

Capital Advantage Assurance Company – Individual Plans

Rate Request filing ID # CABC-134076960 – This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <https://www.insurance.pa.gov/Consumers/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx>

Overview

Initial requested average rate change:	6.54%
Revised requested average rate change:	7.59%
Range of requested rate change:	0.63% to 15.31%
Effective date:	January 1, 2025
Mapped members:	52,650
Available in:	Rating Areas 6, 7, and 9

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	\$437,479,445
Claims	\$385,203,001
Administrative Expenses	\$5,486,972
Taxes & Fees	\$6,691,277
<hr/>	
Insurers made (after taxes)	\$40,098,195

How it plans to spend your premium¹

This is how the insurance company plans to spend the premium it collects in 2025

Claims:	90%
Administrative:	7%
Taxes & Fees:	1%
Profit:	2%

The insurer expects its annual medical costs to increase **6.6%**.

Our Decision

The insurer requested an average 6.54% rate change in the individual market for enrollees in current 2024 plans who will continue coverage with the insurer in 2025. The insurer later revised its rate filing to request a rate change of 7.59% due to revisions made during the Department’s standard review. The statewide average rate change request across all insurers was originally 9.3% and was revised to 6%. A factor contributing to the rate change is the change in reimbursement from the state reinsurance program. In addition to the reinsurance program, the following have been cited as key rate drivers:

- Increased hospital, physician, and prescription drug costs;
- Increased anticipated subscriber usage;

¹ Due to rounding, the percent total, in How it plans to spend your premium section, may not sum to 100%.

- Changes in anticipated risk adjustment amounts (money from a federal program that redistributes funds from plans with lower-risk enrollees to plans with higher-risk enrollees);
- Increased administrative expenses; and
- The base experience claims deviated from expected claim levels.

Process and Considerations for the 2025 Plan Year

Consistent with plan year 2024, the Department instructed insurers to file requested rates for 2025 Affordable Care Act compliant plans assuming the federal government would not make Cost-Sharing Reduction (CSR) payments. Cost-Sharing Reductions apply to certain out-of-pocket costs, like deductibles and copayments, for low- and middle-income enrollees. Although the federal government has stopped making CSR payments, insurers are still required by federal law to reduce out-of-pocket costs for low- and middle-income enrollees.

Insurers offering on-exchange silver plans adjusted premiums for those plans to compensate for the ending of federal CSR payments. This means that premiums for on-exchange silver plans are greater than the premiums for off-exchange silver plans. Many on-exchange consumers who receive the Advanced Premium Tax Credit (APTC) will not experience the full effect of any rate change because this subsidy will change as well. Consumers who have an on-exchange silver plan and do not qualify for a subsidy may want to consider evaluating other metal level plans available on-exchange or purchasing an off-exchange silver plan because these plans will likely have lower premiums relative to the coverage level.

Pennsylvania was granted a 1332 Waiver by the federal government allowing the Commonwealth to create a state-based insurance exchange (Pennie™) and reinsurance program. The state reinsurance program will reimburse insurers for a portion of claims above a set dollar amount threshold which will allow the companies to lower premiums. As a result of the reinsurance program, Pennsylvania residents who purchase individual ACA compliant health policies effective in 2025 will have premiums that are approximately 5% less on average than they otherwise would have been without that program.

For each requested plan, the Department reviewed the contract to see if the plan included all the benefits required by state and federal law, if the rates are reasonable in relation to the benefits, and if the insurer will be able to pay projected claims and expenses. The Department also considers factors such as the insurer's revenues, medical and administrative costs, actual and projected profits, and past rate changes, as well as the effect the 2025 rate change will have on Pennsylvania consumers. In approving rates for 2025, the Department focused on making sure that Pennsylvanians in every county in the state continue to have access to healthcare coverage. Ensuring that affordable options remain available to Pennsylvania consumers is a top priority for the Department. The resulting average final rate change approved for this insurer is 7.59%, ranging from 0.63% to 15.31%.

General Note: An insurer may not increase your rates more than once in a calendar year. The change in premium for a specific individual or employer may vary from the average rate change shown in this summary due to plan-specific factors, like the benefit package and provider network used by the plan, as well as four factors specific to the individual or employer/employees: geographic location, age, tobacco use, and family size.

What we consider

Premium is made up of three parts: medical claims, administrative expenses, and profit or loss. We review all of the information in rate filings for individual and small group health plans, including the plans' medical claims, administrative expenses, and projected profit or loss.

A key component used to calculate projected claims is medical trend. Medical trend is the change in claims costs over a specific period of time—usually one to two years—and is often based on both the company's past claims costs and what they expect to spend on claims in the future.

Administrative expenses are any expenses not related to the cost of medical claims; including, but not limited to, employee salaries and benefits, the cost of the company's office and equipment, customer service, appeals costs, taxes, agent commissions, etc.

The company's projected profit (or contribution to surplus) is a small part of the premium. The reasonableness of the projected profit may depend on the company's current surplus level and other factors.

Federal law requires health insurance companies to have a medical loss ratio (MLR) of at least 80%. This means that your insurance company must spend at least 80% of your premium dollars on medical care and activities that improve the quality of care. If your insurance company spends less than 80% on medical care and quality improvement then the company must give you money back in the form of a rebate. A medical loss ratio of 80% indicates that the insurer is using the remaining 20 cents of each premium dollar for administrative costs and profits. The Department does not approve rates in this market that appear likely to result in an MLR of less than 80%.

Glossary

Annual rate change: Companies normally file a rate change each year due to their medical claims experience. The annual rate request may or may not include benefit changes.

Average rate change: The average amount rates will change for all enrollees.

For individual health plans: How much your premium will change depends on your age, where you live, how many family members are covered on your plan, whether or not you or your family members smoke and which benefits you choose

For small employer health plans: The employer’s premium will vary based on their employees’ age, the employer’s location, their employee’s family size, and the benefits they choose.

Claims/Medical Costs: What the health plan spends on direct medical services including hospital stays, providers, and prescription drugs.

Individual Plans: Insurance you buy from an insurance company for yourself and/or your dependents; not insurance you get from your employer.

Premium: Under federal law, insurance companies can take into account only four factors when varying your rate in order to set the premium costs you will be charged each month. These four factors are:

- Age: Older people can be charged up to 3 times more for premiums than younger people.
- Geographic location: Where you live has a big effect on your premiums. Competition, local regulation, and cost of living in different areas account for this.
- Tobacco Use: Insurers can charge tobacco users up to 50% more than those who don’t use tobacco.
- Individual vs. family enrollment: Insurers can charge more for a plan that covers a spouse and/or dependents.

Profit: The amount of money remaining after the company’s claims, administrative expenses, and taxes and fees are paid.

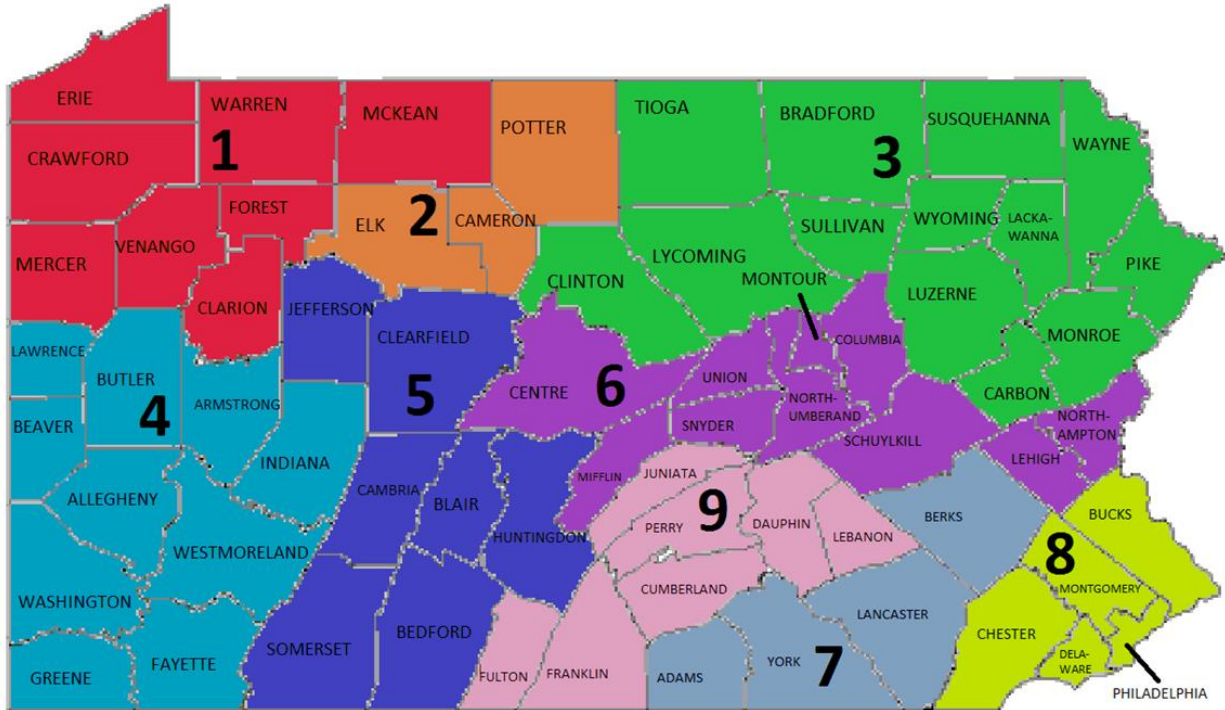
Rate: The rate is the base amount that an insurance company charges a person. An insurance company can increase the base rate depending on four factors in order to calculate the monthly premium that a consumer will be charged. See “Premium.”

Rating Area: Federal law requires that each state have a set number of geographic areas that all insurance companies may use to adjust how much they charge consumers. When insurance companies calculate premiums, all enrollees within a rating area will have the same adjustment factor applied. Depending on the rating area you live in the prices you pay may be higher or lower than the state average. Pennsylvania has 9 rating areas. (See the Pennsylvania Geographic Rating Area Map below.)

Small Group Plans: Small group plans are those sold to employers with 1-50 employees.

Surplus: An insurer's funds on hand for which the company has no corresponding liabilities. Insurers maintain a surplus so that they have sufficient funds to withstand adverse business conditions such as unexpectedly high medical claims or low enrollment, and in order to make investments in infrastructure and technology.

Pennsylvania Geographic Rating Areas



July 31, 2024

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

Re: **Capital Advantage Assurance Company**
Individual Rates
Filing No 24-55
TOI Code: H16I Individual Health – Major Medical
Sub-TOI Code: H16I.005A Individual - Preferred Provider (PPO)
Filing Type: Rate

Dear Ms. Swartz:

By this filing Capital Blue Cross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Individual Rates effective January 1, 2025.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2025
- Average Rate Change Requested: 7.6%
- Range of Requested Rate Change: 0.6% to 15.3%
- Total additional annual revenue generated from the proposed rate change: \$38,455,990
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 52,650/36,473
- 2025 Number of Plans/Change from 2024: 28/-3 plans
- Contract Form #: CAAC-Ind-PPO-C-v0125, CAAC-Ind-PPO Tier-C-v0125, CAAC-Ind_QHDHP-PPO-C-V0125, and CAAC-Ind-QHDHP-PPO Tier-C-v0125
- Form Filing SERFF #: CABC-134076942, CABC-134076671
- Binder SERFF #: CABC-PA25-125118193
- HIOS Issuer ID: 45127

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

If you have any questions regarding this filing, please call me at [REDACTED]

[REDACTED]

[REDACTED]

Thank you for your assistance in this matter.

Sincerely,

[REDACTED]

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM

Individual Rates

Effective January 1, 2025

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2025

PID Company Information

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Company Contact Information



Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital Blue Cross (Capital), submits rates for products to be made available to individuals effective January 1, 2025. CAAC will offer individual products on and off the PA state-based exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2021	CABC-132354885	-14.4%
Individual	CAAC	1/1/2022	CABC-132796292	2.9%
Individual	CAAC	1/1/2023	CABC-133247263	11.2%
Individual	CAAC	1/1/2024	CABC-133647313	8.0%

Average Rate Change

CAAC is proposing an aggregate annual 7.6% rate change, which varies by plan. The rate change is calculated in PA Rate Exhibits Part IV, Table 11, cell AN13.

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

- Future cost and utilization: 6.6%
- 2023 claims net risk adjustment: 2.0%
- Change to reinsurance parameters: -1.0%

Regulatory Considerations

Rates submitted by this filing assume changes to the current regulatory framework. As directed by the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Cost Sharing Reduction (CSR) Funding: Factor of 1.24 applied in the PA Rate Exhibits, Part III, column P to the on-exchange silver plan.
 - Unchanged from 2024
 - Needs to be reassessed if Capital experiences a large influx of CSR 94 members in 2024 due to Medicaid Redetermination.
- User Exchange Fee of 3%
- Reinsurance Morbidity Adjustment of 1.0

- Reinsurance attachment point of \$60,000, a cap of \$100,000, and a coinsurance parameter of 60%.

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 44.

Benefit Changes 2024-2025

A summary of proposed 2025 benefits is included in Exhibit A. There are several benefit changes being implemented in 2025. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

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

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2023 and December 31, 2023.

Paid Through Date: Claims in the BEP are paid through February 28, 2024.

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments applied are equal to zero.

Allowed and Incurred Claims in BEP:

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

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

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.

2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of “completion”.
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary’s chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

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

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

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 7/22/2024.

Loss Ratio in BEP: Loss ratio is 88.05%

Credibility of Data

CAAC individual data was used to develop rates. No credibility manual is used.

Trend Identification

Trend: 6.64%

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

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

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. Capital uses the following to project future costs:
 - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
 - i. The medical cost models use best estimates of Capital Blue Cross (Capital)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the Capital book of business level for all commercial business.
 - b. Internal Prescription Drug Trend Model
 - i. Price Inflation
 - ii. Contract Pricing
 - iii. Member Cost-Sharing
 - iv. Units per Script
 - v. Brand/Generic Mix
 - vi. Therapeutic Mix
 - vii. Cost per Script
 - viii. Pipeline (new drugs)
2. Utilization Considerations:
 - a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
 - e. Medical utilization estimates reviewed by Capital's Chief Medical Officer
3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.
4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. Capital strives to mitigate the

underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

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

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

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

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, “Morbidity Adjustment”, and PA Rate Exhibits, Table 5.

$$\text{Total Morbidity Factor} = [\text{Other Morbidity Factor}] \times [\text{Reinsurance Morbidity Factor}]$$

The Reinsurance Morbidity Factor is discussed in *Regulatory Considerations* above. The Other Morbidity Factor is 1.0.

The factors are found in Exhibit Q, Morbidity Factor Calculation.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2023 to 2025. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from Capital’s internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

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

- Senate Bill 8: Coverage of mammographic examinations and diagnostic breast imaging at no cost share. This bill goes into effect for Small Group and Individual policies in 2025, but Capital adopted early compliance and covered the relevant services at no cost share starting in 2024.
 - Capital will continue to adjust plan year 2025 claims by an additional claim PMPM of \$0.20. This amount is unchanged from the additional claim PMPM calculated in 2024.
- The Mental Health Parity and Addiction Equity Act (MHPAEA) has expanded definitions of mental health services to include Autism coverage. With this expansion, Capital started coverage of Autism services in the Small Group market starting in 2024.

- Capital will continue to adjust plan year 2025 claims by an additional claim PMPM of \$0.40. This amount is unchanged from the additional claim PMPM calculated in 2024.

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

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

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

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

The network factor calculation is found on Exhibit D1, Network Mix.

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

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

Index Rate

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

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

To calculate the projected index rate:

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

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

Paid to Allowed Ratio

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

Please note that the Paid to Allowed ratio calculation excludes CSR membership and claims. The additional costs associated with these members is covered by the CSR Funding factor. They are removed from this calculation so not to overstate incurred claims before the application of the CSR funding factor.

Projected Paid and Incurred Claims are calculated as follows:

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

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

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

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

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

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

Trended Claim PMPM

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

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

$$\begin{aligned} \text{Projected Paid and Incurred Claims PMPM} \\ &= [Trended \text{ Claim PMPM}] \times [Benefit \text{ Adjustment}] \\ &\times [Morbidity \text{ Adjustment}] \times [Network \text{ Adjustment}] \\ &+ [Benefit \text{ Additions}] \end{aligned}$$

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

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

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

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

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

$$\begin{aligned} &\text{Base Plan Paid and Incurred Claims PMPM} \\ &= \frac{\text{Benefit Adjusted Paid and Incurred Claims PMPM}}{\text{Benefit Level Adjustment}} \end{aligned}$$

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

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

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

- i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
 - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the *Projected Claims PMPM by Benefit* is:

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

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

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

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

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

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

Market Adjusted Index Rate

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

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

Projected Incurred Risk Adjustments PMPM:

Relevant to 2025 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2025. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans

2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2022-2023 risk adjustment results
5. Market improvement in coding risk: Capital’s ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that Capital is disadvantaged in the market. This will drive Capital’s relative risk to the market down over time.

The 2025 projected risk adjustment amounts are equal to 2023 transfer amounts plus 0.5% of premium.

Projected Incurred Reinsurance Recoveries:

In order to calculate the value of reinsurance, the following is provided:

1. PA Rate Exhibits, tab II.a show the company-specific BEP claims data.
2. PA Rate Exhibits, tab II.b shows the company-specific projected claims. The claims represent BEP claims trended at 7% to the projection period.

Exchange Fee PMPM:

The exchange fee PMPM is calculated as:

$$\begin{aligned}
 & \text{Exchange Fee PMPM} \\
 &= [\text{Avg 2025 On} \\
 & \quad - \text{Exchange Premium PMPM}] \times [\text{Expected 2025 \% Members On} \\
 & \quad - \text{Exchange}]
 \end{aligned}$$

Where

$$[\text{Avg 2025 On} - \text{Exchange Premium PMPM}] = [\text{Avg 2024 On} - \text{Exchange Premium PMPM}] \times (1 + [\text{Avg Proposed Rate Change}])$$

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

Retention Items

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.22 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from Capital’s Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center

within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to Capital individual products. Administrative expenses are included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.

- a. Value-Based Benefits (VBB): Standard with each plan, Capital Blue Cross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - i. Complete Health Risk Assessment questionnaire and receive a gift card.
 - ii. Participate in an online coaching program and receive a gift card reward.
 - iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
 - iv. Fees are included in overall administrative expense fee discussed above.
 - v. Included in URRT Worksheet 2 “Administrative Expense”, and PA Rate Exhibits Table 6.
3. Broker Expense: Calculated based on Capital’s explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. Capital pays commissions for new business and renewal enrollment received during open enrollment and the special enrollment period (SEP), both on and off exchange, and in all geographic areas. Attached please find the 2025 broker agreements – redacted versions. Files are as follows:
 - a. Redacted Agent Agreement: “Ind_24-55_Initial_CAAC_PPO_WBEBrokerIndRedacted_Supporting_20240515.pdf”
 - b. Redacted Preferred Producer Master Agreement: “Ind_24-55_Initial_CAAC_PPO_PPMABrokerIndRedacted_Supporting_20240515.pdf”
4. Additional Quality Improvement: Additional QI amounts applied in rating equal 0%. Included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 1, “Profit and Risk”, and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Fee for Patient-Centered Outcomes Research Trust Fund (PCORTF): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg.

22691: For policy years ending on or after October 1, 2023, and before October 1, 2024, the applicable dollar amount is \$3.22 per member per year (\$0.27 PMPM). Capital assumes the 2025 projected fee will be trended at 0%.

2. Exchange Fee – All issuers participating in the state-based-facilitated exchange will remit 3% of premium. The exchange user fee is applied as an adjustment to the Index Rate at the market level. The calculation and amount is found in Exhibit K. The amount is also found in PA Rate Exhibits, Table 5.
3. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, “Taxes and Fees”, and PA Rate Exhibits, Table 6.

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

Plan Adjusted Index Rates

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

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

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC’s actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Please see Table 8. Induced Demand is calculated as:
$$[Pricing AV]^2 - [Pricing AV] + 1.24$$
Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering four networks: PPO, PPO Choice (2-tiered PPO), PPO Choice Select (2-tiered PPO), and Performance PPO (2-tiered PPO). Exhibit O2 – Network is a summary of the network products offered and network factors. The network factors are the same across each plan in the network.
 - a. The PPO Choice tiered design allows members to choose lower cost providers within their region.
 - i. The product is offered in Lancaster county.
 - ii. While Lancaster General Hospital’s health system has historically been lower cost than those in the surrounding area, 2023 risk-adjusted results were unfavorable. Due to this, Capital is proposing a new network factor.

