/			/\$80	\$40/		\$40		\$40,	
OOP Maximum =>	\$8,700/		\$8,700/\$		\$8,700/			\$17,400	\$8,700/			\$17,400	\$8,700/	
Pediatric Dental (Yes/No) =>	Ye		Ye		Ye		Y		Ye		Y		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$180.68	\$180.68	\$224.97	\$224.97	\$184.60	\$184.60	\$227.18	\$227.18	\$238.21	\$238.21	\$220.56	\$220.56	\$207.18	\$207.18
15	\$196.74	\$196.74	\$244.97	\$244.97	\$201.01	\$201.01	\$247.37	\$247.37	\$259.38	\$259.38	\$240.17	\$240.17	\$225.59	\$225.59
16	\$202.88	\$202.88	\$252.62	\$252.62	\$207.28	\$207.28	\$255.09	\$255.09	\$267.48	\$267.48	\$247.66	\$247.66	\$232.64	\$232.64
17	\$209.02	\$209.02	\$260.26	\$260.26	\$213.56	\$213.56	\$262.82	\$262.82	\$275.57	\$275.57	\$255.16	\$255.16	\$239.68	\$239.68
18	\$215.63	\$215.63	\$268.50	\$268.50	\$220.32	\$220.32	\$271.13	\$271.13	\$284.29	\$284.29	\$263.23	\$263.23	\$247.26	\$247.26
19	\$222.25	\$222.25	\$276.73	\$276.73	\$227.07	\$227.07	\$279.45	\$279.45	\$293.01	\$293.01	\$271.31	\$271.31	\$254.84	\$254.84
20	\$229.09	\$229.09	\$285.26	\$285.26	\$234.07	\$234.07	\$288.06	\$288.06	\$302.04	\$302.04	\$279.67	\$279.67	\$262.70	\$262.70
21	\$236.18	\$236.18	\$294.08	\$294.08	\$241.31	\$241.31	\$296.97	\$296.97	\$311.38	\$311.38	\$288.32	\$288.32	\$270.82	\$270.82
22 23	\$236.18 \$236.18	\$236.18 \$236.18	\$294.08 \$294.08	\$294.08 \$294.08	\$241.31 \$241.31	\$241.31 \$241.31	\$296.97 \$296.97	\$296.97 \$296.97	\$311.38 \$311.38	\$311.38 \$311.38	\$288.32 \$288.32	\$288.32 \$288.32	\$270.82 \$270.82	\$270.82 \$270.82
23 24	\$236.18	\$236.18	\$294.08	\$294.08	\$241.31	\$241.31	\$296.97	\$296.97	\$311.38	\$311.38	\$288.32	\$288.32	\$270.82	\$270.82
25	\$237.12	\$237.12	\$295.26	\$295.26	\$242.27	\$242.27	\$298.16	\$298.16	\$312.63	\$312.63	\$289.47	\$289.47	\$271.91	\$270.02
26	\$241.85	\$241.85	\$301.14	\$301.14	\$247.10	\$247.10	\$304.09	\$304.09	\$318.86	\$318.86	\$295.24	\$295.24	\$277.32	\$277.32
27	\$247.52 \$247.52 \$308.20 \$308.20 \$25		\$252.89	\$252.89	\$311.22	\$311.22	\$326.33	\$326.33	\$302.16	\$302.16	\$283.82	\$283.82		
28	\$256.73 \$256.73 \$319.67 \$319.67 \$262		\$262.30	\$262.30	\$322.80	\$322.80	\$338.47	\$338.47	\$313.40	\$313.40	\$294.38	\$294.38		
29	\$264.29	\$264.29	\$329.08	\$329.08	\$270.03	\$270.03	\$332.31	\$332.31	\$348.44	\$348.44	\$322.63	\$322.63	\$303.05	\$303.05
30	\$268.06	\$268.06	\$333.79	\$333.79	\$273.89	\$273.89	\$337.06	\$337.06	\$353.42	\$353.42	\$327.24	\$327.24	\$307.38	\$307.38
31	\$273.73	\$273.73	\$340.84	\$340.84	\$279.68	\$279.68	\$344.19	\$344.19	\$360.89	\$360.89	\$334.16	\$334.16	\$313.88	\$313.88
32	\$279.40	\$279.40	\$347.90	\$347.90	\$285.47	\$285.47	\$351.31	\$351.31	\$368.37	\$368.37	\$341.08	\$341.08	\$320.38	\$320.38
33	\$282.94	\$282.94	\$352.31	\$352.31	\$289.09	\$289.09	\$355.77	\$355.77	\$373.04	\$373.04	\$345.40	\$345.40	\$324.44	\$324.44
34	\$286.72	\$286.72	\$357.02	\$357.02	\$292.95	\$292.95	\$360.52	\$360.52	\$378.02	\$378.02	\$350.02	\$350.02	\$328.78	\$328.78
35	\$288.61	\$288.61	\$359.37	\$359.37	\$294.88	\$294.88	\$362.89	\$362.89	\$380.51	\$380.51	\$352.32	\$352.32	\$330.94	\$330.94
36	\$290.50	\$290.50	\$361.72	\$361.72	\$296.81	\$296.81	\$365.27	\$365.27	\$383.00	\$383.00	\$354.63	\$354.63	\$333.11	\$333.11
37 38	\$292.39 \$294.28	\$292.39 \$294.28	\$364.08 \$366.43	\$364.08 \$366.43	\$298.74 \$300.67	\$298.74 \$300.67	\$367.65 \$370.02	\$367.65 \$370.02	\$385.49 \$387.98	\$385.49 \$387.98	\$356.94 \$359.24	\$356.94 \$359.24	\$335.28 \$337.44	\$335.28 \$337.44