- iii. Exhibit O1- Network Calculation shows the risk-adjusted loss ratio of region 7 split by PPO and PPO Choice. The data shows that the current PPO Choice network factor is 14% underpriced, as it ran at 98% loss ratio in 2023 compared to PPO at 83% in the surrounding region 7 area.
- iv. Capital began incrementally increasing the network factor in 2024 and raised PPO Choice rates approximately 2% more than the PPO rate increase in region 7. So adjusting the 2023 loss ratio for 2024 rate actions means PPO Choice loss ratio of 98% compared to 85% in the surrounding area, or about 14% underpriced.
- v. Capital is proposing to incrementally improve the financial performance of this product without significant disruption to our Lancaster county members. This means raising the network from 0.90 to 0.93.
- b. The PPO Choice Select tiered design allows members to choose lower cost providers within their region. The product is offered in Cumberland (9), Dauphin (9), and Perry (9).
 - i. Exhibit O1- Network Calculation shows the risk-adjusted loss ratio of region 9 split by PPO and assumed PPO Choice Select experience. By assumed, we mean that that we used Capital Advantage EPO 2023 experience as a proxy for PPO Choice Select. Capital Advantage EPO members were mapped to PPO Choice Select 2023 to 2024 and the product is very similar with UPMC as either the sole or tier 1 provider. The data shows that the current PPO Choice network factor is 17% overpriced, as it ran at 74% loss ratio in 2023 compared to PPO at 95% in the region 9 area.
 - ii. Capital change regional factors in 2024 and raised region 9 PPO rates approximately 3% more than the average PPO rate. So adjusting the 2023 loss ratio for 2024 rate actions means PPO Choice Select loss ratio of 74% compared to 92% region 9 PPO, or about 17% overpriced.
 - iii. Capital is proposing to incrementally change the network factor until more data is available. This means changing the network from 0.88 to 0.84.
- c. The Performance PPO tiered design allows members to choose lower cost providers within their region. The product is offered in Franklin (9), Lebanon (9), Lehigh (9), Northampton (9), Adams (7) and York (7) counties.
 - i. Exhibit O1- Network Calculation shows the risk-adjusted loss ratio split by PPO and assumed Performance PPO experience. By assumed, we mean that that we used Valley Advantage EPO 2023 experience in region 6 as a proxy for Performance PPO in that region. Valley Advantage EPO members will be mapped to Performance PPO 2024 to 2025 and the product is very similar in that region with St. Luke's as either the sole or tier 1 provider in close proximity. For regions 7 and 9, experience was set equal to the PPO experience in those regions due to no Performance PPO (or proxy product) in those regions in 2023. The data shows that the current Performance PPO network factor is 5% overpriced, as it ran at 82% loss ratio in 2023 compared to PPO at 87%.
 - ii. Capital is proposing to incrementally change the network factor until more data is available. This means changing the network from 0.91 to 0.90.

4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity. This factor is the same as approved in 2024.
6. Adjustment for distribution and administrative costs: Described in Retention section above.
7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

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

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS’s Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file Ind_24-55_Initial_CAAC_PPO_List-Billed_Supporting_20240515.xlsx for the calculation.

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

Geographic Factors are changing from 2024 to 2025:

- a. Exhibit O3- Region shows the risk-adjusted loss ratio by region. The data shows that region 9 underperforms regions 6 and 7.
- b. Capital is proposing to incrementally improve the financial performance of 9 without significant disruption to those members.
- c. PA Rate Exhibits Table IV show the resulting average rate change by region, with region 9 approximate 1.5% above the average rate increase. Region 9 PPO plans are about 2% above the average rate increase.

Tobacco Factor Calibration: Average tobacco factor is calculated using current month member by smoking status data.

The calibration is:

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

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10. The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned} & [\textit{Member – Level Consumer Adjusted Premium Rate}] \\ & = [\textit{Calibrated Plan Adjusted Index Rate}] \times [\textit{Age Factor}] \\ & \times [\textit{Geographic Factor}] \times [\textit{Tobacco Factor}] \end{aligned}$$

2. $[\textit{Family Consumer Adjusted Premium Rate}] = \sum[\textit{Member – Level Consumer Adjusted Premium Rate}]$

With no more than three child dependents under age 21 taken into account

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

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

AV Metal Values

Plans 45127PA0020025, 45127PA0020038, 45127PA0020043 use alternative method 156.135(b)(2) to establish AV.

Ind_24-55_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20240515 includes a detailed explanation of the approach.

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

See AV Screenshots included with the submission:

Ind_24-55_Initial_CAAC_PPO_AVScreenPrints_Supporting_CONF_20240515

AV Pricing Values

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

Projected Loss Ratio

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

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming enrollment growth due to Medicaid Redetermination. A similar distribution to current is applied.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2020-2022 filings. Actual comes from Table 4.

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2019	71.88%	88.09%	404,781	606,804
2020	98.88%	89.51%	586,150	554,592
2021	94.01%	88.71%	623,326	599,346

Claim Cost Projection

Exhibit S shows a history of claim cost projection versus actual from 2020-2023 filings.

Attachments and Examples

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

PA Rate Exhibits Part I through Part VI

Table B

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit D1 – Network Mix
Exhibit D2 – Benefit Additions
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Network Calculation
Exhibit O2 – Network Factors
Exhibit O3 – Region
Exhibit P – Quarterly Base Rates
Exhibit R – MLR Exhibit

Exhibit S – Claim Cost Projection

Broker Contracts
Actuarial Value Screenshots
List-Billed Data
Standard Questions

Actuarial Statement

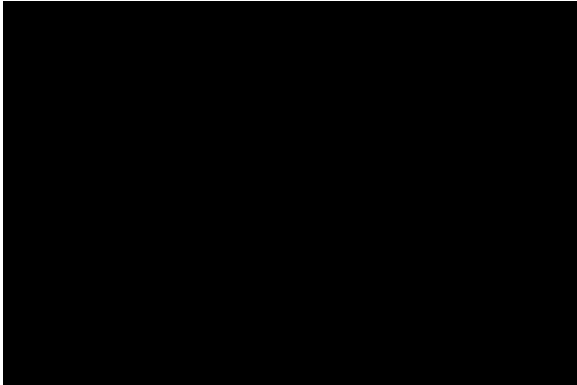
I, [REDACTED], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

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

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, “Health and Disability Claims”
 - b. Actuarial Standard of Practice No. 8, “Regulatory Filings for Rates and Financial Projections for Health Plans”
 - c. Actuarial Standard of Practice No. 12, “Risk Classification”
 - d. Actuarial Standard of Practice No. 23, “Data Quality”
 - e. Actuarial Standard of Practice No. 25, “Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage”
 - f. Actuarial Standard of Practice No. 26, “Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans”
 - g. Actuarial Standard of Practice No. 41, “Actuarial Communications”.
2. The index rate is:
 - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - b. Developed in compliance with the applicable Actuarial Standards of Practice.
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
 - d. Neither excessive nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.
4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods

outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

- a. The analysis was
 - i. conducted by a member of the American Academy of Actuaries, and
 - ii. performed in accordance with generally accepted actuarial principles and methods.
5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the Rate Filing Justification.



Carrier Name: Capital Advantage Assurance Company
 Product(s): PPO & DPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

Table 2b. Manual Experience Period Claims and Premiums

Estimated Cost Sharing (Member & GH)	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
515,077,019.04	515,414,082.47	515,414,082.47	125,000,951.95	55,054.91	22.00	14,459,414.70	21,707,000.26
347.17	347.17	347.17	0.00	0.00	0.00	0.00	0.00
							84.35

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Indexed Demand**	Composite Trend	Weight**
Inpatient Hospital	5.35%	0.50%		5.88%	17.32%
Outpatient Hospital	1.35%	1.00%		6.40%	14.42%
Professional	5.25%	1.00%		6.30%	17.24%
Other Medical	2.35%	0.50%		5.88%	2.09%
Capitation				3.99%	0.00%
Prescription Drugs	7.45%	1.00%		8.58%	15.58%
Total Annual Trend				6.48%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.137	

*Express Cost, Utilization, Indexed Demand and weight as percentages

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member & GH)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jul-20		109,738,091.07	1.0000	109,738,091.07	17,100	639.83		538,987.38	109,204,226.11	759.24
Aug-20		109,581,874.15	1.0000	109,581,874.15	16,271	669.51		506,556.23	109,077,117.08	799.95
Sep-20		109,248,274.86	1.0000	109,248,274.86	15,803	696.44		504,854.97	108,745,419.89	693.91
Oct-20		114,978,178.90	1.0000	114,978,178.90	15,411	752.90		578,547.97	114,401,630.93	474.74
Nov-20		120,727,754.11	1.0000	120,727,754.11	15,241	800.61		573,340,643.61	120,156,410.50	663.64
Dec-20		142,487,871.00	1.0000	142,487,871.00	14,511	986.11		583,911.38	141,904,959.62	790.74
Jan-21		121,548,397.79	1.0000	121,548,397.79	14,743	828.97		502,627.58	121,045,770.21	744.90
Feb-21		133,116,474.28	1.0000	133,116,474.28	14,664	917.69		505,798.56	132,610,675.72	793.13
Mar-21		127,442,518.95	1.0000	127,442,518.95	14,217	894.77		578,471.55	126,864,047.40	771.49
Apr-21		125,978,861.31	1.0000	125,978,861.31	13,798	727.71		574,220.98	125,404,640.33	815.04
May-21		145,446,301.91	1.0000	145,446,301.91	13,364	1,101.60		574,847.97	144,871,453.94	844.44
Jun-21	5128,247,314.32	126,411,716.83	1.0000	126,411,716.83	12,811	861.77		648,076.23	125,763,640.60	874.81
Jul-21		123,626,914.71	1.0000	123,626,914.71	14,101	694.78	52,877,740.40	57,447,476.11	123,049,438.60	602.13
Aug-21		127,140,640.15	1.0000	127,140,640.15	14,197	917.60		511,001,723.23	126,632,897.22	716.68
Sep-21		133,872,273.60	1.0000	133,872,273.60	14,524	918.85		551,132,630.60	133,321,143.00	807.41
Oct-21		134,168,431.98	1.0000	134,168,431.98	17,091	779.81		55,214,076.61	133,614,355.37	843.02
Nov-21		131,786,131.41	1.0000	131,786,131.41	17,089	769.61		56,248,524.31	131,217,607.10	805.14
Dec-21		138,069,878.15	1.0000	138,069,878.15	16,454	739.86		55,548,288.28	137,521,589.87	877.17
Jan-22		137,750,834.87	1.0000	137,750,834.87	16,516	747.31		51,501,369.81	136,249,465.06	836.27
Feb-22		138,728,025.33	1.0000	138,728,025.33	15,568	905.66		55,454,440.55	138,173,584.78	836.53
Mar-22		139,276,861.48	1.0000	139,276,861.48	14,743	941.34		55,934,332.22	138,742,529.26	817.06
Apr-22		141,722,088.30	1.0000	141,722,088.30	14,871	788.11		55,557,256.35	141,164,831.95	836.06
May-22		150,236,878.87	1.0000	150,236,878.87	15,891	935.45		56,684,654.65	149,652,224.22	1,018.13
Jun-22	5411,243,306.81	141,437,484.76	1.0000	141,437,484.76	14,844	967.23	277,417,746.36	141,737,438.46	141,219,692.10	866.78
Jul-22		131,898,834.44	1.0000	131,898,834.44	15,368	871.77		55,814,816.21	131,384,018.23	749.13
Aug-22		131,934,463.85	1.0000	131,934,463.85	14,446	930.27		55,935,376.01	131,399,087.84	717.59
Sep-22		138,185,010.78	1.0000	138,185,010.78	13,399	744.77		56,188,672.01	137,616,338.77	833.71
Oct-22		143,991,934.10	1.0000	143,991,934.10	14,144	916.83		55,719,184.84	143,434,749.26	777.14
Nov-22		144,716,384.51	1.0000	144,716,384.51	13,714	663.53		51,893,562.73	143,822,821.78	749.14
Dec-22		136,519,711.71	1.0000	136,519,711.71	12,678	697.90		51,863,313.93	135,656,397.78	771.89
Jan-23		135,413,763.01	1.0000	135,413,763.01	12,161	679.91		50,962,400.17	134,451,362.84	747.11
Feb-23		137,787,484.34	1.0000	137,787,484.34	12,014	721.86		51,018,674.18	136,768,810.16	805.05
Mar-23		137,626,864.42	1.0000	137,626,864.42	11,790	734.63		50,948,006.49	136,678,857.93	778.34
Apr-23		140,134,631.87	1.0000	140,134,631.87	11,627	777.89		51,405,209.48	138,729,422.39	839.27
May-23		137,816,316.88	1.0000	137,816,316.88	12,284	716.11		51,162,217.08	136,654,100.00	838.68
Jun-23	5441,143,714.04	139,673,021.41	1.0000	139,673,021.41	11,513	785.12	178,277,145.10	52,004,836.70	139,148,184.71	838.77
Jul-23		137,346,111.99	1.0000	137,346,111.99	10,911	646.52		51,793,130.90	136,552,981.09	816.45
Aug-23		133,248,141.01	1.0000	133,248,141.01	9,941	696.85		51,548,574.61	132,733,566.40	772.44
Sep-23		136,128,021.71	0.9988	136,472,698.04	9,777	749.21		52,048,738.58	134,423,959.46	865.54
Oct-23		134,756,484.16	0.9993	135,185,599.26	9,795	800.71		52,832,213.64	133,353,385.62	776.84
Nov-23		136,603,251.14	0.9974	136,711,955.20	9,434	758.44		52,113,271.70	134,598,683.50	847.84
Dec-23		138,820,929.83	0.9793	139,742,999.78	9,498	832.49		52,147,420.00	137,605,579.78	913.25
Jan-24		134,115,524.41	0.9998	134,333,130.86	9,499	798.45		52,217,914.37	132,117,616.49	778.66
Feb-24		140,624,199.06	0.9978	140,793,592.61	9,399	843.07		52,393,073.83	140,400,518.78	920.00
Mar-24		133,651,783.01	0.9929	134,219,568.69	9,283	715.74		52,107,462.37	132,154,326.32	786.39
Apr-24		139,908,404.43	0.9644	141,391,863.21	9,141	870.54		52,399,600.66	140,002,262.55	941.60
May-24		135,807,499.17	0.9660	137,184,842.46	8,700	789.98		52,411,742.21	134,772,957.25	846.11
Jun-24		143,749,741.00	0.9414	147,939,618.61	8,464	918.16		52,468,128.22	145,471,490.39	976.11

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

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

Carrier Name:	Capital Advantage Assurance Company	Attachment Point:	\$60,000
Product(s):	PPO & EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	60%
Rate Effective Date:	1/1/2025	Proj. Incurred Claim Impact:	-6.3%
Incurred Dates:	1/1/2023 to 12/31/2023		

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2023 to 12/31/2023					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	58,349	541,916	\$139,614,660	\$139,614,660
\$30,000	\$34,999	422	4,537	\$13,670,710	\$13,670,710
\$35,000	\$39,999	309	3,302	\$11,558,453	\$11,558,453
\$40,000	\$44,999	254	2,766	\$10,746,290	\$10,746,290
\$45,000	\$49,999	204	2,223	\$9,656,345	\$9,656,345
\$50,000	\$54,999	175	1,917	\$9,205,668	\$9,205,668
\$55,000	\$59,999	173	1,877	\$9,916,421	\$9,916,421
\$60,000	\$64,999	123	1,358	\$7,691,823	\$7,504,729
\$65,000	\$69,999	116	1,299	\$7,783,696	\$7,289,479
\$70,000	\$74,999	106	1,177	\$7,681,676	\$6,888,671
\$75,000	\$79,999	103	1,154	\$7,978,538	\$6,899,415
\$80,000	\$84,999	91	1,047	\$7,510,518	\$6,280,207
\$85,000	\$89,999	85	934	\$7,426,439	\$6,030,576
\$90,000	\$94,999	78	880	\$7,226,237	\$5,698,495
\$95,000	\$99,999	69	750	\$6,721,369	\$5,172,547
\$100,000	\$109,999	117	1,285	\$12,321,109	\$9,513,109
\$110,000	\$119,999	73	774	\$8,324,805	\$6,572,805
\$120,000	\$129,999	81	874	\$10,080,306	\$8,136,306
\$130,000	\$139,999	39	433	\$5,255,870	\$4,319,870
\$140,000	\$149,999	36	403	\$5,216,096	\$4,352,096
\$150,000	\$159,999	40	439	\$6,201,374	\$5,241,374
\$160,000	\$169,999	42	476	\$6,898,647	\$5,890,647
\$170,000	\$179,999	37	431	\$6,472,607	\$5,584,607
\$180,000	\$189,999	24	275	\$4,440,554	\$3,864,554
\$190,000	\$199,999	30	322	\$5,860,471	\$5,140,471
\$200,000	\$209,999	22	239	\$4,515,454	\$3,987,454
\$210,000	\$219,999	22	251	\$4,723,965	\$4,195,965
\$220,000	\$229,999	14	162	\$3,151,559	\$2,815,559
\$230,000	\$239,999	19	211	\$4,459,993	\$4,003,993
\$240,000	\$249,999	11	127	\$2,692,245	\$2,428,245
\$250,000	\$259,999	18	198	\$4,580,939	\$4,148,939
\$260,000	\$269,999	13	145	\$3,460,015	\$3,148,015
\$270,000	\$279,999	8	96	\$2,186,473	\$1,994,473
\$280,000	\$289,999	8	89	\$2,267,907	\$2,075,907
\$290,000	\$299,999	12	126	\$3,557,392	\$3,269,392
\$300,000	\$324,999	22	225	\$6,888,179	\$6,360,179
\$325,000	\$349,999	13	153	\$4,357,111	\$4,045,111
\$350,000	\$374,999	11	116	\$3,976,900	\$3,712,900
\$375,000	\$399,999	11	120	\$4,247,702	\$3,983,702
\$400,000	\$424,999	10	117	\$4,139,022	\$3,899,022
\$425,000	\$449,999	5	54	\$2,152,641	\$2,032,641
\$450,000	\$474,999	4	48	\$1,849,211	\$1,753,211
\$475,000	\$499,999	7	73	\$3,392,583	\$3,224,583
\$500,000	\$599,999	21	241	\$11,302,738	\$10,798,738
\$600,000	\$699,999	5	60	\$3,292,443	\$3,172,443
\$700,000	\$799,999	8	87	\$5,898,227	\$5,706,227
\$800,000	\$899,999	3	26	\$2,499,742	\$2,427,742
\$900,000	\$999,999	3	36	\$2,774,653	\$2,702,653
\$1,000,000+		1	12	\$1,276,032	\$1,252,032
Total		61,447	575,861	\$429,103,806	\$401,887,628

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

Carrier Name:	Capital Advantage Assurance Company	Attachment Point:	\$60,000
Product(s):	PPO & EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	60%
Rate Effective Date:	1/1/2025	Proj. Incurred Claim Impact:	-6.6%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2025					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	57,973	537,756	\$147,832,015	\$147,832,015
\$30,000	\$34,999	421	4,631	\$13,573,861	\$13,573,861
\$35,000	\$39,999	373	4,018	\$13,930,376	\$13,930,376
\$40,000	\$44,999	272	2,925	\$11,530,928	\$11,530,928
\$45,000	\$49,999	235	2,563	\$11,120,574	\$11,120,574
\$50,000	\$54,999	194	2,080	\$10,172,820	\$10,172,820
\$55,000	\$59,999	149	1,627	\$8,555,181	\$8,555,181
\$60,000	\$64,999	163	1,777	\$10,202,860	\$9,949,144
\$65,000	\$69,999	128	1,401	\$8,585,348	\$8,042,139
\$70,000	\$74,999	116	1,285	\$8,405,317	\$7,538,127
\$75,000	\$79,999	100	1,120	\$7,710,137	\$6,684,055
\$80,000	\$84,999	97	1,087	\$8,020,231	\$6,700,092
\$85,000	\$89,999	87	945	\$7,628,279	\$6,183,312
\$90,000	\$94,999	77	892	\$7,116,105	\$5,618,442
\$95,000	\$99,999	86	960	\$8,384,510	\$6,449,804
\$100,000	\$109,999	130	1,450	\$13,657,527	\$10,537,527
\$110,000	\$119,999	108	1,192	\$12,374,585	\$9,782,585
\$120,000	\$129,999	103	1,111	\$12,871,096	\$10,399,096
\$130,000	\$139,999	59	606	\$7,991,512	\$6,575,512
\$140,000	\$149,999	61	689	\$8,811,335	\$7,347,335
\$150,000	\$159,999	35	388	\$5,420,083	\$4,580,083
\$160,000	\$169,999	30	331	\$4,948,404	\$4,228,404
\$170,000	\$179,999	33	376	\$5,762,660	\$4,970,660
\$180,000	\$189,999	41	444	\$7,571,997	\$6,587,997
\$190,000	\$199,999	33	386	\$6,435,901	\$5,643,901
\$200,000	\$209,999	25	288	\$5,120,387	\$4,520,387
\$210,000	\$219,999	23	269	\$4,938,044	\$4,386,044
\$220,000	\$229,999	27	288	\$6,085,361	\$5,437,361
\$230,000	\$239,999	19	203	\$4,481,243	\$4,025,243
\$240,000	\$249,999	17	192	\$4,154,596	\$3,746,596
\$250,000	\$259,999	14	161	\$3,552,609	\$3,216,609
\$260,000	\$269,999	15	175	\$3,971,000	\$3,611,000
\$270,000	\$279,999	15	164	\$4,104,375	\$3,744,375
\$280,000	\$289,999	13	143	\$3,727,898	\$3,415,898
\$290,000	\$299,999	10	114	\$2,939,524	\$2,699,524
\$300,000	\$324,999	27	309	\$8,403,562	\$7,755,562
\$325,000	\$349,999	19	198	\$6,464,645	\$6,008,645
\$350,000	\$374,999	17	174	\$6,152,117	\$5,744,117
\$375,000	\$399,999	13	153	\$4,988,456	\$4,676,456
\$400,000	\$424,999	9	96	\$3,697,033	\$3,481,033
\$425,000	\$449,999	12	128	\$5,265,278	\$4,977,278
\$450,000	\$474,999	5	59	\$2,311,894	\$2,191,894
\$475,000	\$499,999	11	124	\$5,345,466	\$5,081,466
\$500,000	\$599,999	22	246	\$12,477,969	\$11,949,969
\$600,000	\$699,999	11	128	\$7,151,472	\$6,887,472
\$700,000	\$799,999	3	36	\$2,281,909	\$2,209,909
\$800,000	\$899,999	9	99	\$7,552,883	\$7,336,883
\$900,000	\$999,999	3	26	\$2,861,954	\$2,789,954
\$1,000,000+		4	48	\$4,637,629	\$4,541,629
Total		61,447	575,861	\$491,280,947	\$458,969,275

PA Rate Template Part II
Rate Development and Change

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

Capital Advantage Insurance Company
 PPO & EPO
 Individual
 1/1/2025

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed DIB Claims - DIB Capitation PMPM (net of prescription drug volume) PMPM	\$ 845.63	\$ 845.35
Two year trend projection factor	1.137	1.137
Unadjusted Projected Allowed DIB Claims PMPM	\$ 961.75	\$ 961.28
Spoke Risk Pool Adjustment Factors		
Change in Mortality - Impact of Reinsurance Program	1.000	1.000
Change in Mortality - All Other	1.000	1.000
Total Non-Mortality Changes	0.985	0.985
Change in Demographics	1.000	1.000
Change in Network	0.985	0.985
Change in Benefits	1.001	1.001
Change in Other	1.000	1.000
Total Adjusted Projected Allowed DIB Claims PMPM	\$ 958.27	\$ 960.62
Capitation Factors	1.025	0%
Standard Projected DIB Claims PMPM	\$ 980.27	\$ 980.27
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Standard Allowed DIB Claims PMPM	\$ 980.27	
Projected Paid to Allowed Rate	0.920	
Projected Incurred DIB Claims PMPM	\$ 901.81	
Market-Adjusted Allowances		
Projected Incurred Risk Adjustment PMPM	\$ 4.51	
Projected Incurred Exchange User Fees PMPM	\$ 22.38	
Projected Incurred Reinsurance Reserve PMPM	\$ 11.81	
Market-Adjusted Projected Incurred DIB Claims PMPM	\$ 940.51	
Market-Adjusted Projected Allowed DIB Claims PMPM	\$ 907.10	
Projected Allowed Non-DIB Claims PMPM	\$ 50.00	
Catastrophic Eligibility Adjustment	\$ 0.98	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 952.77	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 958.08	

For Informational Purposes only - No input required.

Revised Base Period Unadjusted Claims before Normalization	\$ 845.64
Revised Trend Factor	\$ 415,807,748.42
Revised Loss Ratio	88.05%

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

# of Member Months Remaining in Quarter	Effective Date				Total Spoke Risk Pool
	1/1/2024	4/1/2024	7/1/2024	10/1/2024	
Adjusted Projected Allowed DIB Claims PMPM	\$ 948.27	\$ 948.27	\$ 948.27	\$ 948.27	\$ 948.27
Months of Trend	0	0	0	0	0
Annual Trend	0.00%	0.00%	0.00%	0.00%	0.00%
Single Rate Pool Projected Allowed Claims	\$ 948.27	\$ 948.10	\$ 939.27	\$ 930.10	\$ 920.10
Quarterly Trend Factor	1.000	1.000	1.000	1.000	1.000

Table 6. Retention

Retention Item - Expressed in percentage	Percentage	PMPM Amount
Administrative Expenses	2.12%	\$39.27
General and Claims	5.44%	\$94.52
Agent/Broker Fees and Commissions	1.12%	\$19.75
Quality Improvement Initiatives	0.00%	\$0.00
Fees and Fees	0.00%	\$0.00
Risk Adjustment User Fee	0.00%	\$0.22
PCRB Fee	0.00%	\$0.00
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal income Tax	0.12%	\$14.40
Health Insurance Providers Fee (Forfeited for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$36.66
Total Retention	9.74%	\$180.86
Projected Required Revenue PMPM		\$ 833.12

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.023	1.019
Average Geographic Factor	1.024	1.014
Average Tobacco Use Factor	1.000	1.000
Average Benefit Richness (Injured demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 958.81	\$ 920.86
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 434.77	\$ 412.14

Table 8. Components of Rate Change

Rate Component	2024	2025	Change	Percent Change
A. Collected Plan Adjusted Index Rate (PMPM)	\$ 602.50	\$ 602.50	\$ 28.30	4.7%
B. Base period allowed claims before normalization	\$ 739.38	\$ 845.64	\$ 106.26	14.3%
C. Normalization factor component of change	\$ 108.70	\$ 143.23	\$ (34.53)	-4.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 309.63	\$ 431.42	\$ 121.79	39.3%
D2. UCR Trend	\$ 11.12	\$ 19.24	\$ 8.12	72.9%
D3. UCR Mortality	\$ -	\$ -	\$ -	0.0%
D4. UCR Other	\$ 13.61	\$ 0.80	\$ (12.81)	-93.3%
D5. Normalized UCR Risk Adjustment on an allowed basis	\$ 12.20	\$ 10.00	\$ (2.20)	-18.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ 13.52	\$ 13.84	\$ 0.32	2.3%
D7. Normalized Reinsurance Reserves on an allowed basis	\$ 113.28	\$ 113.00	\$ (0.28)	-0.2%
D8. Subtotal - Sum(D2-D7)	\$ 148.47	\$ 147.88	\$ (0.59)	-0.4%
E. Change in Allowable Non-Adjusted Level Components				
E1. Network	\$ 2.48	\$ 0.22	\$ (2.26)	-91.1%
E2. Priority Care	\$ 107.96	\$ 109.27	\$ 1.31	1.2%
E3. Benefit Returns	\$ -	\$ 0.18	\$ 0.18	0.0%
E4. Catastrophic Eligibility	\$ 12.46	\$ 12.42	\$ (0.04)	-0.3%
E5. Benefits in Addition to DIB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E5)	\$ 122.90	\$ 122.90	\$ (0.00)	0.0%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 34.51	\$ 31.30	\$ (3.21)	-9.3%
F2. Team and Fees	\$ 2.42	\$ 2.60	\$ 0.18	7.4%
F3. Profit and/or Contingency	\$ 8.20	\$ 8.00	\$ (0.20)	-2.4%
F4. Subtotal - Sum(F1-F3)	\$ 45.13	\$ 41.90	\$ (3.23)	-7.1%
G. Change in Miscellaneous Items	\$ 50.00	\$ -	\$ (50.00)	-100.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 834.11	\$ 837.63	\$ 3.52	0.4%

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

	2024	2025
Used to Allowed	\$ 602.50	\$ 602.50
UCR Trend (Total Applied Trend Factor)	1.137	1.137
UCR Mortality	1.000	1.000
UCR Other	0.985	0.985
Risk Adjustment	\$ 4.51	\$ 4.51
Exchange User Fee	\$ 22.38	\$ 22.38
Reinsurance Reserve	\$ 11.81	\$ 11.81
Capitation	\$ 0.00	\$ 0.00
Network	1.000	1.000
Priority Care	0.985	0.985
Benefit Returns	1.000	1.000
Catastrophic Eligibility	1.000	1.000
Benefits in Addition to DIB	1.000	1.000
Administrative Expenses	0.43%	0.37%
Team and Fees	0.29%	0.33%
Profit and/or Contingency	0.95%	0.90%

Category	Sub-category	Item	Quantity	Unit	Price	Total	Remarks
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1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	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	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000
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PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.065387511
Revised Requested Average Rate Change:	7.59%
Minimum Requested Rate Change:	0.63%
Maximum Requested Rate Change:	15.31%
Mapped Members:	52,650
Available in Rating Areas:	Rating Areas 6, 7, and 9

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO & EPO
Market Segment:	Individual
Rate Effective Date:	1/1/2025

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Test
1			3
2			3
3			3
4			3
5			3
6	6		3, 6,
7	7		2, 7,
8			1
9	9		1 and 9

Key Information

Jan. 2023 - Dec. 2023 Financial Experience	
Premium	\$437,479,445.15
Claims	\$385,203,002.43
Administrative Expenses	\$5,486,972.00
Taxes & Fees	\$6,691,277.00
Company Made After Taxes	\$ 40,098,194.72

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2025:	
Claims:	90%
Administrative Expenses:	7%
Taxes & Fees:	1%
Profit:	2%

The company expects its annual medical costs to increase:

6.64%

Explanation of requested rate change:

- Future cost and utilization: 6.6%
- 2023 claims net risk adjustment: 2.0%
- Change to reinsurance parameters: -1.0%

Table 16. Risk Adjustment Calculation

Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment	610.99	
Administrative Cost Adjustment	0.86	
State Average Monthly Premium	525.45	
Actuarial Value (AV)	0.72	0.71
Plan Liability Risk Score (PLRS)	1.46	1.51
Allowable Rating Factor (ARF)	1.79	1.86
Induced Demand Factor (IDF)	1.04	1.04
Geographic Cost Factor (GCF)	1.04	1.30
Factors Including Risk Score	1.58	2.04
Factors Excluding Risk Score	1.39	1.79
Risk Adjustment Transfer PMPM		2.20
Insurer Specific Manual Adjustment PMPM		\$5.06
High Cost Risk Pool Adjustment PMPM		(\$2.32)
Total Risk Adjustment Transfer		4.94

<-- Negative implies payer of RA

<-- Please provide explanation and calculation if value provided.

Carrier Name: Capital Advantage Assurance Company
 Product(s): PPO & EPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

Table 2b. Manual Experience Period Claims and Premiums

436,679,998													
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		
\$ 437,963,056.07	\$ 439,238,636.17	\$ 436,679,998.25	580,232	\$ 55,027,019.44	\$ 515,414,082.91		\$ (25,500,951.95)	\$ 5,056.91	\$ -	\$ 51,159,616.70	\$ 23,707,065.24	\$ 844.35	\$ 88.24%
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)												\$	
Loss Ratio												\$	

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend	Weight*
Inpatient Hospital	5.35%	0.50%		5.88%	17.32%
Outpatient Hospital	5.35%	1.00%		6.40%	42.82%
Professional	5.25%	1.00%		6.30%	21.28%
Other Medical	5.35%	0.50%		5.88%	2.00%
Capitation				3.00%	0.00%
Prescription Drugs	7.45%	1.05%		8.58%	16.58%
Total Annual Trend				6.64%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.137	

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

** Should = URRT Trend

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
202001	\$	19,798,591.07	1.0000	\$ 19,798,591.07	37,100	\$ 533.65		\$ (389,387.38)	\$ 25,167,235.15	\$ 759.23
202002	\$	20,591,870.25	1.0000	\$ 20,591,870.25	36,217	\$ 568.57		\$ (482,564.23)	\$ 26,777,117.08	\$ 739.35
202003	\$	20,245,276.98	1.0000	\$ 20,245,276.98	35,802	\$ 565.48		\$ (684,504.77)	\$ 24,535,893.80	\$ 685.32
202004	\$	14,978,178.60	1.0000	\$ 14,978,178.60	35,418	\$ 422.90		\$ (758,567.97)	\$ 16,814,208.67	\$ 474.74
202005	\$	20,267,250.21	1.0000	\$ 20,267,250.21	35,144	\$ 580.93		\$ (752,349.63)	\$ 23,302,047.75	\$ 663.04
202006	\$	24,287,872.09	1.0000	\$ 24,287,872.09	34,938	\$ 695.17		\$ (833,953.38)	\$ 27,625,807.54	\$ 790.71
202007	\$	22,548,597.79	1.0000	\$ 22,548,597.79	34,745	\$ 648.97		\$ (827,503.38)	\$ 25,857,930.90	\$ 744.20
202008	\$	23,335,474.28	1.0000	\$ 23,335,474.28	34,466	\$ 677.06		\$ (829,788.56)	\$ 26,515,745.74	\$ 769.33
202009	\$	23,442,518.65	1.0000	\$ 23,442,518.65	34,259	\$ 684.27		\$ (798,475.05)	\$ 26,430,530.70	\$ 771.49
202010	\$	25,599,869.31	1.0000	\$ 25,599,869.31	33,786	\$ 757.71		\$ (747,200.88)	\$ 28,754,079.46	\$ 851.98
202011	\$	24,546,301.91	1.0000	\$ 24,546,301.91	33,369	\$ 733.60		\$ (748,867.97)	\$ 27,170,698.76	\$ 814.25
202012	\$ 328,267,318.22	\$ 26,311,738.83	1.0000	\$ 26,311,738.83	32,819	\$ 801.72	\$ 52,877,755.49	\$ (838,052.92)	\$ 28,689,823.69	\$ 874.18
202101	\$	21,910,916.37	1.0000	\$ 21,910,916.37	44,106	\$ 496.78		\$ (795,436.16)	\$ 29,441,908.15	\$ 667.53
202102	\$	27,140,640.15	1.0000	\$ 27,140,640.15	46,189	\$ 587.60		\$ (1,001,723.23)	\$ 33,102,897.27	\$ 716.68
202103	\$	33,857,239.60	1.0000	\$ 33,857,239.60	46,324	\$ 730.88		\$ (1,330,553.43)	\$ 40,182,094.89	\$ 867.41
202104	\$	34,368,431.98	1.0000	\$ 34,368,431.98	47,092	\$ 729.81		\$ (1,254,078.63)	\$ 39,652,915.16	\$ 842.02
202105	\$	33,785,131.67	1.0000	\$ 33,785,131.67	47,988	\$ 704.03		\$ (1,264,578.32)	\$ 38,549,107.76	\$ 803.31
202106	\$	36,063,270.15	1.0000	\$ 36,063,270.15	49,142	\$ 733.86		\$ (1,524,280.23)	\$ 40,658,672.89	\$ 827.37
202107	\$	37,750,934.87	1.0000	\$ 37,750,934.87	50,516	\$ 747.31		\$ (1,501,369.81)	\$ 41,739,923.68	\$ 826.27
202108	\$	38,979,055.22	1.0000	\$ 38,979,055.22	51,583	\$ 755.66		\$ (1,613,440.55)	\$ 42,841,000.27	\$ 830.53
202109	\$	39,276,861.48	1.0000	\$ 39,276,861.48	52,769	\$ 744.32		\$ (1,594,383.22)	\$ 43,115,416.85	\$ 817.06
202110	\$	41,722,069.10	1.0000	\$ 41,722,069.10	52,871	\$ 789.11		\$ (1,557,266.39)	\$ 45,260,553.72	\$ 856.06
202111	\$	45,226,270.87	1.0000	\$ 45,226,270.87	52,869	\$ 855.44		\$ (1,668,664.65)	\$ 48,551,991.67	\$ 918.35
202112	\$ 411,543,306.61	\$ 42,452,042.79	1.0000	\$ 42,452,042.79	52,544	\$ 807.93	\$ 72,017,746.36	\$ (1,757,538.36)	\$ 45,491,415.34	\$ 865.78
202201	\$	31,999,824.49	1.0000	\$ 31,999,824.49	53,388	\$ 597.37		\$ (1,425,854.33)	\$ 40,179,664.56	\$ 749.82
202202	\$	31,954,465.85	1.0000	\$ 31,954,465.85	54,140	\$ 590.22		\$ (1,595,376.01)	\$ 38,850,565.02	\$ 717.59
202203	\$	38,165,010.76	1.0000	\$ 38,165,010.76	53,399	\$ 714.71		\$ (1,986,672.01)	\$ 44,519,056.97	\$ 833.71
202204	\$	35,957,329.18	1.0000	\$ 35,957,329.18	53,142	\$ 676.63		\$ (1,773,182.63)	\$ 41,300,759.51	\$ 777.18
202205	\$	34,716,384.53	1.0000	\$ 34,716,384.53	52,714	\$ 658.58		\$ (1,893,502.73)	\$ 39,491,381.29	\$ 749.16
202206	\$	36,102,579.72	1.0000	\$ 36,102,579.72	52,525	\$ 687.29		\$ (1,963,352.93)	\$ 40,546,451.23	\$ 771.99
202207	\$	35,413,785.01	1.0000	\$ 35,413,785.01	52,163	\$ 678.91		\$ (1,967,400.17)	\$ 38,982,079.59	\$ 747.31
202208	\$	37,767,484.34	1.0000	\$ 37,767,484.34	52,031	\$ 725.86		\$ (2,016,671.38)	\$ 41,705,508.27	\$ 801.55
202209	\$	37,055,882.60	1.0000	\$ 37,055,882.60	51,707	\$ 716.65		\$ (2,016,000.49)	\$ 40,246,625.37	\$ 778.36
202210	\$	40,154,631.87	1.0000	\$ 40,154,631.87	51,622	\$ 777.86		\$ (1,905,209.46)	\$ 43,324,556.31	\$ 839.27
202211	\$	39,766,979.89	1.0000	\$ 39,766,979.89	51,236	\$ 776.11		\$ (1,911,217.98)	\$ 42,967,226.17	\$ 838.58
202212	\$ 441,523,714.08	\$ 39,673,017.41	1.0000	\$ 39,673,017.41	50,531	\$ 785.12	\$ 78,227,119.10	\$ (2,001,638.70)	\$ 42,384,069.31	\$ 838.72
202301	\$	32,346,111.39	1.0000	\$ 32,346,098.34	50,031	\$ 646.52		\$ (1,793,130.90)	\$ 40,847,816.94	\$ 816.45
202302	\$	32,306,143.93	1.0000	\$ 32,306,139.05	49,943	\$ 646.86		\$ (1,749,578.61)	\$ 38,583,177.45	\$ 772.54
202303	\$	36,129,025.71	0.9906	\$ 36,472,608.04	49,272	\$ 740.23		\$ (2,042,734.56)	\$ 42,646,750.76	\$ 865.54
202304	\$	33,176,462.80	0.9997	\$ 33,185,559.26	48,250	\$ 680.73		\$ (1,819,722.63)	\$ 37,875,245.99	\$ 776.94
202305	\$	36,603,255.11	0.9971	\$ 36,711,205.20	48,423	\$ 758.14		\$ (2,171,271.70)	\$ 41,059,463.90	\$ 847.93
202306	\$	38,920,502.82	0.9793	\$ 39,742,399.78	48,086	\$ 826.49		\$ (2,147,429.00)	\$ 43,915,110.52	\$ 913.26
202307	\$	34,315,524.43	0.9889	\$ 34,353,120.86	48,450	\$ 708.46		\$ (2,217,011.32)	\$ 37,575,085.98	\$ 778.66
202308	\$	40,694,195.06	0.9976	\$ 40,793,502.61	48,390	\$ 843.02		\$ (2,393,073.65)	\$ 44,518,908.70	\$ 920.00
202309	\$	39,855,785.92	0.9923	\$ 34,219,568.69	47,810	\$ 735.74		\$ (2,107,464.27)	\$ 37,329,475.72	\$ 780.79
202310	\$	39,908,407.63	0.9640	\$ 41,381,462.53	47,547	\$ 870.54		\$ (2,399,600.86)	\$ 44,865,301.89	\$ 943.66
202311	\$	35,902,499.37	0.9655	\$ 37,184,342.66	47,070	\$ 789.98		\$ (2,411,742.23)	\$ 39,835,997.02	\$ 846.31
202312	\$ 437,963,056.02	\$ 35,970,718.06	0.9471	\$ 37,979,048.15	46,420	\$ 818.16	\$ 78,734,084.68	\$ (2,246,193.22)	\$ 40,683,253.03	\$ 876.42