39	\$294.28	\$298.06	\$371.13	\$371.13	\$300.67	\$304.53	\$374.77	\$374.77	\$392.97	\$392.97	\$363.86	\$363.86	\$337.44	\$341.78
40	\$301.84	\$301.84	\$375.84	\$375.84	\$308.39	\$308.39	\$379.52	\$379.52	\$397.95	\$397.95	\$368.47	\$368.47	\$346.11	\$346.11
41	\$307.51	\$307.51	\$382.90	\$382.90	\$314.19	\$314.19	\$386.65	\$386.65	\$405.42	\$405.42	\$375.39	\$375.39	\$352.61	\$352.61
42	\$312.94	\$312.94	\$389.66	\$389.66	\$319.74	\$319.74	\$393.48	\$393.48	\$412.58	\$412.58	\$382.02	\$382.02	\$358.84	\$358.84
43	\$320.50	\$320.50	\$399.07	\$399.07	\$327.46	\$327.46	\$402.98	\$402.98	\$422.55	\$422.55	\$391.25	\$391.25	\$367.51	\$367.51
44	\$329.94	\$329.94	\$410.84	\$410.84	\$337.11	\$337.11	\$414.86	\$414.86	\$435.00	\$435.00	\$402.78	\$402.78	\$378.34	\$378.34
45	\$341.04	\$341.04	\$424.66	\$424.66	\$348.45	\$348.45	\$428.82	\$428.82	\$449.64	\$449.64	\$416.33	\$416.33	\$391.07	\$391.07
46	\$354.27	\$354.27	\$441.13	\$441.13	\$361.96	\$361.96	\$445.45	\$445.45	\$467.07	\$467.07	\$432.48	\$432.48	\$406.23	\$406.23
47	\$369.15	\$369.15	\$459.65	\$459.65	\$377.17	\$377.17	\$464.16	\$464.16	\$486.69	\$486.69	\$450.64	\$450.64	\$423.29	\$423.29
48	\$386.15	\$386.15	\$480.83	\$480.83	\$394.54	\$394.54	\$485.54	\$485.54	\$509.11	\$509.11	\$471.40	\$471.40	\$442.79	\$442.79
49 50	\$402.92 \$421.82	\$402.92 \$421.82	\$501.71 \$525.23	\$501.71 \$525.23	\$411.67 \$430.98	\$411.67 \$430.98	\$506.63 \$530.38	\$506.63	\$531.22 \$556.13	\$531.22 \$556.13	\$491.87 \$514.94	\$491.87 \$514.94	\$462.02 \$483.69	\$462.02 \$483.69
50 51	\$421.82 \$440.48	\$421.82 \$440.48	\$525.23 \$548.47	\$525.23 \$548.47	\$430.98 \$450.04	\$430.98 \$450.04	\$530.38 \$553.84	\$530.38 \$553.84	\$556.13	\$556.13	\$514.94 \$537.71	\$514.94 \$537.71	\$483.69	\$483.69
52	\$461.02	\$461.02	\$574.05	\$574.05	\$471.04	\$471.04	\$579.68	\$579.68	\$607.82	\$607.82	\$562.80	\$562.80	\$528.64	\$528.64
53	\$481.81	\$481.81	\$599.93	\$599.93	\$492.27	\$492.27	\$605.81	\$605.81	\$635.22	\$635.22	\$588.17	\$588.17	\$552.48	\$552.48
54	\$504.24	\$504.24	\$627.87	\$627.87	\$515.20	\$515.20	\$634.03	\$634.03	\$664.80	\$664.80	\$615.56	\$615.56	\$578.21	\$578.21
55	\$526.68	\$526.68	\$655.81	\$655.81	\$538.12	\$538.12	\$662.24	\$662.24	\$694.38	\$694.38	\$642.95	\$642.95	\$603.93	\$603.93
56	\$551.01	\$551.01	\$686.10	\$686.10	\$562.98	\$562.98	\$692.82	\$692.82	\$726.46	\$726.46	\$672.65	\$672.65	\$631.83	\$631.83
57	\$575.57	\$575.57	\$716.68	\$716.68	\$588.07	\$588.07	\$723.71	\$723.71	\$758.84	\$758.84	\$702.63	\$702.63	\$659.99	\$659.99
58	\$601.79	\$601.79	\$749.33	\$749.33	\$614.86	\$614.86	\$756.67	\$756.67	\$793.40	\$793.40	\$734.63	\$734.63	\$690.05	\$690.05
59	\$614.78	\$614.78	\$765.50	\$765.50	\$628.13	\$628.13	\$773.01	\$773.01	\$810.53	\$810.53	\$750.49	\$750.49	\$704.95	\$704.95
60	\$640.99	\$640.99	\$798.14	\$798.14	\$654.91	\$654.91	\$805.97	\$805.97	\$845.09	\$845.09	\$782.49	\$782.49	\$735.01	\$735.01
61	\$663.67	\$663.67	\$826.38	\$826.38	\$678.08	\$678.08	\$834.48	\$834.48	\$874.99	\$874.99	\$810.17	\$810.17	\$761.01	\$761.01
62	\$678.54	\$678.54	\$844.90	\$844.90	\$693.28	\$693.28	\$853.19	\$853.19	\$894.60	\$894.60	\$828.34	\$828.34	\$778.07	\$778.07
63	\$697.20	\$697.20	\$868.14	\$868.14	\$712.35	\$712.35	\$876.65	\$876.65	\$919.20	\$919.20	\$851.11	\$851.11	\$799.47	\$799.47
64+	\$708.30	\$708.30	\$881.96	\$881.96	\$723.69	\$723.69	\$890.60	\$890.60	\$933.84	\$933.84	\$864.66	\$864.66	\$812.20	\$812.20

#### AetnaHealthInc Small Group Plan Design Summary

Plan Marketing Name Aetna Silver QPOS 6000 80/50	POS POS	Metal	Exchange	Network	Rating Area	Counties Covered
7.00.00 0.000 00/30		ISilver	Off	Ω	PAO3 PAO5	Susquehanna Wayne Lackawanna
Aetna Silver HMO 6000 80%	нмо	Silver	Off		PA06, PA07,	Susquehanna, Wayne, Lackawanna, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria Pike, Northumberland
	Aetna Silver HMO 6000 80%	Aetna Silver HMO 6000 80%  HMO	Aetna Silver HMO 6000 80% HMO Silver	Aetna Silver HMO 6000 80% HMO Silver Off		PA03, PA05, PA06, PA07,

Company Name AetnaHealthInc
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 1 RATING AREA 2 RATING AREA 3

					TO THE PARTY																							
	11-01-2021 Number of Cove	ered Lives by Ra	ting County		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	1	0	2	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	
64844PA0060126	Aetna Silver QPOS 6000 80/50								1	\$238.41	\$238.41	\$238.41	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86	\$296.86			
64844PA0070142	Aetna Silver HMO 6000 80%	Off		\$224.52		\$224.52	\$224.52		\$224.52		\$236.18	\$236.18	\$236.18	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08	\$294.08		

RATING AREA 4

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

RATING AREA 5

0 0		0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$243.59 \$241.31	\$243.59 \$241.31	\$243.59 \$241.31	\$243.59 \$241.31	\$243.59 \$241.31	

RATING AREA 6

12	0	5	0	0	8	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$299.77	\$299.77	\$299.77	\$299.77	\$299.77	\$299.77	\$299.77	\$299.77	\$299.77	\$299.77
\$296.97	\$296.97	\$296.97	\$296.97	\$296.97	\$296.97	\$296.97	\$296.97	\$296.97	\$296.97