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

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

Carrier Name:	Capital Advantage Assurance Company	Attachment Point:	\$60,000
Product(s):	PPO & EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2025		
Incurred Dates:	1/1/2023 to 12/31/2023	Proj. Incurred Claim Impact:	-6.3%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2023 to 12/31/2023					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	58,349	541,916	\$139,614,660	\$139,614,660
\$30,000	\$34,999	422	4,537	\$13,670,710	\$13,670,710
\$35,000	\$39,999	309	3,302	\$11,558,453	\$11,558,453
\$40,000	\$44,999	254	2,766	\$10,746,290	\$10,746,290
\$45,000	\$49,999	204	2,223	\$9,656,345	\$9,656,345
\$50,000	\$54,999	175	1,917	\$9,205,668	\$9,205,668
\$55,000	\$59,999	173	1,877	\$9,916,421	\$9,916,421
\$60,000	\$64,999	123	1,358	\$7,691,823	\$7,504,729
\$65,000	\$69,999	116	1,299	\$7,783,696	\$7,289,479
\$70,000	\$74,999	106	1,177	\$7,681,676	\$6,888,671
\$75,000	\$79,999	103	1,154	\$7,978,538	\$6,899,415
\$80,000	\$84,999	91	1,047	\$7,510,518	\$6,280,207
\$85,000	\$89,999	85	934	\$7,426,439	\$6,030,576
\$90,000	\$94,999	78	880	\$7,226,237	\$5,698,495
\$95,000	\$99,999	69	750	\$6,721,369	\$5,172,547
\$100,000	\$109,999	117	1,285	\$12,321,109	\$9,513,109
\$110,000	\$119,999	73	774	\$8,324,805	\$6,572,805
\$120,000	\$129,999	81	874	\$10,080,306	\$8,136,306
\$130,000	\$139,999	39	433	\$5,255,870	\$4,319,870
\$140,000	\$149,999	36	403	\$5,216,096	\$4,352,096
\$150,000	\$159,999	40	439	\$6,201,374	\$5,241,374
\$160,000	\$169,999	42	476	\$6,898,647	\$5,890,647
\$170,000	\$179,999	37	431	\$6,472,607	\$5,584,607
\$180,000	\$189,999	24	275	\$4,440,554	\$3,864,554
\$190,000	\$199,999	30	322	\$5,860,471	\$5,140,471
\$200,000	\$209,999	22	239	\$4,515,454	\$3,987,454
\$210,000	\$219,999	22	251	\$4,723,965	\$4,195,965
\$220,000	\$229,999	14	162	\$3,151,559	\$2,815,559
\$230,000	\$239,999	19	211	\$4,459,993	\$4,003,993
\$240,000	\$249,999	11	127	\$2,692,245	\$2,428,245
\$250,000	\$259,999	18	198	\$4,580,939	\$4,148,939
\$260,000	\$269,999	13	145	\$3,460,015	\$3,148,015
\$270,000	\$279,999	8	96	\$2,186,473	\$1,994,473
\$280,000	\$289,999	8	89	\$2,267,907	\$2,075,907
\$290,000	\$299,999	12	126	\$3,557,392	\$3,269,392
\$300,000	\$324,999	22	225	\$6,888,179	\$6,360,179
\$325,000	\$349,999	13	153	\$4,357,111	\$4,045,111
\$350,000	\$374,999	11	116	\$3,976,900	\$3,712,900
\$375,000	\$399,999	11	120	\$4,247,702	\$3,983,702
\$400,000	\$424,999	10	117	\$4,139,022	\$3,899,022
\$425,000	\$449,999	5	54	\$2,152,641	\$2,032,641
\$450,000	\$474,999	4	48	\$1,849,211	\$1,753,211
\$475,000	\$499,999	7	73	\$3,392,583	\$3,224,583
\$500,000	\$599,999	21	241	\$11,302,738	\$10,798,738
\$600,000	\$699,999	5	60	\$3,292,443	\$3,172,443
\$700,000	\$799,999	8	87	\$5,898,227	\$5,706,227
\$800,000	\$899,999	3	26	\$2,499,742	\$2,427,742
\$900,000	\$999,999	3	36	\$2,774,653	\$2,702,653
\$1,000,000+		1	12	\$1,276,032	\$1,252,032
Total		61,447	575,861	\$429,103,806	\$401,887,628

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

Carrier Name:	Capital Advantage Assurance Company	Attachment Point:	\$60,000
Product(s):	PPO & EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2025	Proj. Incurred Claim Impact:	-6.6%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2025					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	57,973	537,756	\$147,832,015	\$147,832,015
\$30,000	\$34,999	421	4,631	\$13,573,861	\$13,573,861
\$35,000	\$39,999	373	4,018	\$13,930,376	\$13,930,376
\$40,000	\$44,999	272	2,925	\$11,530,928	\$11,530,928
\$45,000	\$49,999	235	2,563	\$11,120,574	\$11,120,574
\$50,000	\$54,999	194	2,080	\$10,172,820	\$10,172,820
\$55,000	\$59,999	149	1,627	\$8,555,181	\$8,555,181
\$60,000	\$64,999	163	1,777	\$10,202,860	\$9,949,144
\$65,000	\$69,999	128	1,401	\$8,585,348	\$8,042,139
\$70,000	\$74,999	116	1,285	\$8,405,317	\$7,538,127
\$75,000	\$79,999	100	1,120	\$7,710,137	\$6,684,055
\$80,000	\$84,999	97	1,087	\$8,020,231	\$6,700,092
\$85,000	\$89,999	87	945	\$7,628,279	\$6,183,312
\$90,000	\$94,999	77	892	\$7,116,105	\$5,618,442
\$95,000	\$99,999	86	960	\$8,384,510	\$6,449,804
\$100,000	\$109,999	130	1,450	\$13,657,527	\$10,537,527
\$110,000	\$119,999	108	1,192	\$12,374,585	\$9,782,585
\$120,000	\$129,999	103	1,111	\$12,871,096	\$10,399,096
\$130,000	\$139,999	59	606	\$7,991,512	\$6,575,512
\$140,000	\$149,999	61	689	\$8,811,335	\$7,347,335
\$150,000	\$159,999	35	388	\$5,420,083	\$4,580,083
\$160,000	\$169,999	30	331	\$4,948,404	\$4,228,404
\$170,000	\$179,999	33	376	\$5,762,660	\$4,970,660
\$180,000	\$189,999	41	444	\$7,571,997	\$6,587,997
\$190,000	\$199,999	33	386	\$6,435,901	\$5,643,901
\$200,000	\$209,999	25	288	\$5,120,387	\$4,520,387
\$210,000	\$219,999	23	269	\$4,938,044	\$4,386,044
\$220,000	\$229,999	27	288	\$6,085,361	\$5,437,361
\$230,000	\$239,999	19	203	\$4,481,243	\$4,025,243
\$240,000	\$249,999	17	192	\$4,154,596	\$3,746,596
\$250,000	\$259,999	14	161	\$3,552,609	\$3,216,609
\$260,000	\$269,999	15	175	\$3,971,000	\$3,611,000
\$270,000	\$279,999	15	164	\$4,104,375	\$3,744,375
\$280,000	\$289,999	13	143	\$3,727,898	\$3,415,898
\$290,000	\$299,999	10	114	\$2,939,524	\$2,699,524
\$300,000	\$324,999	27	309	\$8,403,562	\$7,755,562
\$325,000	\$349,999	19	198	\$6,464,645	\$6,008,645
\$350,000	\$374,999	17	174	\$6,152,117	\$5,744,117
\$375,000	\$399,999	13	153	\$4,988,456	\$4,676,456
\$400,000	\$424,999	9	96	\$3,697,033	\$3,481,033
\$425,000	\$449,999	12	128	\$5,265,278	\$4,977,278
\$450,000	\$474,999	5	59	\$2,311,894	\$2,191,894
\$475,000	\$499,999	11	124	\$5,345,466	\$5,081,466
\$500,000	\$599,999	22	246	\$12,477,969	\$11,949,969
\$600,000	\$699,999	11	128	\$7,151,472	\$6,887,472
\$700,000	\$799,999	3	36	\$2,281,909	\$2,209,909
\$800,000	\$899,999	9	99	\$7,552,883	\$7,336,883
\$900,000	\$999,999	3	26	\$2,861,954	\$2,789,954
\$1,000,000+		4	48	\$4,637,629	\$4,541,629
Total		61,447	575,861	\$491,280,947	\$458,969,275

PA Rate Template Part II
Rate Development and Change

Carrier Name: Capital Advantage Assurance Company
 Product(s): PPO & EPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data		
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 845.64	\$ 844.35	< Actual Experie	\$845.65
Two year trend projection factor	1.137	1.137		
Unadjusted Projected Allowed EHB Claims PMPM	\$ 961.75	\$ 960.28	961.75	948.27
Single Risk Pool Adjustment Factors				
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000		
Change in Morbidity - All Other	1.000	1.000	< See URRR Instructions	
Total Non-Morbidity Changes	0.986	0.986	< See URRR Instructions	
Change in Demographics	1.000	1.000	< See URRR Instructions	
Change in Network	0.985	0.985	< See URRR Instructions	
Change in Benefits	1.001	1.001	< See URRR Instructions	
Change in Other	1.000	1.000	< See URRR Instructions	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 948.27	\$ 946.87		
Credibility Factors	100%	0%	< See Instructions	
Blended Projected EHB Claims PMPM	\$ 948.27	\$ 948.27	< Projected Ind	\$948.27
Development of the Market-Adjusted Index Rate and Total Allowed Claims				
Adjusted Projected Allowed EHB Claims PMPM	\$ 948.27		< Index Rate for Projection Period on URRR - Individual or First Quarter Small Group	
Projected Paid to Allowed Ratio	0.833		< Paid to Allowed Average Factor in Projection Period on URRR	
Projected Incurred EHB Claims PMPM	\$ 789.21			
Market-wide Adjustments				
Projected Incurred Risk Adjustment PMPM	\$ 4.94			
Projected Incurred Exchange User Fees PMPM	\$ 22.58			
Projected Incurred Reinsurance Recoveries PMPM	\$ 551.91			
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 754.54			
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 907.10		< Market-Adjusted Index	907.10
Projected Allowed Non-EHB Claims PMPM	\$ -			
Catastrophic Eligibility Adjustment	\$ 0.996			
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 752.27			
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 903.89			

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 845.64	< Index Rate of Experience Period on URRR
Blended Earned Premium	\$485,895,798	
Blended Loss Ratio	88.05937162477300%	

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

Effective Date	1/1/2025					Total Single Risk Pool
	1/1/2025	4/1/2025	7/1/2025	10/1/2025	1/1/2025	
# of Member Months Renewing in Quarter						-
Adjusted Projected Allowed EHB Claims PMPM	\$ 948.27	\$ 948.27	\$ 948.27	\$ 948.27	\$ 948.27	\$ 948.27
Months of Trend	-	3	6	9	9	-
Annual Trend	6.64%	6.64%	6.64%	6.64%	6.64%	6.64%
Single Risk Pool Projected Allowed Claims	\$ 948.27	\$ 963.65	\$ 979.27	\$ 995.15	\$ -	-
Quarterly Trend Factor	1.000	1.016	1.033	1.050	1.068	0.000

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	7.11%	\$69.27	90.20%
General and Claims	5.94%	\$49.22	
Agent/Broker Fees and Commissions	1.17%	\$9.75	
Quality Improvement Initiatives	0.00%	\$0.00	
Taxes and Fees	0.59%	\$4.92	
Risk Adjustment User Fee	0.03%	\$0.22	
PCORI Fee	0.03%	\$0.27	
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00	
Federal Income Tax	0.53%	\$4.43	
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00	
Profit/Contingency (after tax)	2.00%	\$16.66	
Total Retention	9.71%	\$80.86	
Projected Required Revenue PMPM	\$ 833.13		< Single Pool Gross Premium Avg. Rate, PMPM on URRR Note this is lower than Gross Premium Calculated in URRR and Proj LR tab because it does not include 1.2 CSR Defunding Factor

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025	
Average Age Factor	1.040	1.040	tabid N
Average Geographic Factor	1.054	1.054	tabid N
Average Tobacco Factor	1.000	1.000	
Average Benefit Richness (induced demand)	1.000	1.000	
Average Network Factor	1.000	1.000	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 858.83	\$ 909.89	
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 434.77	\$ 461.14	

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 410.04	\$ 439.97	\$29.93	7.3%
B. Base period allowed claims before normalization	\$ 789.28	\$ 845.64	\$56.36	13.7%
C. Normalization factor component of change	\$ (389.77)	\$ (414.22)	-\$24.45	-6.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 399.61	\$ 431.42	\$ 31.81	7.8%
D2. URRR Trend	\$ 51.15	\$ 59.24	\$ 8.09	2.0%
D3. URRR Morbidity	\$ 0.59%	\$ -	\$ -	0.0%
D4. URRR Other	\$ (18.61)	\$ (6.88)	\$ (11.73)	-0.8%
D5. Normalized URRR Risk Adjustment on an allowed basis	\$ (2.32)	\$ (3.03)	\$ (0.71)	-0.2%
D6. Normalized Exchange User Fee on an allowed basis	\$ 13.57	\$ 13.84	\$ 0.27	0.3%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (21.53)	\$ (13.92)	\$ (7.61)	-2.0%
D8. Subtotal - Sum(D1-D7)	\$ 434.87	\$ 462.77	\$ 27.90	6.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ 3.48	\$ 0.02	\$ (3.45)	-0.8%
E2. Pricing AV	\$ (67.94)	\$ (66.27)	\$ 1.67	0.4%
E3. Benefit Richness	\$ -	\$ (0.18)	\$ (0.18)	0.0%
E4. Catastrophic Eligibility	\$ (1.48)	\$ (1.42)	\$ 0.07	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E4)	\$ (65.95)	\$ (67.85)	\$ (1.90)	-0.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 34.57	\$ 31.30	\$ (3.27)	-0.8%
F2. Taxes and Fees	\$ 2.42	\$ 2.60	\$ 0.18	0.0%
F3. Profit and/or Contingency	\$ 8.20	\$ 8.80	\$ 0.60	0.1%
F4. Subtotal - Sum(F1-F3)	\$ 45.19	\$ 42.70	\$ (2.49)	-0.6%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 414.11	\$ 437.63	\$ 23.52	5.7%

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

	2024	2025	
Paid-to-Allowed	0.831	0.832	
URRR Trend (Total Applied Trend Factor)	1.128	1.137	< URRR W1, S2
URRR Morbidity	1.000	1.000	< URRR W1, S2
URRR "Other"	0.992	0.986	< URRR W1, S2
Risk Adjustment	\$ (3.74)	\$ (4.94)	< URRR W1, S3
Exchange User Fee	\$ 21.90	\$ 22.58	< URRR W1, S3
Reinsurance Recoveries	\$ 27.98	\$ 551.50	< URRR W1, S3
Capitation	\$ -	\$ -	< URRR W1, S2
Network	1.000	1.000	
Pricing AV	0.845	0.807	
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	0.996	0.996	
Benefits in Addition to EHB	1.000	1.000	
Administrative Expenses	8.43%	7.13%	
Taxes and fees	0.59%	0.59%	
Profit and/or Contingency	2.00%	2.00%	

Note the Department should change to - C33 for Table 8 to work properly

For 2024 in cell #B1, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Digital Advantage Assurance Company
 Product: PPO & EPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025
 Rate Period Start Date: 1/1/2025
 Date of Most Recent Membership: 3/1/2024
 Member Address: 807.10

Calculation		Total Covered Lives @ 02-01-2024
Rate Calculation Factor	1.00	12,000
Company's Contribution Factor	1.00	
Member's Contribution Factor	1.00	
Member's Contribution Factor	1.00	

Plan Number	HSA Plan ID (Standard Component)	Plan Type (HMO, PPO, HSA, EPO, Indemnity, Other)	1/1/2024 Plan Marketing Name	Enrollment Method (New, Renewal, Reinstatement, etc.)	Rate Class (Individual, Family, etc.)	401(k) Plan (S, R, J, D) Allowable Factors												Total Covered Lives Mapped to 2025 Plan @ 02-01-2024	Total Projected Lives	2024 Collected Plan Adjusted Rate (Net)	2025 Collected Plan Adjusted Rate (Net)	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
						0.75/0.00/0.15	0.87	1.00	1.00	1.00	0.86	0.87	761.04	7.1%	0.6%	2.6%							
Plan 01	011111111111	PPO	Individual PPO (S, R, J, D)	New	Individual	0.75	0.87	1.00	1.00	1.00	0.86	0.87	761.04	7.1%	0.6%	2.6%	12,000	\$1,430	\$ 438.04	\$ 438.07	7.2%	N/A	

Plan Number	Total Covered Lives Mapped to 2025 Plan @ 02-01-2024	Total Projected Lives	2024 Collected Plan Adjusted Rate (Net)	2025 Collected Plan Adjusted Rate (Net)	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
01	12,000	12,000	\$ 438.04	\$ 438.07	7.2%	N/A

02-01-2024 Number of Covered Lives by Rating Area										2025 Combined Plan Indicator	
1	2	3	4	5	6	7	8	9	Total		
0	0	0	0	0	0	0	0	0	0	0	0

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

Carrier Name: Capital Advantage Assuranc Company
 Product: PPO & PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

Plan Number	Plan ID (Standard/Optional)	1/1/2024 Plan	Government, New Market/Other (PA Rate Effective 2025)	1/1/2025 Plan (PPO Plan Description & Rating)	Monthly Tap	Exchange Rate/PA Rate
These values are for rates for data provided in Table 10.						
Plan 1	4512799000002	Gold Value Advantage PPO 1000/10/0	DM	4512799000004	Gold	OU/OP
Plan 2	4512799000003	Silver Value Advantage PPO 500/20/0/0	DM	4512799000007	Silver	OU/OP
Plan 3	4512799000004	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000008	Platinum	OU/OP
Plan 4	4512799000005	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000009	Bronze	OU/OP
Plan 5	4512799000001	Gold Value Advantage PPO 250/10/0/0	DM	4512799000010	Gold	OU/OP
Plan 6	4512799000006	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000011	Platinum	OU/OP
Plan 7	4512799000002	Silver Value Advantage PPO 500/20/0/0	DM	4512799000012	Silver	OU/OP
Plan 8	4512799000003	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000013	Bronze	OU/OP
Plan 9	4512799000004	Gold Value Advantage PPO 250/10/0/0	DM	4512799000014	Gold	OU/OP
Plan 10	4512799000005	Silver Value Advantage PPO 500/20/0/0	DM	4512799000015	Silver	OU/OP
Plan 11	4512799000006	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000016	Platinum	OU/OP
Plan 12	4512799000007	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000017	Bronze	OU/OP
Plan 13	4512799000008	Gold Value Advantage PPO 250/10/0/0	DM	4512799000018	Gold	OU/OP
Plan 14	4512799000009	Silver Value Advantage PPO 500/20/0/0	DM	4512799000019	Silver	OU/OP
Plan 15	4512799000010	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000020	Platinum	OU/OP
Plan 16	4512799000011	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000021	Bronze	OU/OP
Plan 17	4512799000012	Gold Value Advantage PPO 250/10/0/0	DM	4512799000022	Gold	OU/OP
Plan 18	4512799000013	Silver Value Advantage PPO 500/20/0/0	DM	4512799000023	Silver	OU/OP
Plan 19	4512799000014	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000024	Platinum	OU/OP
Plan 20	4512799000015	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000025	Bronze	OU/OP
Plan 21	4512799000016	Gold Value Advantage PPO 250/10/0/0	DM	4512799000026	Gold	OU/OP
Plan 22	4512799000017	Silver Value Advantage PPO 500/20/0/0	DM	4512799000027	Silver	OU/OP
Plan 23	4512799000018	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000028	Platinum	OU/OP
Plan 24	4512799000019	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000029	Bronze	OU/OP
Plan 25	4512799000020	Gold Value Advantage PPO 250/10/0/0	DM	4512799000030	Gold	OU/OP
Plan 26	4512799000021	Silver Value Advantage PPO 500/20/0/0	DM	4512799000031	Silver	OU/OP
Plan 27	4512799000022	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000032	Platinum	OU/OP
Plan 28	4512799000023	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000033	Bronze	OU/OP
Plan 29	4512799000024	Gold Value Advantage PPO 250/10/0/0	DM	4512799000034	Gold	OU/OP
Plan 30	4512799000025	Silver Value Advantage PPO 500/20/0/0	DM	4512799000035	Silver	OU/OP
Plan 31	4512799000026	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000036	Platinum	OU/OP
Plan 32	4512799000027	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000037	Bronze	OU/OP
Plan 33	4512799000028	Gold Value Advantage PPO 250/10/0/0	DM	4512799000038	Gold	OU/OP
Plan 34	4512799000029	Silver Value Advantage PPO 500/20/0/0	DM	4512799000039	Silver	OU/OP
Plan 35	4512799000030	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000040	Platinum	OU/OP
Plan 36	4512799000031	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000041	Bronze	OU/OP
Plan 37	4512799000032	Gold Value Advantage PPO 250/10/0/0	DM	4512799000042	Gold	OU/OP
Plan 38	4512799000033	Silver Value Advantage PPO 500/20/0/0	DM	4512799000043	Silver	OU/OP
Plan 39	4512799000034	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000044	Platinum	OU/OP
Plan 40	4512799000035	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000045	Bronze	OU/OP
Plan 41	4512799000036	Gold Value Advantage PPO 250/10/0/0	DM	4512799000046	Gold	OU/OP
Plan 42	4512799000037	Silver Value Advantage PPO 500/20/0/0	DM	4512799000047	Silver	OU/OP
Plan 43	4512799000038	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000048	Platinum	OU/OP
Plan 44	4512799000039	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000049	Bronze	OU/OP
Plan 45	4512799000040	Gold Value Advantage PPO 250/10/0/0	DM	4512799000050	Gold	OU/OP
Plan 46	4512799000041	Silver Value Advantage PPO 500/20/0/0	DM	4512799000051	Silver	OU/OP
Plan 47	4512799000042	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000052	Platinum	OU/OP
Plan 48	4512799000043	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000053	Bronze	OU/OP
Plan 49	4512799000044	Gold Value Advantage PPO 250/10/0/0	DM	4512799000054	Gold	OU/OP
Plan 50	4512799000045	Silver Value Advantage PPO 500/20/0/0	DM	4512799000055	Silver	OU/OP
Plan 51	4512799000046	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000056	Platinum	OU/OP
Plan 52	4512799000047	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000057	Bronze	OU/OP
Plan 53	4512799000048	Gold Value Advantage PPO 250/10/0/0	DM	4512799000058	Gold	OU/OP
Plan 54	4512799000049	Silver Value Advantage PPO 500/20/0/0	DM	4512799000059	Silver	OU/OP
Plan 55	4512799000050	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000060	Platinum	OU/OP
Plan 56	4512799000051	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000061	Bronze	OU/OP
Plan 57	4512799000052	Gold Value Advantage PPO 250/10/0/0	DM	4512799000062	Gold	OU/OP
Plan 58	4512799000053	Silver Value Advantage PPO 500/20/0/0	DM	4512799000063	Silver	OU/OP
Plan 59	4512799000054	Platinum Value Advantage PPO 250/10/0/0	DM	4512799000064	Platinum	OU/OP
Plan 60	4512799000055	Bronze Value Advantage PPO 250/10/0/0	DM	4512799000065	Bronze	OU/OP