RATING AR	EA 7			RATING AR	REA 8				RATING AR	EA 9	
0	0	8	0	10	10	0	19	11	0		
Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberla	nd	Dau
\$314.33	\$314.33	\$314.33	\$314.33	\$291.04	\$291.04	\$291.04	\$291.04	\$291.04	\$273	3.38	\$2
¢211 29	¢211 29	\$211.29	¢211 29	\$288.32	\$288.32	\$288.32	\$200.22	\$200.22	\$270	182	¢ n

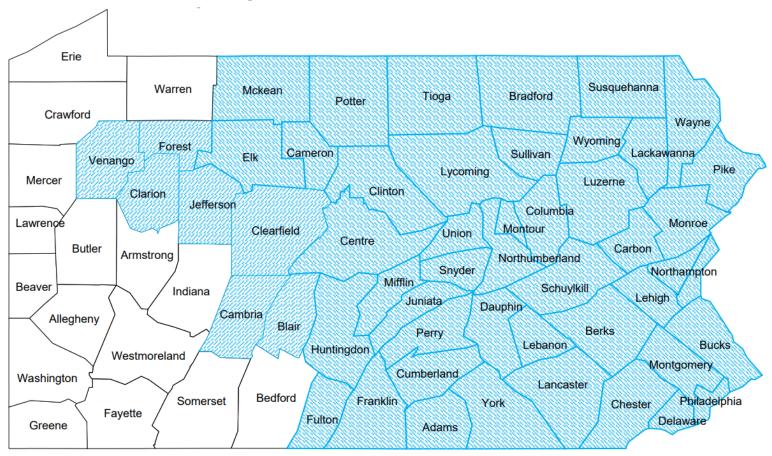
TOTAL OF THE PARTY										
0	0	0	0	0						

umberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$273.38	\$273.38	\$273.38	\$273.38	\$273.38	\$273.38	273.38
\$270.82	\$270.82	\$270.82	\$270.82	\$270.82	\$270.82	270.82

# 01/01/2023 Service Area

Issuer: Aetna Health Inc. (a PA corp.)

**Market: Small Group** 



Key (modify as needed)
: 2023 on-exchange service area
: 2023 off-exchange only service area



June 24, 2022

Mr. Michael Gurgiolo Actuarial Review Division Bureau of Accident & Health Insurance 1311 Strawberry Square Harrisburg, PA 17120

Subject: Aetna Health Assurance Pennsylvania, Inc.

Small Group Rate Filing SERFF # 133266777

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHI HMO SG filing received on June 15, 2022. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

- 1. The following questions are related to the projected risk adjustment transfer amount:
  - a. Please explain and provide the quantitative development of the projected risk adjustment transfer amount PMPM equal to \$151.88.

Please refer to the following attached document for the factors used to project risk transfer amount:

- Q01 AHI RA Transfer Exhibit.xlsx
- b. Please compare the projected 2023 risk adjustment transfer amount PMPM to the anticipated 2021 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.

2021 Risk Adjustment Transfer Estimate is \$340.22 PMPM (\$386,489) while the 2023 Risk Adjustment Transfer Estimate is \$153.47. We are assuming that the risk of the population will change relative to the market and the projected risk adjustment transfer amount was calculated in tandem. 2021 appears to be an outlier when compared to historical risk transfer amounts for this block of business.

- 2. The following questions are related to the proposed annual trend rate included in the filing.
  - a. Please clarify the trend assumption utilized in the development of this filing. The 'I Data' and 'I. b. Manual Data' tabs of the PA Rate Template appear to indicate an 9.7% annual trend rate, but the Rate Change Summary indicates a trend rate of 10.3%.



The PA Rate Template trend of 9.7% is the Total Med + Rx Allowed trend rate. The Rate Change Summary (Attachment 1) of 10.3% is the Medical Only paid trend rate.

b. Please provide the actual observed trends based on historical allowed claims experience for each benefit category as well as in aggregate for years 2019, 2020, 2021, and 2022 (year to date). We realize 2022 trends will be partially based on estimated claim costs. In providing your response, for each calendar year, provide the total member months, allowed claims, and any normalization adjustments that should be applied to the claims experience. Please provide both raw and COVID-19 adjusted values for 2020 and 2021, as applicable.

Please refer to the following attached document for the trend by benefit category:

• Q02 – Experience 202003-202202.xlsx

No adjustments for COVID-19 were made.

c. Please compare the proposed annual trend rate to the actual observed trend rates per your response above. To the extent they are significantly different, please explain and justify why it is reasonable that they should be different.

Due to the shrinking population, there is a lot of volatility in the trend by category of service. In addition, the data is not sufficient to provide any trend patterns. As a result, we are using national guidance consistent with pre-Covid trends.

Actual observed claim trends are not normalized for large claims, age, gender or benefit design and are, therefore, not a good indicator of projected claim trends.

- 3. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical. Confirmed.
- 4. Per HHS Final Notice of Benefit and Payment Parameters, the federal medical rebate loss ratio is prohibited from including indirect quality improvement activity (QIA) expenses. Please confirm that in the calculation of the rebate MLR that indirect quality improvement activity (QIA) expenses have been excluded.



The calculation of the rebate MLR is based on direct QIA.

5. Please provide the quantitative development for determining the commission PMPM as shown in Table 6 of the PAAM Exhibits.

Please refer to the following attached document for determining the commission PMPM:

- Q05 AHI Commissions Exhibit.xlsx
- 6. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee New, Open Enrollment Enrollee Renewing, Special Enrollment Period Enrollee New, Special Enrollment Enrollee Renewing. If the commission PMPM is not consistent between the four options above, please explain in detail the reason for the difference. Note that federal law prohibits differences in compensation to agents and brokers for coverage in the same benefit year based on whether the enrollment is during an SEP or during OEP.

There are no differences in compensation to agents and brokers for the situations listed above.

Please refer to the following attached document for determining the commission PMPM:

- Q05 AHI Commissions Exhibit.xlsx
- 7. Please provide a current copy of the broker contract agreements for plan year 2023.

This information is not readily available to the actuarial team. We have requested this information from our business partners and will provide it when it is available.

8. With the Public Health Emergency scheduled to end on July 15th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments if applicable.

The rate development was not affected by the Public Health Emergency scheduled to end on July 15<sup>th</sup>. The rates were developed assuming a return to levels observed before the Public Health Emergency.

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

The morbidity assumption was not affected by the Public Health Emergency scheduled to end on July 15<sup>th</sup>. When developing the population morbidity projection, historical TPIR PLRS for PA



were considered as well internal risk scores. The projected annual change result puts less weight on more recent years.

10. What impact, if any, is COVID having on the Plan Year 2023 rates? If the rates are impacted, please provide a qualitative explanation and quantitative exhibit demonstrating the effect of COVID, including the rationale, magnitude, and implementation of adjustments to base experience, trend, and/or rate development factors.

The 2023 rates do not include any COVID-19 adjustments.

11. Please verify that all plans fall within the updated metallic tier AV ranges prescribed by the HHS Final Notice of Benefit and Payment Parameters.

Confirmed. All AV's for the silver plans are between the prescribed range of 0.68-0.72.

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

The experience data (CY 2021 through February 2022) we used for our 1Q23 pricing was net of prescription rebates.

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

The assumption is that utilization and cost of physician services will resemble pre-COVID levels.

14. Please provide an explanation of and support for the General & Claims Administrative Expenses shown in Table 6, as well as the reasons for any changes in the level of these expenses from the 2022 filing.

The administrative expense load is made up of three main components: G&A, commissions, and Quality Improvement (QIA).

The G&A expense is developed by calculating the cost of direct and allocated expenses across business segments and geographic areas.



The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

The 0.5% of premium is a HHS permitted standard deduction for Quality Improvement Initiatives. They determined the allowance by studying historically reported averages across all issuers.

In addition to these components, G&A would also reflect adjustment for inflation.

15. In the Trend Tie-Out exhibit, please verify that 2023 trend factors are shown, and clarify the statement that Table 5A reflects paid trend such that leveraging is appropriate, when projected allowed claims appear to be trended in this table.

Confirmed.

In the Trend Tie-Out exhibit, Table 5A intends to show the development of the quarterly effective date factors using the paid trend. The Trend Tie-Out Exhibit crosswalks between total Medical + Rx allowed and Total Medical + Rx paid trend.

16. Per Table 1 of the PAAME Exhibits, the average age in the projection period is expected to decrease to 37.0. Please clarify how the average age was determined for the projection period in Table 1, and provide a narrative explaining what is driving this indicated change in the projected average age of membership in 2023.

Thank you for your review. The formula for the average age was not updated – please see the updated PAAM.