2024 21 year-old, Non-Tobacco Premium PAFM											Average (weighted by enrollment by age)
1	2	3	4	5	6	7	8	9	10	11	12
1	1	1	1	1	1	1	1	1	1	1	\$ 217.00 / \$ 266.00 / \$ 315.00 / \$ 364.00

2025 21 year-old, Non-Tobacco Premium PAFM											Average (weighted by enrollment by age)
1	2	3	4	5	6	7	8	9	10	11	12
1	1	1	1	1	1	1	1	1	1	1	\$ 222.25 / \$ 271.25 / \$ 320.25 / \$ 369.25

Change in 21 year-old Non-Tobacco Premium PAFM											
1	2	3	4	5	6	7	8	9	10	11	12
1	1	1	1	1	1	1	1	1	1	1	\$ 5.25 / \$ 5.25 / \$ 5.25 / \$ 5.25 / \$ 5.25 / \$ 5.25 / \$ 5.25 / \$ 5.25 / \$ 5.25 / \$ 5.25 / \$ 5.25

11		
#	#	Average Contribution for participants in same group?
0.00	0.00	7.00
11.00	11.00	11.00
12.00	12.00	12.00
13.00	13.00	13.00
14.00	14.00	14.00
15.00	15.00	15.00
16.00	16.00	16.00
17.00	17.00	17.00
18.00	18.00	18.00
19.00	19.00	19.00
20.00	20.00	20.00
21.00	21.00	21.00
22.00	22.00	22.00
23.00	23.00	23.00
24.00	24.00	24.00
25.00	25.00	25.00
26.00	26.00	26.00
27.00	27.00	27.00
28.00	28.00	28.00
29.00	29.00	29.00
30.00	30.00	30.00
31.00	31.00	31.00
32.00	32.00	32.00
33.00	33.00	33.00
34.00	34.00	34.00
35.00	35.00	35.00
36.00	36.00	36.00
37.00	37.00	37.00
38.00	38.00	38.00
39.00	39.00	39.00
40.00	40.00	40.00
41.00	41.00	41.00
42.00	42.00	42.00
43.00	43.00	43.00
44.00	44.00	44.00
45.00	45.00	45.00
46.00	46.00	46.00
47.00	47.00	47.00
48.00	48.00	48.00
49.00	49.00	49.00
50.00	50.00	50.00
51.00	51.00	51.00
52.00	52.00	52.00
53.00	53.00	53.00
54.00	54.00	54.00
55.00	55.00	55.00
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92.00	92.00	92.00
93.00	93.00	93.00
94.00	94.00	94.00
95.00	95.00	95.00
96.00	96.00	96.00
97.00	97.00	97.00
98.00	98.00	98.00
99.00	99.00	99.00
100.00	100.00	100.00

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name: Capital Advantage Assurance Company
 Product(s): PPO & EPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.075
15	0.833			41	1.302	1.075
16	0.859			42	1.325	1.075
17	0.885			43	1.357	1.075
18	0.913			44	1.397	1.075
19	0.941			45	1.444	1.1
20	0.97			46	1.5	1.1
21	1	1.025		47	1.563	1.1
22	1	1.025		48	1.635	1.1
23	1	1.025		49	1.706	1.1
24	1	1.025		50	1.786	1.15
25	1.004	1.025		51	1.865	1.15
26	1.024	1.025		52	1.952	1.15
27	1.048	1.025		53	2.04	1.15
28	1.087	1.025		54	2.135	1.15
29	1.119	1.025		55	2.23	1.2
30	1.135	1.025		56	2.333	1.2
31	1.159	1.025		57	2.437	1.2
32	1.183	1.025		58	2.548	1.2
33	1.198	1.025		59	2.603	1.2
34	1.214	1.025		60	2.714	1.25
35	1.222	1.025		61	2.81	1.25
36	1.23	1.025		62	2.873	1.25
37	1.238	1.025		63	2.952	1.25
38	1.246	1.025		64+	3	1.25
39	1.262	1.025				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1	1
Rating Area 7	Adams, Berks, Lancaster, York	1.13	1.115
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.025	1.05

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
PPO	All	1	1.00	
PPO Choice	7	0.9	0.93	5/1/2009
Performance PPO	6,7,9	0.91	0.90	
PPO Choice Select	9	0.88	0.84	

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	6.54%
Revised Requested Average Rate Change:	7.59%
Minimum Requested Rate Change:	0.63%
Maximum Requested Rate Change:	15.31%
Mapped Members:	52,650
Available in Rating Areas:	Rating Areas 6, 7, and 9

Carrier Name:	Capital Advantage Ass
Product(s):	PPO & EPO
Market Segment:	Individual
Rate Effective Date:	1/1/2025

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	\$	437,479,445.15
Claims	\$	385,203,001.43
Administrative Expenses	\$	5,486,972.00
Taxes & Fees	\$	6,691,277.00
Company Made After Taxes	\$	40,098,194.72

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2025:

Claims:	90.29%
Administrative Expenses:	7.11%
Taxes & Fees:	0.59%
Profit:	2.00%

The company expects its annual medical costs to increase:

6.64%

Explanation of requested rate change:

- Future cost and utilization: 6.6%
- 2023 claims net risk adjustment: 2.0%
- Change to reinsurance parameters: -1.0%

Table 16. Risk Adjustment Calculation

Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment	610.99	
Administrative Cost Adjustment	0.86	
State Average Monthly Premium	525.45	
Actuarial Value (AV)	0.72	0.71
Plan Liability Risk Score (PLRS)	1.46	1.51
Allowable Rating Factor (ARF)	1.79	1.86
Induced Demand Factor (IDF)	1.04	1.04
Geographic Cost Factor (GCF)	1.04	1.30
Factors Including Risk Score	1.58	2.04
Factors Excluding Risk Score	1.39	1.79
Risk Adjustment Transfer PMPM		2.20
Insurer Specific Manual Adjustment PMPM		\$5.06
High Cost Risk Pool Adjustment PMPM		\$ (2.32)
Total Risk Adjustment Transfer		4.94

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**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Table B**

<u>Plan ID</u>	<u>Plan Name</u>	<u>Metal Level</u>	<u>Projected Member Months</u>	<u>Projected Allowed Claims</u>	<u>Projected Paid Claims</u>	<u>Paid to Allowed Factor</u>	<u>Average Tobacco Factor</u>	<u>AV and Cost Sharing Factor</u>	<u>(8)/(6*7) Induced Utilization</u>	<u>Induced Demand Table 10</u>
(1)	(2)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0020026	Gold Simple PPO 0/0/25	Gold	120,904	\$ 113,006,026	110,945,271	0.98	1.000	0.94	0.96	1.05
45127PA0020013	Gold PPO 1800/10/20	Gold	60,910	\$ 56,931,094	55,016,578	0.97	1.000	0.93	0.96	1.04
45127PA0020028	Gold PPO 2300/10/20	Gold	40,416	\$ 37,775,851	35,452,183	0.94	1.000	0.91	0.97	1.03
45127PA0020030	Silver QHDHP PPO 2900/10/40	Silver	2,140	\$ 2,000,206	1,531,072	0.77	1.000	0.80	1.05	0.96
45127PA0020021	Silver PPO 3450/0/40 Rx 250	Silver	8,725	\$ 8,155,045	6,290,103	0.77	1.000	0.80	1.04	0.96
45127PA0020008	Silver PPO 3500/0/40 Rx 250	Silver	53,242	\$ 49,764,001	43,455,244	0.87	1.000	0.80	0.92	1.09
45127PA0020031	Bronze QHDHP PPO 6400/0/50	Bronze	35,863	\$ 33,520,273	21,764,295	0.65	1.000	0.71	1.09	0.92
45127PA0020020	Bronze PPO 7450/0/50	Bronze	119,763	\$ 111,939,561	74,322,442	0.66	1.000	0.72	1.09	0.92
45127PA0020027	Catastrophic PPO 9200/0/0	Bronze	6,574	\$ 6,144,558	3,860,474	0.63	1.000	0.69	1.10	0.91
45127PA0020022	Gold PPO Choice 1800/0/25	Gold	12,541	\$ 10,901,244	10,811,993	0.99	1.000	0.94	0.95	1.05
45127PA0020029	Gold PPO Choice 2400/0/25	Gold	9,783	\$ 8,503,857	8,043,180	0.95	1.000	0.92	0.97	1.03
45127PA0020023	Silver PPO Choice 4450/20/35	Silver	2,330	\$ 2,025,349	1,531,806	0.76	1.000	0.79	1.05	0.95
45127PA0020024	Silver PPO Choice 4500/20/35	Silver	5,052	\$ 4,391,443	3,744,184	0.85	1.000	0.79	0.93	1.08
45127PA0020032	Silver QHDHP PPO Choice 3000/10/35	Silver	666	\$ 578,919	431,483	0.75	1.000	0.79	1.05	0.95
45127PA0020033	Bronze QHDHP PPO Choice 6400/0/50	Bronze	10,912	\$ 9,485,238	6,172,384	0.65	1.000	0.71	1.09	0.92
45127PA0020025	Bronze PPO Choice 7100/0/50	Bronze	27,863	\$ 24,219,867	16,341,057	0.67	1.000	0.73	1.08	0.92
45127PA0020044	Gold QHDHP PPO 1700/0/10	Gold	2,972	\$ 2,777,856	2,711,296	0.98	1.000	0.94	0.96	1.04
45127PA0020045	Gold QHDHP PPO Choice 1700/0/10	Gold	2,972	\$ 2,583,406	2,574,874	1.00	1.000	0.95	0.95	1.05
45127PA0020034	Gold Performance PPO 1800/0/25	Gold	10,722	\$ 9,019,433	8,953,722	0.99	1.000	0.94	0.95	1.05
45127PA0020035	Gold Performance PPO 2400/0/25	Gold	16,250	\$ 13,669,631	12,929,111	0.95	1.000	0.92	0.97	1.03
45127PA0020037	Silver Performance PPO 4450/20/35	Silver	416	\$ 349,943	264,668	0.76	1.000	0.79	1.05	0.95
45127PA0020036	Silver Performance PPO 4500/20/35	Silver	13,230	\$ 11,129,183	9,488,843	0.85	1.000	0.79	0.93	1.08
45127PA0020038	Bronze Performance PPO 7100/0/50	Bronze	21,302	\$ 17,919,415	12,090,164	0.67	1.000	0.73	1.08	0.92
45127PA0020039	Gold PPO Choice Select 1800/0/25	Gold	9,498	\$ 7,457,141	7,402,813	0.99	1.000	0.94	0.95	1.05
45127PA0020040	Gold PPO Choice Select 2400/0/25	Gold	11,851	\$ 9,304,547	8,800,494	0.95	1.000	0.92	0.97	1.03
45127PA0020042	Silver PPO Choice Select 4450/20/35	Silver	511	\$ 401,200	303,435	0.76	1.000	0.79	1.05	0.95
45127PA0020041	Silver PPO Choice Select 4500/20/35	Silver	12,172	\$ 9,556,573	8,148,021	0.85	1.000	0.79	0.93	1.08
45127PA0020043	Bronze PPO Choice Select 7100/0/50	Bronze	12,220	\$ 9,594,259	6,473,212	0.67	1.000	0.73	1.08	0.92
Total			631,800	573,105,118	479,854,401	0.83	1.00	0.83	1.00	1.00
PMPM				907.10	759.50					
Rate Dev II				907.10	754.94					

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Benefit Summary

INDIVIDUAL PORTFOLIO

Plan Name	HIOS ID	Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging	Lab Tier 1 Tier 2	OP Surgery Tier 1 Tier 2	Small Group: Rx \$0 Individual: Rx
		In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	
GOLD PRODUCTS													
1 Gold Simple PPO 0/0/25	45127PA002002601	\$0	0%	\$8,550	\$25	\$50	\$200	\$50	\$3,500	\$200	25 75	0 0	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4 15 55 90, Mail: 10 37.5 138 225
2 Gold PPO 1800/10/20	45127PA002001301	\$1,800	10%	\$8,550	\$20	\$45	D/300	\$75	D/10%	D/25%	25 D/75	D/10% D/10%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 25 0 62.5 187.5
3 Gold PPO 2300/10/20	45127PA002002801	\$2,300	10%	\$8,550	\$20	\$45	D/325	\$75	D/10%	D/25%	25 D/75	D/10% D/10%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 25 0 62.5 187.5
4 Gold PPO Choice 1800/0/25	45127PA002002201	\$1,800	0%	\$8,550	\$25	\$50	D/200	\$75	D	D	D/0% D/30%	D D/30%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 25 0 62.5 187.5
5 Gold PPO Choice 2400/0/25	45127PA002002901	\$2,400	0%	\$8,550	\$25	\$50	D/250	\$75	D	D	D/0% D/30%	D D/30%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 25 0 62.5 187.5
6 Gold QHDHP PPO 1700/0/10	45127PA002004400	\$1,600	0%	\$6,900	D/10	D/20	D/10	D/75	D	D	D/10 D/20	D D	Rx Ded: \$0, Rx Gen - Ded Applies? Y, Retail: 7 25 55 80, Mail: 18 63 138 200
7 Gold QHDHP PPO Choice 1700/0/10	45127PA002004500	\$1,600	0%	\$6,900	D/10	D/20	D/10	D/75	D	D	D/0% D/30%	D D/30%	Rx Ded: \$0, Rx Gen - Ded Applies? Y, Retail: 7 25 55 80, Mail: 18 63 138 200
8 Gold Performance PPO 1800/0/25	45127PA002003401	\$1,800	0%	\$8,550	\$25	\$50	D/200	\$75	D	D	D/0% D/30%	D D/30%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 25 0 62.5 187.5
9 Gold Performance PPO 2400/0/25	45127PA002003501	\$2,400	0%	\$8,550	\$25	\$50	D/250	\$75	D	D	D/0% D/30%	D D/30%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 25 0 62.5 187.5
10 Gold PPO Choice Select 1800/0/25	45127PA002003901	\$1,800	0%	\$8,550	\$25	\$50	D/200	\$75	D	D	D/0% D/30%	D D/30%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 25 0 62.5 187.5
11 Gold PPO Choice Select 2400/0/25	45127PA002004001	\$2,400	0%	\$8,550	\$25	\$50	D/250	\$75	D	D	D/0% D/30%	D D/30%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 25 75, Mail: 25 0 62.5 187.5
SILVER PRODUCTS													
12 Silver PPO 3450/0/40 Rx 250	45127PA002002100	\$3,450	0%	\$8,700	\$40	\$75	D/400	\$100	D	D/300	40 D/75	D D	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 7 25 55 80, Mail: 18 63 138 200
13 Silver PPO 3500/0/40 Rx 250	45127PA002000801	\$3,500	0%	\$8,700	\$40	\$75	D/400	\$100	D	D/300	40 D/75	D D	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 7 25 55 80, Mail: 18 63 138 200
14 Silver PPO 3400/0/30 Rx 200 CSR73	45127PA002000804	\$3,400	0%	\$7,350	\$30	\$60	D/350	\$50	D	D/250	30 D/60	D D	Rx Ded: \$200, Rx Gen - Ded Applies? N, Retail: 5 15 25 55, Mail: 12.5 38 62.5 137.5
15 Silver PPO 1400/0/5 Rx 150 CSR87	45127PA002000805	\$1,400	0%	\$3,050	\$5	\$10	D/75	\$35	D	D/200	15 D/40	D D	Rx Ded: \$150, Rx Gen - Ded Applies? N, Retail: 3 10 15 40, Mail: 7.5 25 37.5 100
16 Silver PPO 450/0/3 Rx 100 CSR94	45127PA002000806	\$450	0%	\$1,000	\$3	\$5	D/50	\$20	D	D/150	10 D/20	D D	Rx Ded: \$100, Rx Gen - Ded Applies? N, Retail: 2 5 10 25, Mail: 5 13 25 62.5
17 Silver PPO Choice 4450/20/35	45127PA002002300	\$4,450	20%	\$8,550	\$35	\$65	D/400	\$100	D/20%	D/20%	D/20% D/0%	D/20% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 25 0 125 250
18 Silver PPO Choice 4500/20/35	45127PA002002401	\$4,500	20%	\$8,550	\$35	\$65	D/400	\$100	D/20%	D/20%	D/20% D/0%	D/20% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 25 0 125 250
19 Silver PPO Choice 4000/15/25 CSR73	45127PA002002404	\$4,000	15%	\$7,350	\$25	\$55	D/200	\$45	D/15%	D/15%	D/15% D/0%	D/15% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 5 0 25 55, Mail: 12.5 0 62.5 137.5
20 Silver PPO Choice 1200/0/15 CSR87	45127PA002002405	\$1,200	0%	\$3,050	\$15	\$30	D/75	\$35	D/0%	D/0%	D/0% D/0%	D/0% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 3 0 15 40, Mail: 7.5 0 37.5 100
21 Silver PPO Choice 475/0/5 CSR94	45127PA002002406	\$475	0%	\$1,000	\$5	\$10	D/50	\$20	D/0%	D/0%	D/0% D/0%	D/0% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 2 0 10 25, Mail: 5 0 25 62.5
22 Silver Performance PPO 4450/20/35	45127PA002003700	\$4,450	20%	\$8,550	\$35	\$65	D/400	\$100	D/20%	D/20%	D/20% D/0%	D/20% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 25 0 125 250
23 Silver Performance PPO 4500/20/35	45127PA002003601	\$4,500	20%	\$8,550	\$35	\$65	D/400	\$100	D/20%	D/20%	D/20% D/0%	D/20% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 25 0 125 250
24 Silver Performance PPO 4000/15/25 CSR73	45127PA002003604	\$4,000	15%	\$7,350	\$25	\$55	D/200	\$45	D/15%	D/15%	D/15% D/0%	D/15% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 5 0 25 55, Mail: 12.5 0 62.5 137.5
25 Silver Performance PPO 1200/0/15 CSR87	45127PA002003605	\$1,200	0%	\$3,050	\$15	\$30	D/75	\$35	D/0%	D/0%	D/0% D/0%	D/0% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 3 0 15 40, Mail: 7.5 0 37.5 100
26 Silver Performance PPO 475/0/5 CSR94	45127PA002003606	\$475	0%	\$1,000	\$5	\$10	D/50	\$20	D/0%	D/0%	D/0% D/0%	D/0% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 2 0 10 25, Mail: 5 0 25 62.5
27 Silver PPO Choice Select 4450/20/35	45127PA002004200	\$4,450	20%	\$8,550	\$35	\$65	D/400	\$100	D/20%	D/20%	D/20% D/0%	D/20% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 25 0 125 250
28 Silver PPO Choice Select 4500/20/35	45127PA002004101	\$4,500	20%	\$8,550	\$35	\$65	D/400	\$100	D/20%	D/20%	D/20% D/0%	D/20% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 0 50 100, Mail: 25 0 125 250
29 Silver PPO Choice Select 4000/15/25 CSR73	45127PA002004104	\$4,000	15%	\$7,350	\$25	\$55	D/200	\$45	D/15%	D/15%	D/15% D/0%	D/15% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 5 0 25 55, Mail: 12.5 0 62.5 137.5
30 Silver PPO Choice Select 1200/0/15 CSR87	45127PA002004105	\$1,200	0%	\$3,050	\$15	\$30	D/75	\$35	D/0%	D/0%	D/0% D/0%	D/0% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 3 0 15 40, Mail: 7.5 0 37.5 100
31 Silver PPO Choice Select 475/0/5 CSR94	45127PA002004106	\$475	0%	\$1,000	\$5	\$10	D/50	\$20	D/0%	D/0%	D/0% D/0%	D/0% D/0%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 2 0 10 25, Mail: 5 0 25 62.5
32 Silver QHDHP PPO 2900/10/40	45127PA002003000	\$2,900	10%	\$7,450	D/40	D/85	D/400	D/100	D/10%	D/25%	D/25 D/75	D/10% D/10%	Rx Ded: \$0, Rx Gen - Ded Applies? Y, Retail: 10 0 25 75, Mail: 25 0 62.5 187.5
33 Silver QHDHP PPO Choice 3000/10/35	45127PA002003200	\$3,000	10%	\$7,450	D/35	D/65	D/400	D/100	D/10%	D/10%	D/10% D/30%	D/10% D/30%	Rx Ded: \$0, Rx Gen - Ded Applies? Y, Retail: 10 0 50 100, Mail: 25 0 125 250
BRONZE PRODUCTS													
34 Bronze QHDHP PPO 6400/0/50	45127PA002003101	\$6,400	0%	\$7,450	D/50	D/85	D/400	D/100	D	D	D/25 D/75	D D	Rx Ded: \$0, Rx Gen - Ded Applies? Y, Retail: 0 0 0 0, Mail: 0 0 0 0
35 Bronze PPO 7450/0/50	45127PA002002001	\$7,450	0%	\$9,100	\$50	\$85	D/400	\$100	D	D	25 D/75	D D	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 30 0 0, Mail: 25 75 0 0
36 Catastrophic PPO 9200/0/0	45127PA002002701	\$9,200	0%	\$9,200	D/0	D	D	D	D	D	D/0% D/0%	D D	Rx Ded: \$0, Rx Gen - Ded Applies? Y, Retail: 0 0 0 0, Mail: 0 0 0 0
37 Bronze QHDHP PPO Choice 6400/0/50	45127PA002003301	\$6,400	0%	\$7,450	D/50	D/85	D/400	D/100	D	D	D/0% D/0%	D D	Rx Ded: \$0, Rx Gen - Ded Applies? Y, Retail: 0 0 0 0, Mail: 0 0 0 0
38 Bronze PPO Choice 7100/0/50	45127PA002002501	\$7,100	0%	\$9,100	\$50	\$85	D/400	\$100	D	D	D/0% D/0%	D D	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 30 0 0, Mail: 25 75 0 0
39 Bronze Performance PPO 7100/0/50	45127PA002003801	\$7,100	0%	\$9,100	\$50	\$85	D/400	\$100	D	D	D/0% D/0%	D D	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 30 0 0, Mail: 25 75 0 0
40 Bronze PPO Choice Select 7100/0/50	45127PA002004301	\$7,100	0%	\$9,100	\$50	\$85	D/400	\$100	D	D	D/0% D/0%	D D	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 10 30 0 0, Mail: 25 75 0 0