17. Please revise the Federal Income Tax calculation to reflect a 21% rather than a 25% tax rate.

The rate development already assumes a Federal Income Tax rate of 21%.

18. What is the reason for the difference in Pricing AVs for the two plans offered?

The 2023 actuarial values shown in the AV Screenshots are the same – 0.697 for both. However, section 3.3 of the URRT wksh 2 includes an adjustment factor to account for differences in expected claim costs due to networks and plan designs.

19. Per the URRT, Worksheet 1, the Incurred Claims in Experience Period (cell E16) is equal to \$652,618.10. However, per the PAAM Exhibits, Table 2, Ultimate Incurred Claims (cell D36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-



EHB Capitation (cell K36) is equal to \$634,397.27. Please explain the discrepancy or update so that these numbers are consistent.

The Incurred Claims in Experience Period (cell E16) of Worksheet 1 of the URRT is equal to the Ultimate Incurred Claims in cell D36 of the PAAM Exhibits.

20. Per the URRT, Worksheet 2, the Incurred Claims in Experience Period (cell D30) is equal to \$652,617.54. However, per the PAAM Exhibits, Table 2, Ultimate Incurred Claims (cell D36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-EHB Capitation (cell K36) is equal to \$634,397.27. Please explain the discrepancy or update so that these numbers are consistent.

The Incurred Claims in Experience Period (cell D30) of Worksheet 2 of the URRT is equal to the Ultimate Incurred Claims in cell D36 of the PAAM Exhibits.

21. Per the URRT, Worksheet 2, the Member Cost-Sharing (cell D28) is equal to \$232,527.00. However, based on Table 2 of the PAAM Exhibits, Member Cost-Sharing (cell F36) is equal to \$229,980.24. Please update so that these numbers are consistent or explain the discrepancy.

The Member Cost-Sharing (cell F36) in the PAAM Exhibit has been updated to reflect the correct number.

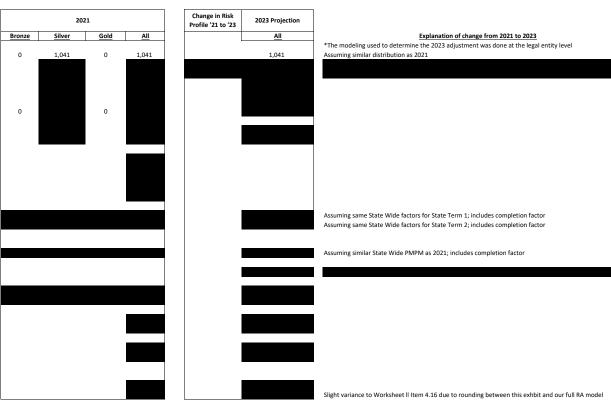
22. Per Table 2 of the PAAM Exhibits, Allowed Claims (cell G36) + Total Prescription Drug Rebates (cell I36) + Total EHB Capitation (cell J36) + Total Non-EHB Capitation (cell K36) is equal to \$885,144.55. However, in Table 4 of the PAAM Exhibits, the Allowed Claims (Net of Prescription Drug Rebates) for 2021 (column K) sum to \$915,206.84. Please update so that these numbers are consistent or provide an explanation explaining the difference.

For Table 4, Sum(Allowed Claims in column K) + Sum(Prescription Drug Rebates in column J) =\$915,206.84 + -\$30,062.29 =\$885,144.55 Pennsylvania Aetna Health Inc. (a PA corp.) 1Q23 Small Group Rates

Response to question 1, from June 15, 2022 objection letter.

#### Risk Adjustment Transfer

	Member Months
	PLRS
Entity Specific	IDF GCF ARF AV
	Aetna Factor Including Risk
	Aetna Factor Excluding Risk
stewide Average	PLRS IDF GCF ARF AV State Factor Including Risk
Sta	State Factor Including Risk
	State Factor Excluding Risk  Market Average Premium
	% premium used in RA transfer formula
	Aetna RA Transfer
	Aetna RA Transfer PMPM
	Aetna Reimbursement from High-Cost Risk Enrollee Pool Aetna Reimbursement from High-Cost Risk Enrollee Pool PMPM
	Aetna Charge for High-Cost Risk Enrollee Pool
	Aetna Charge for High-Cost Risk Enrollee Pool PMPM
	On an Incurred Basis RA Transfer PMPM, net of high risk Pool Premium and Recoveries RA Transfer PMPM, net of high risk Pool Premium and Recoveries PMPM



#### Pennsylvania Aetna Health, Inc 1Q23 Small Group Rates

Response to question 2, from June 15, 2022 objection letter.

					AHI ·	-Trer	nd					
			Allowed				Paid					
	Inpatient	Outpatient	Professional	Other	Pharmacy	In	patient	Outpatient	Professional	Other	Pharmacy	
2/1/2021	0.00%	-15.43%	-8.88%	-9.89%	-2.29%		0.00%	-17.92%	-11.99%	5.22%	-1.71%	
3/1/2021	0.00%	-10.55%	-1.45%	-9.25%	2.35%		0.00%	-13.59%	-3.32%	-10.88%	3.04%	
4/1/2021	-2.61%	-17.55%	-5.98%	-2.07%	-1.54%		-0.33%	-27.08%	-3.51%	-3.32%	-1.12%	
5/1/2021	0.00%	-13.52%	-3.45%	-15.54%	-2.49%		0.00%	-15.97%	-2.13%	-16.47%	-1.96%	
6/1/2021	13.86%	-26.90%	5.85%	-3.76%	-0.01%		2.82%	-48.18%	2.19%	-7.17%	0.39%	
7/1/2021	35.37%	3.72%	7.94%	-1.16%	2.69%		2.53%	15.99%	10.12%	-0.69%	3.26%	
8/1/2021	-10.45%	-2.95%	8.61%	-3.73%	-2.49%	-3	15.65%	-9.44%	4.50%	-5.66%	-2.31%	
9/1/2021	-20.66%	2.72%	-10.12%	4.44%	0.43%	-3	30.58%	-6.18%	-15.73%	4.13%	0.67%	
10/1/2021	-44.84%	5.92%	-8.73%	-23.58%	12.98%	-:	80.93%	4.42%	-16.26%	-29.22%	13.55%	
11/1/2021	40.27%	1.70%	1.26%	-1.49%	3.83%	9	95.14%	-1.36%	-5.90%	-8.38%	4.03%	
12/1/2021	11.81%	-1.32%	5.77%	0.23%	-0.42%		7.51%	17.52%	7.60%	-1.61%	-0.29%	
1/1/2022	0.00%	1.60%	6.69%	13.99%	-1.48%		0.00%	-3.82%	-1.15%	-9.25%	-1.36%	

					ALIC -	Tre	end				
			Allowed						Paid		
	Inpatient	Outpatient	Professional	Other	Pharmacy		Inpatient	Outpatient	Professional	Other	Pharmacy
2/1/2021	0.00%	-14.60%	-12.97%	5.87%	-7.37%		0.00%	-23.77%	-13.89%	-10.21%	-7.35%
3/1/2021	-2.75%	7.27%	-6.77%	22.27%	0.24%		-1.62%	17.01%	-7.85%	25.94%	1.06%
4/1/2021	0.00%	-0.03%	-4.18%	-0.55%	-5.25%		0.00%	0.08%	-7.37%	-0.69%	-5.33%
5/1/2021	-3.00%	-7.48%	-10.12%	-1.27%	-12.75%		-2.74%	-4.54%	-12.93%	-1.86%	-13.27%
6/1/2021	-11.13%	-2.92%	-8.82%	-5.20%	-7.50%		-12.53%	0.29%	-10.34%	2.06%	-7.85%
7/1/2021	-8.38%	-13.15%	-4.28%	-10.45%	-0.91%		-9.01%	-20.20%	-4.87%	-10.44%	-1.13%
8/1/2021	-14.71%	6.84%	-2.29%	-4.80%	11.63%		-15.29%	8.35%	0.23%	-7.46%	15.03%
9/1/2021	0.00%	3.18%	2.90%	55.25%	-9.64%		0.00%	2.75%	4.58%	77.39%	-10.69%
10/1/2021	-9.15%	-19.32%	-7.07%	12.29%	-3.53%		0.00%	-19.10%	-5.85%	14.59%	-2.50%
11/1/2021	-14.65%	3.31%	-1.05%	6.38%	-12.19%		-20.30%	4.14%	-1.96%	1.42%	-12.90%
12/1/2021	-17.38%	0.77%	-2.57%	2.60%	9.32%		-18.72%	5.71%	0.32%	6.46%	12.39%
1/1/2022	-76.64%	15.73%	11.70%	3.23%	-15.95%		-83.21%	11.88%	1.11%	2.19%	-17.84%

## Pennsylvania

### Aetna Health, Inc.

### 1Q23 Small Group Rates

Response to question 5, from June 15, 2022 objection letter.