Capital Advantage Assurance Company
 Individual Rates
 Effective 1/1/2025
 Benefit Categories

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

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Benefit Mix Changes**

Benefit Mix Calculation

	<u>Manual Cost PMPM</u>
Average in Experience Period	290.26
Average in Rating Period	294.00
Benefit Mix Adjustment	1.013

BEP Manual Cost Calculation

Company	<u>HIOS 14 Digit</u>	<u>Manual Cost PMPM</u>	<u>BEP MM</u>
CAAC	45127PA0020026	329.40	113,215
CAAC	45127PA0020013	324.89	74,297
CAAC	45127PA0020028	316.03	45,275
CAAC	45127PA0020030	286.10	1,804
CAAC	45127PA0020021	277.46	9,953
CAAC	45127PA0020008	276.01	66,069
CAAC	45127PA0020031	253.01	31,189
CAAC	45127PA0020020	250.74	119,850
CAAC	45127PA0020027	245.00	5,956
CAAC	45127PA0020022	326.17	15,313
CAAC	45127PA0020029	313.30	10,635
CAAC	45127PA0020023	274.62	2,604
CAAC	45127PA0020024	273.19	6,048
CAAC	45127PA0020032	280.76	840
CAAC	45127PA0020033	253.30	9,976
CAAC	45127PA0020025	251.65	25,355
CAAC	45127PA0140002	325.55	3,349
CAAC	45127PA0140011	315.64	4,955
CAAC	45127PA0140003	277.46	172
CAAC	45127PA0140004	276.02	3,709
CAAC	45127PA0140005	250.60	10,187
CAAC	45127PA0140006	327.06	2,281
CAAC	45127PA0140007	317.14	4,623
CAAC	45127PA0140008	279.07	12
CAAC	45127PA0140009	277.61	3,636
CAAC	45127PA0140010	252.72	4,558

290.26

575,861

575,861

Projected 2025 Manual Cost

<u>HIOS 14 Digit</u>	<u>Total</u>	<u>Proj Member Dist</u>
45127PA0020013	328.37	60,910
45127PA0020008	282.75	53,242
45127PA0020020	254.99	119,763
45127PA0020021	284.28	8,725
45127PA0020022	333.45	12,541
45127PA0020023	280.44	2,330
45127PA0020024	278.98	5,052
45127PA0020025	258.12	27,863
45127PA0020026	331.46	120,904
45127PA0020027	244.24	6,574
45127PA0020028	322.65	40,416
45127PA0020030	282.79	2,140
45127PA0020031	250.64	35,863
45127PA0020029	324.17	9,783
45127PA0020032	277.57	666
45127PA0020033	251.07	10,912
45127PA0020034	333.63	10,722
45127PA0020035	324.17	16,250
45127PA0020037	280.44	416
45127PA0020036	278.98	13,230
45127PA0020038	258.12	21,302
45127PA0020039	333.63	9,498
45127PA0020040	324.17	11,851
45127PA0020042	280.44	511
45127PA0020041	278.98	12,172
45127PA0020043	258.12	12,220
45127PA0020044	330.32	2,972
45127PA0020045	334.41	2,972

294.00

631,800

631,800

Proj Member

Dist

Capital Advantage Assurance Company

**Individual Rates
Effective 1/1/2025
Network Mix Changes**

<u>Network Change</u>			0.985
<u>Projected MemberMonths</u>	631,800	100.0%	0.970
PPO	451,509	71.5%	1.00
PPO Choice Select	46,252	7.3%	0.84
Performance PPO	61,920	9.8%	0.90
PPO Choice	72,119	11.4%	0.93
<u>BEP</u>	575,861	100.0%	0.985
PPO	467,608	81.2%	1.00
Capital Advantage EPO	15,110	2.6%	0.90
Valley Advantage EPO	22,372	3.9%	0.90
PPO Choice Select	-	0.0%	0.84
Performance PPO	-	0.0%	0.90
PPO Choice	70,771	12.3%	0.93

Capital Advantage Assurance Company

Individual Rates

Effective 1/1/2025

Benefit Additions

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

Additional Claim PMPM \$0.20

MHPAEA - Add Autism coverage to Small Group and Individual Plans

Additional Claim PMPM \$0.40

Benefit Change Factor 1.00

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Trend

Trend by Service Category

<u>Category</u>	<u>Year 1</u>			<u>Year 2</u>			<u>Total Year 1</u>	<u>Total Year 2</u>	<u>Weights</u>	<u>Total Weights</u>
	<u>Cost</u>	<u>Util</u>	<u>Induced Demand</u>	<u>Cost</u>	<u>Util</u>	<u>Induced Demand</u>				
Inpatient Hospital	5.00%	0.50%	0.00%	5.70%	0.50%	0.0%	5.5%	6.2%	20.8%	17%
Outpatient Hospital	5.10%	1.00%	0.00%	5.60%	1.00%	0.0%	6.2%	6.7%	51.3%	43%
Professional	5.90%	1.00%	0.00%	4.60%	1.00%	0.0%	7.0%	5.6%	25.5%	21%
Other Medical	5.10%	0.50%	0.00%	5.60%	0.50%	0.0%	5.6%	6.1%	2.4%	2%
Capitation	3.00%	0.00%	0.00%	3.00%	0.00%	0.0%	3.0%	3.0%	0.0%	0%
Prescription Drug	7.90%	1.10%	0.00%	7.00%	1.00%	0.0%	9.1%	8.1%	100.0%	17%
Dental & Vision	0.00%	1.00%	0.00%	0.00%	1.00%	0.0%	1.0%	1.0%	100.0%	100%

<u>Aggregate Pricing Trend Year 1</u>	
Total	6.7%
Medical	6.2%
Drug	9.1%
Agg Med + Rx Trend	6.7%
Dental and Vision	1.0%

<u>Aggregate Pricing Trend Year 2</u>	
Total	6.6%
Medical	6.3%
Drug	8.1%
Agg Med + Rx Trend	6.6%
Dental and Vision	1.0%

<u>Average Pricing Trend</u>	
Total	6.6%
Medical	6.3%
Drug	8.6%
Agg Med + Rx Trend	6.6%
Dental and Vision	1.0%

<u>URRT Categories</u>	<u>Year 1 Raw Trends*</u>				<u>Year 2 Raw Trends*</u>			
	<u>Cost</u>	<u>Utilization</u>	<u>Induced Demand</u>	<u>Composite</u>	<u>Cost</u>	<u>Utilization</u>	<u>Induced Demand</u>	<u>Composite</u>
Inpatient Hospital	5.0%	0.5%	0.0%	5.6%	5.7%	0.5%	0.0%	6.2%
Outpatient Hospital	5.1%	1.0%	0.0%	6.1%	5.6%	1.0%	0.0%	6.7%
Professional	5.9%	1.0%	0.0%	7.0%	4.6%	1.0%	0.0%	5.6%
Other Medical	5.1%	0.5%	0.0%	5.6%	5.6%	0.5%	0.0%	6.2%
Capitation	3.0%	0.0%	0.0%	3.0%	3.0%	0.0%	0.0%	3.0%
Prescription Drugs	7.9%	1.1%	0.0%	9.1%	7.0%	1.0%	0.0%	8.1%
Dental & Vision	0.0%	1.0%	0.0%	1.0%	0.0%	1.0%	0.0%	1.0%

*From Hospital and Physician Trend Models

<u>Adjustments to Pricing Trend</u>			
<u>Medical</u>		<u>Drug</u>	
Intensity	0.0%	Contracting	0.0%
Leveraging	0.0%	Leveraging	0.0%
Demographics	0.0%	Demographics	0.0%
Buy-Downs	0.0%	Buy-Downs	0.0%
Other	0.0%	Pipeline	0.0%
Total	0.0%	Total	0.0%

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
URRT**

Experience Period Member Months 575,861

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM	Trended EHB Allowed Claims		
		Cost	Utilization	Cost	Utilization		Incurred	Allowed	PMPM
Inpatient Hospital	\$ 146.47	1.050	1.005	1.057	1.005	164.19	\$ 79,478,812	\$ 84,348,038	\$ 146.47
Outpatient Hospital	\$ 362.12	1.051	1.010	1.056	1.010	409.98	\$ 170,954,009	\$ 208,528,797	\$ 362.12
Professional	\$ 179.94	1.059	1.010	1.046	1.010	203.33	\$ 80,783,435	\$ 103,619,935	\$ 179.94
Other Medical	\$ 16.94	1.051	1.005	1.056	1.005	18.99	\$ 7,745,480	\$ 9,754,413	\$ 16.94
Capitation	\$ -	1.030	1.000	1.030	1.000	0.00	\$ -	\$ -	\$ -
Prescription Drug	\$ 140.18	1.079	1.011	1.070	1.010	165.26	\$ 69,818,113	\$ 80,722,511	\$ 140.18
Total	\$ 845.65					961.75			\$ 845.65

Change in Morbidity - Impact of Reinsurance Progra	1.000
Change in Morbidity - All Other	1.000
Total Morbidity	1.000
*Other	
Change in Demographics	1.000
Change in Network	0.985
Change in Benefits	1.001
Change in Other	1.000
Projected Index Rate	948.27

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Paid to Allowed Ratio Development**

Medical Rate Development

Base Experience Period:	1/1/2023 - 12/31/2023
Data as of	2/28/2024
Rating Period:	1/1/2025 - 12/31/2025
Trend Months:	24
Average 2 Year Trend:	6.3%

Drug Rate Development

Base Experience Period:	1/1/2023 - 12/31/2023
Data as of	2/28/2024
Rating Period:	1/1/2025 - 12/31/2025
Trend Months:	24
Average 2 Year Trend:	8.6%

Pediatric Dental Rate Development

Base Experience Period:	1/1/2023 - 12/31/2023
Data as of	2/28/2024
Rating Period:	1/1/2025 - 12/31/2025
Trend Months:	24
Average 2 Year Trend:	1.0%

Pediatric Vision Rate Development

Base Experience Period:	1/1/2023 - 12/31/2023
Data as of	2/28/2024
Rating Period:	1/1/2025 - 12/31/2025
Trend Months:	24
Average 2 Year Trend:	1.0%

1	Medical Paid and Incurred Claims Net CSR*	272,993,267
2	Completion Factor	0.98
3	BEP Completed Claims (1) / (2)	278,334,810
4	BEP Member Months Net CSR*	500,312
5	BEP Completed Claim PMPM (3) / (4)	556.32
6	Trend Factor	1.13
7	Trended Claim PMPM (5) x (6)	628.10
8	Benefit Change Factor	1.01
9	Morbidity Adjustment	1.000
10	Network	0.985
11	Capitation	0
12	Capitation PMPM	0.00
13	Benefit Additions	0.60
14	Other Adjustment	1.000
15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (12)] x (13) x (14)	627.52

1	BEP Paid and Incurred Claims Net Rx Rebates	54,788,558
2	Completion Factor	1.000
3	BEP Completed Claims (1) / (2)	54,788,558
4	BEP Member Months Net CSR*	500,312
5	BEP Completed Claim PMPM (3) / (4)	109.51
6	Trend Factor	1.18
7	Trended Claim PMPM (5) x (6)	129.10
8	Benefit Change Factor	1.01
9	Morbidity Adjustment	1.00
10	Network	0.985
11		
12		
13	Other Adjustment	0.000
14	Other Adjustment	1.000
15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) - (12)] x (13) x (14)	128.86

1	BEP Paid and Incurred Claims	508,794
2	Completion Factor	0.979
3	BEP Completed Claims (1) / (2)	519,611
4	BEP Member Months	575,861
5	BEP Completed Claim PMPM (3) / (4)	0.90
6	Trend Factor	1.02
7	Trended Claim PMPM (5) x (6)	0.92
8	Benefit Change Factor	1.00
9	Morbidity Adjustment	1.00
10	Network	1.00
11		
12		
13	Other Adjustment	0.000
14	Other Adjustment	1.000
15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10)] x (13) x (14)	0.92

1	BEP Paid and Incurred Claims	44,182
2	Completion Factor	0.980
3	BEP Completed Claims (1) / (2)	45,073
4	BEP Member Months	575,861
5	BEP Completed Claim PMPM (3) / (4)	0.08
6	Trend Factor	1.02
7	Trended Claim PMPM (5) x (6)	0.08
8	Benefit Change Factor	1.00
9	Morbidity Adjustment	1.00
10	Network	1.00
11		
12		
13	Other Adjustment	0.000
14	Other Adjustment	1.000
15	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10)] x (13) x (14)	0.08

Expected Claim PMPM in	
Rating Period	
Medical	627.52
Drug	128.86
Pediatric Dental	0.92
Pediatric Vision	0.08
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	757.37
Total Expected Incurred in Rating Period Net RA and Reinsurance + Exchange Fee	723.11

Projected Allowed Net CSR*	910.02
Paid to Allowed Ratio	0.832

*Claims and MemberMonths are net of CSR claims/members
The Paid-to-Allowed Ratio is developed by removing CSR claims and membership so not to overcount the impact of CSR
Additional incurred claims due to CSR are covered by the CSR defunding factor seperately
This calculation is gross of reinsurance - both the paid and allowed amounts are gross of reinsurance

Projected Allowed Net CSR Calculation	
BEP Allowed Net CSR	406,017,698
Projected Allowed Net CSR	455,293,351
MM Net CSR	500,312
Projected Allowed Net CSR PMPM	910.02

*Adjusted for Trend and Other Adjustments from Table 5

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Retention**

	<u>Medical + Rx</u>	<u>Dental</u>	<u>Vision</u>	<u>Total</u>	<u>% of Premium</u>
Reinsurance Contribution	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Risk Adjustment Fee	\$0.22	\$0.00	\$0.00	\$0.22	0.03%
Admin PMPM	\$47.23	\$1.71	\$0.38	\$49.32	5.7%
Broker PMPM	\$9.71	\$0.00	\$0.00	\$9.71	1.1%
Placeholder1	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Placeholder2	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Placeholder3	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
Patient-Centered Outcomes Research Trust Fund:	\$0.27	\$0.00	\$0.00	\$0.27	0.0%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%
Exchange Fee	\$22.58	\$0.00	\$0.00	\$22.58	2.6%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters 0.00%

<u>Quarter</u>	<u>% of Enrollees</u>	<u>HIF</u>	<u>2022 assessmen</u>	<u>2023 assessment</u>
1	100%	0.00%	0	0.0%
			3	0.0%
			6	0.0%
			9	0.0%

	<u>Admin</u>	<u>Profit</u>	<u>Taxes</u>
	7.1%	2.0%	3.2%
Claims	5.9%		
Broker	1.2%		
Quality Improvement	0.0%		

Plan	Gold Simple PPO	Gold PPO	Gold PPO	Silver QHDHP	Silver PPO	Silver PPO	Bronze	Bronze	Catastrophic	Gold PPO	Gold PPO	Silver PPO	Silver PPO	Silver QHDHP	Bronze	Bronze PPO	Gold QHDHP	Gold QHDHP	Gold	Gold	Silver	Silver	Bronze	Gold PPO	Gold PPO	Silver PPO	Silver PPO	Bronze PPO		
	0/0/25	1800/10/20	2300/10/20	PPO 2900/10/40	3450/0/40 Rx	3500/0/40 Rx	QHDHP PPO	PPO	PPO 9200/0/0	1800/0/25	2400/0/25	4450/20/35	4500/20/35	3000/10/35	QHDHP PPO	Choice	PPO	PPO Choice	Performance	Performance	Performance	Performance	Performance	Choice Select	Choice Select	Choice Select	Choice Select	Choice Select		
Deductible	0	1800	2300	2900	3450	3500	6400	7450	9200	1800	2400	4450	4500	3000	6400	7100	1600	1600	1800	2400	4450	4500	7100	1800	2400	4450	4500	7100		
Expected Claim Cost	917.63	903.24	877.18	715.45	720.93	1012.07	606.87	620.58	387.57	862.13	822.16	657.43	919.00	647.87	565.65	586.48	912.28	866.38	835.08	795.64	636.22	889.35	567.56	779.41	742.60	593.81	830.06	529.72		
Expected Premium PMPM *	\$1,002.53	\$987.77	\$961.03	\$795.11	\$800.73	\$1,099.42	\$683.71	\$697.77	\$458.71	\$945.59	\$904.58	\$735.58	\$1,003.94	\$725.78	\$641.41	\$662.78	\$997.04	\$949.96	\$917.83	\$877.37	\$713.82	\$973.52	\$643.37	\$860.71	\$822.96	\$670.31	\$912.70	\$604.54		
Allowed Adjustments to Premium for MLR																														
Reinsurance Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patient-Centered Outcomes Research Trust Fund:	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27
Risk Adjustment Fee	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
Premium Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Insurer Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Exchange Fee	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58	22.58
Quality Improvement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Federal Income Tax**	4.21	4.15	4.04	3.34	3.36	4.62	2.87	2.93	1.93	3.97	3.80	3.09	4.22	3.05	2.69	2.78	4.19	3.99	3.85	3.68	3.00	4.09	2.70	3.61	3.46	2.82	3.83	2.54		
MLR Adjusted Claims	\$917.63	\$903.24	\$877.18	\$715.45	\$720.93	\$1,012.07	\$606.87	\$620.58	\$387.57	\$862.13	\$822.16	\$657.43	\$919.00	\$647.87	\$565.65	\$586.48	\$912.28	\$866.38	\$835.08	\$795.64	\$636.22	\$889.35	\$567.56	\$779.41	\$742.60	\$593.81	\$830.06	\$529.72		
MLR Adjusted Premium	\$975.25	\$960.55	\$933.93	\$768.70	\$774.30	\$1,071.73	\$657.77	\$671.77	\$433.72	\$918.55	\$877.71	\$709.42	\$976.66	\$699.66	\$615.65	\$636.93	\$969.79	\$922.90	\$890.91	\$850.62	\$687.76	\$946.36	\$617.60	\$834.03	\$796.44	\$644.42	\$885.80	\$578.94		
Expected Member Distribution	19.1%	9.6%	6.4%	0.3%	1.4%	8.4%	5.7%	19.0%	1.0%	2.0%	1.5%	0.4%	0.8%	0.1%	1.7%	4.4%	0.5%	0.5%	1.7%	2.6%	0.1%	2.1%	3.4%	1.5%	1.9%	0.1%	1.9%	1.9%		

Claims	\$782.06
Unadjusted Premium	\$863.44
Expected MLR Adjusted Claims	\$782.06
Expected MLR Adjusted Premium	\$836.74

MLR	93.5%
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* From Exhibit L
 **21% of profit or contingency (assumed to be 2%)

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Projected Index Rate**

Projected Index Rate	\$948.27
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<u>Effective Date</u>	<u>Total Index Rate</u>	<u>Trend</u>	<u>Distribution of Members</u>	<u>Projected Allowed</u>	<u>Market Adjusted Index Rate</u>
January - December	\$948.27		100%	\$948.27	

Average for Projection Period	\$948.27			\$948.27	\$907.10
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* From URRT and Exhibit B

**Individual Rates
Effective 1/1/2025
Market Adjusted Index Rate**

Development of Market Adjusted Index Rate

Q1 Index Rate	948.27	Index Rate Calculated in II Rate Development & Change Differs slightly from URRT due to rounding
Paid to Allowed	0.83	
Q1 Projected Claims	789.21	
Net Projected ACA Reinsurace Recoveries	51.91	
Net Projected Risk Adjustments PMPM	4.94	
Exchange User Fee Adjustment	22.58	
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	754.94	
Q1 Market Adjusted Index Rate	907.10	

Development of Exchange User Fee

Average Exchange Premium	\$934.52
Average Exchange Fee	\$28.04
Percentage of Membership on Exchange	90%
Normalized Exchange Fee for Retention	89%
Exchange Fee to Add to Market Index Rate	\$22.58

Development of Risk Adjustment Projection

Projected 2025 Risk Adjustment Transfer	\$4.94
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Show Network is Normalized 1.00
 Show Induced Demand is Normalized 1.00

Rate Development by Benefit Option																				
	On Exchange	On Exchange	On Exchange	Off Exchange	Off Exchange	On Exchange	On Exchange	On Exchange	On Exchange	On Exchange	On Exchange	Off Exchange	On Exchange	Off Exchange	On Exchange	On Exchange	Off Exchange	Off Exchange		
Level of Coverage	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Gold	Silver	Silver	Bronze	Bronze	Bronze	Gold	Gold	Gold	
HIOS Plan ID	45127PA002002601	45127PA002001301	45127PA002002801	45127PA002003000	45127PA002002100	45127PA002008001	45127PA002003101	45127PA002002001	45127PA002002701	45127PA002002201	45127PA002002901	45127PA002002300	45127PA002002401	45127PA002003200	45127PA002003301	45127PA002002501	45127PA002004400	45127PA002004500	45127PA002004500	
Med Plan Name:	Gold Single PPO 00/25	Gold PPO 1800/10/20	Gold PPO 2300/10/20	Silver QHDHP PPO 2900/10/40	Silver PPO 3450/0/40 Rx 250	Silver PPO 3500/0/40 Rx 250	Bronze QHDHP PPO 6400/0/50	Bronze PPO 7450/0/50	Catastrophic PPO 9200/0/0	Gold PPO Choice 1800/0/25	Gold PPO Choice 2400/0/25	4450/20/25	Silver PPO Choice 4500/20/25	Silver QHDHP PPO Choice 3000/10/25	Bronze QHDHP PPO Choice 6400/0/50	Bronze PPO Choice 7100/0/50	Gold QHDHP PPO 1700/0/10	Gold QHDHP PPO 1700/0/10	Gold QHDHP PPO Choice 1700/0/10	
Plan Type:	All (excluding Lancaster)	All (excluding Lancaster)	All (excluding Lancaster)	All (excluding Lancaster)	All (excluding Lancaster)	All (excluding Lancaster)	All (excluding Lancaster)	All (excluding Lancaster)	All (excluding Lancaster)	All (excluding Lancaster)	All (excluding Lancaster)	Lancaster PPO Choice	Lancaster PPO Choice	Lancaster PPO Choice	Lancaster PPO Choice	Lancaster PPO Choice	All (excluding Lancaster)	All (excluding Lancaster)	Lancaster PPO Choice	
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	All (excluding Lancaster)	All (excluding Lancaster)	Lancaster PPO Choice	
HRA	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10
AV and Cost-Sharing Adjustment	0.94	0.93	0.91	0.80	0.80	0.80	0.71	0.72	0.69	0.94	0.92	0.79	0.79	0.79	0.71	0.73	0.94	0.95	0.95	
Network	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	1.030	0.958	0.958	0.958	0.958	0.958	0.958	0.958	1.030	1.030	1.030	
Non-Funding of CSR Adjustment	1.000	1.000	1.000	1.000	1.000	1.000	1.240	1.000	1.000	1.000	1.000	1.240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Catastrophic Adjustment	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Induced Demand	1.046	1.040	1.028	0.956	0.958	0.958	1.091	0.915	0.920	1.051	1.031	0.953	1.080	0.949	0.916	0.923	1.044	1.053	1.053	1.053
Plan Pricing Relativities:																				
Pricing Relativity	1.000	0.984	0.956	0.780	0.786	1.103	0.661	0.676	0.422	0.940	0.896	0.716	1.001	0.706	0.616	0.639	0.994	0.944	0.944	
Total Projected Claims PMPM + Market Level Adjustments	917.63	903.24	877.18	715.45	720.93	1012.07	606.87	620.58	387.57	862.13	822.16	657.43	919.00	647.87	565.65	586.48	912.28	866.38	866.38	
Retention																				
Admin PMPM	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32
Broker PMPM	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71
Risk Adjustment User Fee	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22
PCORF	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27
Value-Based Benefits	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
BCBSA Identity Theft	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Insurer Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Neutrality																				
Total Premium Single Rate	\$511.46	\$503.93	\$490.29	\$405.64	\$405.51	\$560.89	\$348.81	\$355.98	\$234.02	\$482.41	\$461.49	\$375.27	\$512.18	\$370.27	\$327.23	\$338.13	\$508.66	\$484.64	\$484.64	\$484.64
Plan Adjusted Index Rates	\$1,002.53	\$987.77	\$961.03	\$795.11	\$800.73	\$1,099.42	\$683.71	\$697.77	\$458.71	\$945.59	\$904.58	\$735.58	\$1,003.94	\$725.78	\$641.41	\$662.78	\$997.04	\$949.04	\$949.04	\$949.04
Expected Member Distribution	19.1%	9.6%	6.4%	0.3%	1.4%	8.4%	5.7%	19.0%	1.0%	2.0%	1.5%	0.4%	0.8%	0.1%	1.7%	4.4%	0.5%	0.5%	0.5%	0.5%
	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03
Admin	5.9%	6.0%	6.1%	7.4%	7.4%	7.4%	8.6%	8.5%	12.9%	6.2%	6.5%	8.0%	5.9%	8.1%	9.2%	8.9%	5.9%	6.2%	6.2%	6.2%
Taxes	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

On Exchange	On Exchange	Off Exchange	On Exchange	On Exchange	On Exchange	On Exchange	Off Exchange	On Exchange	On Exchange	
Gold	Gold	Silver	Silver	Bronze	Gold	Gold	Silver	Silver	Bronze	
45127PA002003401	45127PA002003501	45127PA002003700	45127PA002003601	45127PA002003801	45127PA002003901	45127PA002004001	45127PA002004200	45127PA002004101	45127PA002004301	
45127PA0020034	45127PA0020035	45127PA0020037	45127PA0020036	45127PA0020038	45127PA0020039	45127PA0020040	45127PA0020042	45127PA0020041	45127PA0020043	
Gold Performance PPO	Gold Performance PPO	Silver Performance PPO	Silver Performance PPO	Bronze Performance PPO	Gold PPO Choice Select	Gold PPO Choice Select	Silver PPO Choice Select	Silver PPO Choice Select	Bronze PPO Choice Select	
1800/025	2400/025	4450/2035	4500/2035	7100/050	1800/025	2400/025	4450/2035	4500/2035	7100/050	
ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin	ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin	ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin	ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin	ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin	ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin	ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin	ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin	ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin	ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin	ktm, Lebanon, York, Lehigh, ktm, Lebanon, York, Lehigh, Cumberland, Perry, Dauphin
Performance PPO	Performance PPO	Performance PPO	Performance PPO	Performance PPO	PPO Choice Select	PPO Choice Select	PPO Choice Select	PPO Choice Select	PPO Choice Select	
N	N	N	N	N	N	N	N	N	N	
907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	907.10	
0.94	0.92	0.79	0.79	0.73	0.94	0.92	0.79	0.79	0.73	
0.927	0.927	0.927	0.927	0.927	0.866	0.866	0.866	0.866	0.866	
1.000	1.000	1.000	1.240	1.000	1.000	1.000	1.000	1.240	1.000	
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1.051	1.031	0.953	1.080	0.923	1.051	1.031	0.953	1.080	0.923	
0.910	0.867	0.693	0.969	0.619	0.849	0.809	0.647	0.905	0.577	
835.08	795.64	636.22	889.35	567.56	779.41	742.60	593.81	830.06	529.72	
\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	\$49.32	
\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	\$9.71	
\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	
\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	\$0.27	
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	
0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	
\$462.25	\$447.61	\$364.17	\$496.66	\$328.23	\$439.11	\$419.85	\$341.97	\$465.63	\$308.42	
\$917.83	\$877.37	\$713.82	\$973.52	\$643.37	\$860.71	\$822.96	\$670.31	\$912.70	\$604.54	
1.7%	2.6%	0.1%	2.1%	3.4%	1.5%	1.9%	0.1%	1.9%	1.9%	
\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	\$59.03	
6.4%	6.7%	8.3%	6.1%	9.2%	6.9%	7.2%	8.8%	6.5%	9.8%	
0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	

Benefit Plans

Table with columns: ID, Combo Description, Projected Membership, Plan MA, New or Existing, Contract ID, Plan ID, Plan ID, On/Off/Exchange, Metal Level, Metal Yr, Price Yr, Network, Reduced Demand, Catastrophic, Product, Mod Plan Description, Deductible, Draw Plan, Pediatric Draw, Pediatric Yr, Annual Plan All. Rate, Q1 Plan All. Rate, Q2 Plan All. Rate, Q3 Plan All. Rate, Q4 Plan All. Rate, Annual Trend, Medical & Rx, Dental & Vision, Ancillary Trend, Q1 Calibrated Plan Index, Q2 Calibrated Plan Index, Q3 Calibrated Plan Index, Q4 Calibrated Plan Index, Calibrated Index from PA Exhibits, % Adm, % Taxm, Plan ID (14), HCOS ID (14), All Plan Names, Company

Individual Rates

Effective 1/1/2025

Calibration

Expected Average Age Factor:	1.853
List-Billed Adjustment for Max 3 Children	1.002
Adjusted Average Age Factor	1.849
Expected Average Region Factor:	1.05
Expected Average Tobacco Factor	1.006
Cumulative Rating Factors (Premium Neutrality):	1.96

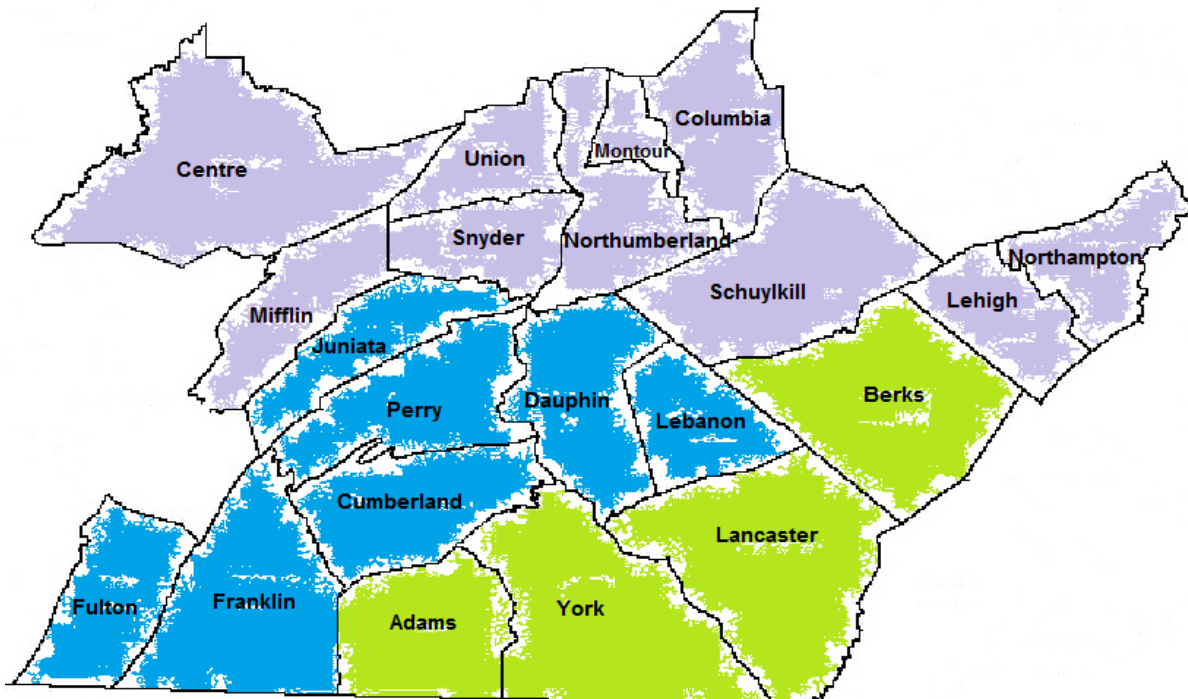
Age Factors			Region Factors			Tobacco Factors		
Age	Distribution of Population	Age Factor	Region	Distribution of Population	Factor	PPO	HMO	Final Factor
0-14	6.50%	0.765	6	37%	1.0000	1.006	1.010	1.006
15	0.57%	0.833	7	34%	1.1150			
16	0.60%	0.859	9	29%	1.0500			
17	0.61%	0.885						
18	0.63%	0.913						
19	0.87%	0.941						
20	1.02%	0.970						
21	1.15%	1.000						
22	1.07%	1.000						
23	0.99%	1.000						
24	0.89%	1.000						
25	0.92%	1.004						
26	1.49%	1.024						
27	1.48%	1.048						
28	1.53%	1.087						
29	1.47%	1.119						
30	1.49%	1.135						
31	1.36%	1.159						
32	1.35%	1.183						
33	1.47%	1.198						
34	1.45%	1.214						
35	1.33%	1.222						
36	1.43%	1.230						
37	1.41%	1.238						
38	1.47%	1.246						
39	1.51%	1.262						
40	1.47%	1.278						
41	1.56%	1.302						
42	1.52%	1.325						
43	1.57%	1.357						
44	1.58%	1.397						
45	1.47%	1.444						
46	1.52%	1.500						
47	1.51%	1.563						
48	1.65%	1.635						
49	1.61%	1.706						
50	1.61%	1.786						
51	1.76%	1.865						
52	1.92%	1.952						
53	2.19%	2.040						
54	2.14%	2.135						
55	2.25%	2.230						
56	2.48%	2.333						
57	2.58%	2.437						
58	2.94%	2.548						
59	3.31%	2.603						
60	3.68%	2.714						
61	3.99%	2.810						
62	5.14%	2.873						
63	5.79%	2.952						
Filing 23-3364+	6.70%	3.000						

**Individual Rates
Effective 1/1/2025
Rating Factors**

Age Factors

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

Region



<u>Region</u>	<u>Factor</u>
6	1.000
7	1.115
9	1.050

<u>Network</u>	<u>Factor</u>
PPO	1.00
PPO Choice	0.93
PPO Choice Select	0.84
Performance PPO	0.90

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Network Calculation**

2023 CAAC Individual Data - Loss Ratio is (Total Claims - Rx Rebates - Reinsurance)/(Premium+Risk Adj)

Rating Area	Network	Curr Members	Loss Ratio	2024 Rating Actions -		Current Network	Formula Network	Proposed Network
				Impact to LR	Adj LR for 2024 Rate			
Rating Area 7	PPO	9,897	83%	1.02	85%	1.00	1.00	1.00
Rating Area 7	PPO Choice	5,815	98%	1.00	98%	0.90	1.04	0.930

Rating Area	Network	Curr Members	Loss Ratio	2024 Rating Actions -		Current Network	Formula Network	Proposed Network
				Impact to LR	Adj LR for 2024 Rate			
Rating Area 9	PPO	10,440	95%	0.97	92%	1.00	1.00	1.000
Rating Area 9	PPO Choice Select	3,891	74%	1.00	74%	0.88	0.71	0.84

Rating Area	Network	Curr Members	Loss Ratio	2024 Rating Actions -		Current Network	Formula Network	Proposed Network
				Impact to LR	Adj LR for 2024 Rate			
Rating Area 6	PPO	17,388	86%	1.01	87%	1.00	1.00	1.00
Rating Area 7	PPO	9,897	83%	1.02	85%	1.00	1.00	1.00
Rating Area 9	PPO	10,440	95%	0.97	92%	1.00	1.00	1.00
All	PPO	37,725	87%	1.00	87%	1.00	1.00	1.00
Rating Area 6	Performance PPO	1,991	73%	1.00	73%	0.90	0.76	0.90
Rating Area 7	Performance PPO	1,953	83%	1.00	85%	0.91	0.91	0.90
Rating Area 9	Performance PPO	1,264	95%	1.00	92%	0.91	0.91	0.90
All	Performance PPO	5,208	82%		82%	0.91	0.85	0.90

Note that PPO Choice Select results are set equal to Capital Advantage EPO as the membership, network and discounts are similar

No data in 2023 - set equal to Valley Advantage EPO as network and membership in region 6 are very similar
 No data in 2023 - set equal to average PPO loss ratio in rating area
 No data in 2023 - set equal to average PPO loss ratio in rating area

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Network Factors

<u>Network</u>	<u>New/Existing</u>	<u>Current Factor</u>	<u>Proposed Factor</u>	<u>Change from 2024 Filing</u>
PPO Choice	Existing	0.90	0.930	Yes
PPO Choice Select	Existing	0.88	0.840	Yes
Performance PPO	Existing	0.91	0.900	Yes

**Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Regional Rating Factors**

2023 CAAC Individual Data - Loss Ratio is (Total Claims - Reinsurance)/(Premium+Risk Adj)

<u>Rating Area</u>	<u>Network</u>	<u>Curr Members</u>	<u>Loss Ratio</u>	<u>BEP Region</u>	<u>Current Region</u>	<u>Formula Region</u>	<u>Proposed Region</u>
Rating Area 6	PPO	19,379	84%	1.00	1.00	1.00	1.000
Rating Area 7	PPO	17,665	86%	1.14	1.13	1.17	1.115
Rating Area 9	PPO	15,595	92%	0.98	1.025	1.08	1.050
Total		52,639			1.05	1.08	1.05