Projected On HIX MM %		0.00%			
Projected Off HIX MM %	1	100.00%			
	1	00.00%			
Commissions					
New Business PSPM \$	\$	24.85			
Renewal Business PSPM \$	\$	24.85			
Average Contract Size		1.268			
Commissions PMPM	\$	19.60			



July 14, 2022

Mr. Michael Gurgiolo Actuarial Review Division Bureau of Accident & Health Insurance 1311 Strawberry Square Harrisburg, PA 17120

Subject: Aetna Health Inc. (a PA corp.)

Small Group Rate Filing SERFF # 133266777

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHI HMO SG filing received on July 6, 2022. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

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

The 2021 experience period risk adjustment transfer amount in Table 2 of the PA Actuarial Memorandum Exhibits was updated to show \$386,489.51 from the final CMS report (prior amount was \$386,489.00).

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

We do not wish to modify the risk transfer amount that was filed at this time.

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

Confirmed.

- 4. Please ensure that the 7/14/22 versions of the following items are posted in SERFF with your July 14th response to this data call.
  - a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.

Confirmed.

b. PA Actuarial Memorandum

Confirmed.



#### c. PA Actuarial Memorandum Exhibits

Confirmed.

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")

Confirmed.

e. URRT

Confirmed.

f. Federal Rate Template

Confirmed.

g. Part III: Actuarial Memorandum

Confirmed.

h. Updated Rate Change Request Summary (Attachment I)

Confirmed.

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).

Confirmed.

5. As requested in Round 1, please provide a current copy of the broker contract agreements for plan year 2023.

We have provided the agreement via email.

6. Please provide an exhibit showing the development of the Change in Morbidity – All Other factor of 1.114 used to develop the projected index rate in Table 5.

	Manual
Experience	1.898
Interim	2.081
Projection	2.113
Projection/Experience	1.114

Manual experience includes large group data with 100% credibility applied. Part of the morbidity accounts for normalizing large group data to a small group basis. Additionally, we considered the



entity specific population risk based on internal risk scores as well as PLRS information to determine, directionally, the projected change in morbidity.

7. Please considerations that resulted in the assumption that the Covid-19 will have no impact on 2023 claims, relative to the rating period.

Aetna recognizes that COVID has had an impact on 2021 medical claims, varying by geography. This includes some level of COVID treatment costs, testing, and vaccination costs that increase medical and pharmacy costs, as well as members continuing to choose to defer care and causing a downward impact on claims costs. Aetna expects costs of COVID treatment, testing, and vaccination to decrease in the projection period while the rebound effect of deferred care will offset these reduced costs. As such, a 1.0 factor was applied for the COVID-19 adjustment.

8. Please clarify how the 0.5641% Federal Income Tax figure in Table 7 of the PAAM Exhibits was determined. I anticipate a calculation of 2%\*0.21/(1-0.21) = .5316%, with 2% representing the allowable profit and 0.21 representing the federal income tax rate; this is consistent with FIT percentage in the ALIC and AHASPA filings.

The ALIC Federal Income Tax is calculated by taking the ALIC Federal Income Tax percentage of 21% and multiplying by the BFIT percentage of 2.53%. 21% (ALIC Federal Income Tax) \* 2.53% (BFIT) = 0.5316%

The AHI Federal Income Tax is calculated by taking the AHI Federal Income Tax percentage of 21% plus State Income Tax of 1% and multiplying by the BFIT percentage of 2.56%. [21% (AHI Federal Income Tax)+1% (AHI State Income Tax)] \* 2.56% (BFIT) = 0.5641%

9. Please attach the PA Actuarial Memorandum under the supporting documents tab; the previous memo was not attached in conjunction with the Round 1 responses.

The Actuarial Memorandum has been attached in the supporting documents tab.

10. Please explain why the numbers in the Allowed Claims (Net of Prescription Drug Rebates) for 2021 in column K of Table 4 weren't updated to include the value of prescription drug rebates for this filing and they were updated to include the value of prescription drug rebates in the Aetna Life Insurance Company filing (AETN-133266601), or update so that they do include the value of prescription drug rebates.

Column K of Table 4 of the PA Actuarial Memorandum Exhibits has been updated to show allowed claims, net of prescription drug rebates for 2021. The 2021 total allowed claims in column K equals \$885,145 which is equal to the 2021 allowed claims amount of \$885,145 shown in "Wksh 1 – Market Experience" of the URRT.