Benefit Plans

#	Combo Description	Projected Membership	Proj MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Induced Demand	Product	Medical Plan Description	Deductible	Drug Plan Desc	Pediatric Dental	Pediatric Vision	Medical + Rx	Medical	Base Rates				Annual Trend		
																				1/1/2025 - 12/31/2025				Total	Medical & Rx	Dental & Vision
																				Rx	Pediatric Dental	Pediatric Vision				
1	Gold Simple PPO 0/0/25	19.1%	120,904	Existing	45127PA002	45127PA0020026	On Exchange	Gold	81.4%	93.8%	1.05	PPO	Gold Simple PPO 0/0/25	0	Combined	Embedded	Embedded	\$509.85	\$423.18	\$86.67	\$1.37	\$0.24	\$511.46	6.7%	1.0%	
2	Gold PPO 1800/10/20	9.6%	60,910	Existing	45127PA002	45127PA0020013	On Exchange	Gold	79.3%	93.0%	1.04	PPO	Gold PPO 1800/10/20	1800	Combined	Embedded	Embedded	\$502.32	\$416.93	\$85.39	\$1.37	\$0.24	\$503.93	6.7%	1.0%	
3	Gold PPO 2300/10/20	6.4%	40,416	Existing	45127PA002	45127PA0020028	On Exchange	Gold	78.1%	91.3%	1.03	PPO	Gold PPO 2300/10/20	2300	Combined	Embedded	Embedded	\$488.68	\$405.60	\$83.08	\$1.37	\$0.24	\$490.29	6.7%	1.0%	
4	Silver QHDHP PPO 2900/10/40	0.3%	2,140	Existing	45127PA002	45127PA0020030	Off Exchange	Silver	71.3%	80.1%	0.96	PPO	Silver QHDHP PPO 2900/10/40	2900	Combined	Embedded	Embedded	\$404.03	\$335.35	\$68.68	\$1.37	\$0.24	\$405.64	6.7%	1.0%	
5	Silver PPO 3450/0/40 Rx 250	1.4%	8,725	Existing	45127PA002	45127PA0020021	Off Exchange	Silver	70.4%	80.5%	0.96	PPO	Silver PPO 3450/0/40 Rx 250	3450	Combined	Embedded	Embedded	\$406.89	\$337.72	\$69.17	\$1.37	\$0.24	\$408.50	6.7%	1.0%	
6	Silver PPO 3500/0/40 Rx 250	8.4%	53,242	Existing	45127PA002	45127PA0020008	On Exchange	Silver	70.4%	80.0%	1.09	PPO	Silver PPO 3500/0/40 Rx 250	3500	Combined	Embedded	Embedded	\$559.28	\$464.20	\$95.08	\$1.37	\$0.24	\$560.89	6.7%	1.0%	
7	Bronze QHDHP PPO 6400/0/50	5.7%	35,863	Existing	45127PA002	45127PA0020031	On Exchange	Bronze	63.7%	71.0%	0.92	PPO	Bronze QHDHP PPO 6400/0/50	6400	Combined	Embedded	Embedded	\$347.20	\$288.18	\$59.02	\$1.37	\$0.24	\$348.81	6.7%	1.0%	
8	Bronze PPO 7450/0/50	19.0%	119,763	Existing	45127PA002	45127PA0020020	On Exchange	Bronze	64.9%	72.2%	0.92	PPO	Bronze PPO 7450/0/50	7450	Combined	Embedded	Embedded	\$354.37	\$294.13	\$60.24	\$1.37	\$0.24	\$355.98	6.7%	1.0%	
9	Catastrophic PPO 9200/0/0	1.0%	6,574	Existing	45127PA002	45127PA0020027	On Exchange	Bronze	59.7%	69.1%	0.91	PPO	Catastrophic PPO 9200/0/0	9200	Combined	Embedded	Embedded	\$232.41	\$192.90	\$39.51	\$1.37	\$0.24	\$234.02	6.7%	1.0%	
10	Gold PPO Choice 1800/0/25	2.0%	12,541	Existing	45127PA002	45127PA0020022	On Exchange	Gold	79.9%	94.4%	1.05	PPO Choice	Gold PPO Choice 1800/0/25	1800	Combined	Embedded	Embedded	\$480.80	\$399.96	\$80.74	\$1.37	\$0.24	\$482.41	6.7%	1.0%	
11	Gold PPO Choice 2400/0/25	1.5%	9,783	Existing	45127PA002	45127PA0020029	On Exchange	Gold	78.0%	91.8%	1.03	PPO Choice	Gold PPO Choice 2400/0/25	2400	Combined	Embedded	Embedded	\$459.88	\$381.70	\$78.18	\$1.37	\$0.24	\$461.49	6.7%	1.0%	
12	Silver PPO Choice 4450/20/35	0.4%	2,330	Existing	45127PA002	45127PA0020023	Off Exchange	Silver	70.1%	79.4%	0.95	PPO Choice	Silver PPO Choice 4450/20/35	4450	Combined	Embedded	Embedded	\$373.66	\$310.14	\$63.52	\$1.37	\$0.24	\$375.27	6.7%	1.0%	
13	Silver PPO Choice 4500/20/35	0.8%	5,052	Existing	45127PA002	45127PA0020024	On Exchange	Silver	70.0%	79.0%	1.08	PPO Choice	Silver PPO Choice 4500/20/35	4500	Combined	Embedded	Embedded	\$510.57	\$423.77	\$86.80	\$1.37	\$0.24	\$512.18	6.7%	1.0%	
14	Silver QHDHP PPO Choice 3000/10/35	0.1%	666	Existing	45127PA002	45127PA0020032	Off Exchange	Silver	71.3%	78.6%	0.95	PPO Choice	Silver QHDHP PPO Choice 3000/10/35	3000	Combined	Embedded	Embedded	\$368.66	\$305.99	\$62.67	\$1.37	\$0.24	\$370.27	6.7%	1.0%	
15	Bronze QHDHP PPO Choice 6400/0/50	1.7%	10,912	Existing	45127PA002	45127PA0020033	On Exchange	Bronze	63.8%	71.1%	0.92	PPO Choice	Bronze QHDHP PPO Choice 6400/0/50	6400	Combined	Embedded	Embedded	\$325.62	\$270.26	\$55.36	\$1.37	\$0.24	\$327.23	6.7%	1.0%	
16	Bronze PPO Choice 7100/0/50	4.4%	27,863	Existing	45127PA002	45127PA0020025	On Exchange	Bronze	64.8%	73.1%	0.92	PPO Choice	Bronze PPO Choice 7100/0/50	7100	Combined	Embedded	Embedded	\$336.52	\$279.31	\$57.21	\$1.37	\$0.24	\$338.13	6.7%	1.0%	
17	Gold QHDHP PPO 1700/0/10	0.5%	2,972	New	45127PA002	45127PA0020044	Off Exchange	Gold	80.2%	93.5%	1.04	PPO	Gold QHDHP PPO 1700/0/10	1600	Combined	Embedded	Embedded	\$507.05	\$420.85	\$86.20	\$1.37	\$0.24	\$508.66	6.7%	1.0%	
18	Gold QHDHP PPO Choice 1700/0/10	0.5%	2,972	New	45127PA002	45127PA0020045	Off Exchange	Gold	80.6%	94.7%	1.05	PPO Choice	Gold QHDHP PPO Choice 1700/0/10	1600	Combined	Embedded	Embedded	\$483.03	\$400.92	\$82.11	\$1.37	\$0.24	\$484.64	6.7%	1.0%	
19	Gold Performance PPO 1800/0/25	1.7%	10,722	Existing	45127PA002	45127PA0020034	On Exchange	Gold	79.9%	94.4%	1.05	performance PP	Gold Performance PPO 1800/0/25	1800	Combined	Embedded	Embedded	\$466.64	\$387.31	\$79.33	\$1.37	\$0.24	\$468.25	6.7%	1.0%	
20	Gold Performance PPO 2400/0/25	2.6%	16,250	Existing	45127PA002	45127PA0020035	On Exchange	Gold	78.0%	91.8%	1.03	performance PP	Gold Performance PPO 2400/0/25	2400	Combined	Embedded	Embedded	\$446.00	\$370.18	\$75.82	\$1.37	\$0.24	\$447.61	6.7%	1.0%	
21	Silver Performance PPO 4450/20/35	0.1%	416	Existing	45127PA002	45127PA0020037	Off Exchange	Silver	70.1%	79.4%	0.95	performance PP	Silver Performance PPO 4450/20/35	4450	Combined	Embedded	Embedded	\$362.56	\$300.92	\$61.64	\$1.37	\$0.24	\$364.17	6.7%	1.0%	
22	Silver Performance PPO 4500/20/35	2.1%	13,230	Existing	45127PA002	45127PA0020036	On Exchange	Silver	70.0%	79.0%	1.08	performance PP	Silver Performance PPO 4500/20/35	4500	Combined	Embedded	Embedded	\$495.05	\$410.89	\$84.16	\$1.37	\$0.24	\$496.66	6.7%	1.0%	
23	Bronze Performance PPO 7100/0/50	3.4%	21,302	Existing	45127PA002	45127PA0020038	On Exchange	Bronze	64.8%	73.1%	0.92	performance PP	Bronze Performance PPO 7100/0/50	7100	Combined	Embedded	Embedded	\$326.62	\$271.09	\$55.53	\$1.37	\$0.24	\$328.23	6.7%	1.0%	
24	Gold PPO Choice Select 1800/0/25	1.5%	9,498	Existing	45127PA002	45127PA0020039	On Exchange	Gold	79.9%	94.4%	1.05	°O Choice Sel	Gold PPO Choice Select 1800/0/25	1800	Combined	Embedded	Embedded	\$437.50	\$363.13	\$74.37	\$1.37	\$0.24	\$439.11	6.7%	1.0%	
25	Gold PPO Choice Select 2400/0/25	1.9%	11,851	Existing	45127PA002	45127PA0020040	On Exchange	Gold	78.0%	91.8%	1.03	°O Choice Sel	Gold PPO Choice Select 2400/0/25	2400	Combined	Embedded	Embedded	\$418.24	\$347.14	\$71.10	\$1.37	\$0.24	\$419.85	6.7%	1.0%	
26	Silver PPO Choice Select 4450/20/35	0.1%	511	Existing	45127PA002	45127PA0020042	Off Exchange	Silver	70.1%	79.4%	0.95	°O Choice Sel	Silver PPO Choice Select 4450/20/35	4450	Combined	Embedded	Embedded	\$340.36	\$282.50	\$57.86	\$1.37	\$0.24	\$341.97	6.7%	1.0%	
27	Silver PPO Choice Select 4500/20/35	1.9%	12,172	Existing	45127PA002	45127PA0020041	On Exchange	Silver	70.0%	79.0%	1.08	°O Choice Sel	Silver PPO Choice Select 4500/20/35	4500	Combined	Embedded	Embedded	\$464.02	\$385.14	\$78.88	\$1.37	\$0.24	\$465.63	6.7%	1.0%	
28	Bronze PPO Choice Select 7100/0/50	1.9%	12,220	Existing	45127PA002	45127PA0020043	On Exchange	Bronze	64.8%	73.1%	0.92	°O Choice Sel	Bronze PPO Choice Select 7100/0/50	7100	Combined	Embedded	Embedded	\$306.81	\$254.65	\$52.16	\$1.37	\$0.24	\$308.42	6.7%	1.0%	

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
MLR Exhibit

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	71.88%	88.09%	404,781	606,804
2021	98.88%	89.51%	586,150	554,592
2022	94.01%	88.71%	623,326	599,346

Capital Advantage Assurance Company
Individual Rates
Effective 1/1/2025
Claim Cost Projection

Year	Paid		Risk Adjustment		Exchange User Fees		Market Adjusted Paid	
	Projected	Actual	Projected	Actual	Projected	Actual	Projected	Actual
2020	\$736.91	\$627.24	\$107.44	\$77.98	\$22.25	\$34.68	\$651.72	\$583.94
2021	\$660.54	\$705.65	\$76.38	\$18.19	\$18.53	\$18.88	\$562.57	\$706.34
2022	\$689.83	\$664.91	\$76.78	\$3.39	\$21.05	\$19.54	\$587.85	\$681.06
2023	\$703.25	\$709.86	\$18.19	\$2.75	\$23.38	\$21.20	\$671.68	\$728.31

Company Name:	Capital Advantage Assurance Company (CAAC)	Ending date of Rates:	December 31, 2025
Market:	Individual		
Product:	PPO		
Effective Date of Rates:	January 1, 2025		

HIOS Plan ID (On Exchange)=>	45127PA0020008		45127PA0020008		45127PA0020008		45127PA0020013	
HIOS Plan ID (Off Exchange)=>	45127PA0020008		45127PA0020008		45127PA0020008		45127PA0020013	
Plan Marketing Name =>	Silver PPO 3500/0/40 Rx 250		Silver PPO 3500/0/40 Rx 250		Silver PPO 3500/0/40 Rx 250		Gold PPO 1800/10/20	
Form # =>	CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Gold	
Deductible =>	\$3500 /\$250 Med/Rx		\$3500 /\$250 Med/Rx		\$3500 /\$250 Med/Rx		\$1800 Med/Rx Combined	
Coinsurance =>	0		0		0		0.1	
Copays =>	\$40/\$75/\$400 PCP/SPC/ER		\$40/\$75/\$400 PCP/SPC/ER		\$40/\$75/\$400 PCP/SPC/ER		\$20/\$45/\$300 PCP/SPC/ER	
OOP Maximum =>	\$8700 Med/Rx Combined		\$8700 Med/Rx Combined		\$8700 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$429.08	\$429.08	\$478.43	\$478.43	\$450.53	\$450.53	\$385.51	\$385.51
15	\$467.22	\$467.22	\$520.95	\$520.95	\$490.58	\$490.58	\$419.77	\$419.77
16	\$481.80	\$481.80	\$537.21	\$537.21	\$505.89	\$505.89	\$432.88	\$432.88
17	\$496.39	\$496.39	\$553.47	\$553.47	\$521.21	\$521.21	\$445.98	\$445.98
18	\$512.09	\$512.09	\$570.98	\$570.98	\$537.70	\$537.70	\$460.09	\$460.09
19	\$527.80	\$527.80	\$588.49	\$588.49	\$554.19	\$554.19	\$474.20	\$474.20
20	\$544.06	\$544.06	\$606.63	\$606.63	\$571.27	\$571.27	\$488.81	\$488.81
21	\$560.89	\$574.91	\$625.39	\$641.03	\$588.93	\$603.66	\$503.93	\$516.53
22	\$560.89	\$574.91	\$625.39	\$641.03	\$588.93	\$603.66	\$503.93	\$516.53
23	\$560.89	\$574.91	\$625.39	\$641.03	\$588.93	\$603.66	\$503.93	\$516.53
24	\$560.89	\$574.91	\$625.39	\$641.03	\$588.93	\$603.66	\$503.93	\$516.53
25	\$563.13	\$577.21	\$627.89	\$643.59	\$591.29	\$606.07	\$505.95	\$518.59
26	\$574.35	\$588.71	\$640.40	\$656.41	\$603.07	\$618.15	\$516.02	\$528.92
27	\$587.81	\$602.51	\$655.41	\$671.80	\$617.20	\$632.63	\$528.12	\$541.32
28	\$609.69	\$624.93	\$679.80	\$696.80	\$640.17	\$656.18	\$547.77	\$561.47
29	\$627.64	\$643.33	\$699.81	\$717.31	\$659.02	\$675.49	\$563.90	\$578.00
30	\$636.61	\$652.53	\$709.82	\$727.57	\$668.44	\$685.15	\$571.96	\$586.26
31	\$650.07	\$666.32	\$724.83	\$742.95	\$682.58	\$699.64	\$584.05	\$598.66
32	\$663.53	\$680.12	\$739.84	\$758.34	\$696.71	\$714.13	\$596.15	\$611.05
33	\$671.95	\$688.74	\$749.22	\$767.95	\$705.54	\$723.18	\$603.71	\$618.80
34	\$680.92	\$697.94	\$759.23	\$778.21	\$714.97	\$732.84	\$611.77	\$627.07
35	\$685.41	\$702.54	\$764.23	\$783.34	\$719.68	\$737.67	\$615.80	\$631.20
36	\$689.89	\$707.14	\$769.23	\$788.46	\$724.39	\$742.50	\$619.83	\$635.33
37	\$694.38	\$711.74	\$774.24	\$793.59	\$729.10	\$747.33	\$623.87	\$639.46
38	\$698.87	\$716.34	\$779.24	\$798.72	\$733.81	\$752.16	\$627.90	\$643.59
39	\$707.84	\$725.54	\$789.25	\$808.98	\$743.24	\$761.82	\$635.96	\$651.86
40	\$716.82	\$770.58	\$799.25	\$859.20	\$752.66	\$809.11	\$644.02	\$692.32
41	\$730.28	\$785.05	\$814.26	\$875.33	\$766.79	\$824.30	\$656.12	\$705.33
42	\$743.18	\$798.92	\$828.64	\$890.79	\$780.34	\$838.86	\$667.71	\$717.79
43	\$761.13	\$818.21	\$848.66	\$912.31	\$799.18	\$859.12	\$683.83	\$735.12
44	\$783.56	\$842.33	\$873.67	\$939.20	\$822.74	\$884.45	\$703.99	\$756.79
45	\$809.93	\$890.92	\$903.07	\$993.37	\$850.42	\$935.46	\$727.67	\$800.44
46	\$841.34	\$925.47	\$938.09	\$1,031.90	\$883.40	\$971.74	\$755.90	\$831.48
47	\$876.67	\$964.34	\$977.49	\$1,075.24	\$920.50	\$1,012.56	\$787.64	\$866.41
48	\$917.06	\$1,008.76	\$1,022.52	\$1,124.77	\$962.91	\$1,059.20	\$823.93	\$906.32
49	\$956.88	\$1,052.57	\$1,066.92	\$1,173.61	\$1,004.72	\$1,105.19	\$859.70	\$945.68
50	\$1,001.75	\$1,152.01	\$1,116.95	\$1,284.49	\$1,051.84	\$1,209.61	\$900.02	\$1,035.02
51	\$1,046.06	\$1,202.97	\$1,166.36	\$1,341.31	\$1,098.36	\$1,263.12	\$939.83	\$1,080.80
52	\$1,094.86	\$1,259.09	\$1,220.77	\$1,403.88	\$1,149.60	\$1,322.04	\$983.67	\$1,131.22
53	\$1,144.22	\$1,315.85	\$1,275.80	\$1,467.17	\$1,201.43	\$1,381.64	\$1,028.02	\$1,182.22
54	\$1,197.50	\$1,377.13	\$1,335.21	\$1,535.49	\$1,257.38	\$1,445.98	\$1,075.89	\$1,237.27
55	\$1,250.78	\$1,500.94	\$1,394.62	\$1,673.55	\$1,313.32	\$1,575.99	\$1,123.76	\$1,348.52
56	\$1,308.56	\$1,570.27	\$1,459.04	\$1,750.85	\$1,373.98	\$1,648.78	\$1,175.67	\$1,410.80
57	\$1,366.89	\$1,640.27	\$1,524.08	\$1,828.90	\$1,435.23	\$1,722.28	\$1,228.08	\$1,473.69
58	\$1,429.15	\$1,714.98	\$1,593.50	\$1,912.20	\$1,500.61	\$1,800.73	\$1,284.01	\$1,540.82
59	\$1,460.00	\$1,752.00	\$1,627.90	\$1,953.48	\$1,533.00	\$1,839.60	\$1,311.73	\$1,574.08
60	\$1,522.26	\$1,902.82	\$1,697.31	\$2,121.64	\$1,598.37	\$1,997.96	\$1,367.67	\$1,709.58
61	\$1,576.10	\$1,970.13	\$1,757.35	\$2,196.69	\$1,654.91	\$2,068.63	\$1,416.04	\$1,770.05
62	\$1,611.44	\$2,014.30	\$1,796.75	\$2,245.94	\$1,692.01	\$2,115.01	\$1,447.79	\$1,809.74
63	\$1,655.75	\$2,069.68	\$1,846.16	\$2,307.70	\$1,738.53	\$2,173.17	\$1,487.60	\$1,859.50
64+	\$1,682.66	\$2,103.34	\$1,876.17	\$2,345.22	\$1,766.79	\$2,208.50	\$1,511.78	\$1,889.74

Company Name:	Capital Advantage Assurance Company (CAAC)	Ending date of Rates:	December 31, 2025
Market:	Individual		
Product:	PPO		
Effective Date of Rates:	January 1, 2025		

HIOS Plan ID (On Exchange)=>	45127PA0020013		45127PA0020013		45127PA0020020		45127PA0020020	
HIOS Plan ID (Off Exchange)=>	45127PA0020013		45127PA0020013		45127PA0020020		45127PA0020020	
Plan Marketing Name =>	Gold PPO 1800/10/20		Gold PPO 1800/10/20		Bronze PPO 7450/0/50		Bronze PPO 7450/0/50	
Form # =>	CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	\$1800 Med/Rx Combined		\$1800 Med/Rx Combined		\$7450 Med/Rx Combined		\$7450 Med/Rx Combined	
Coinsurance =>	0.1		0.1		0		0	
Copays =>	\$20/\$45/\$300 PCP/SPC/ER		\$20/\$45/\$300 PCP/SPC/ER		\$50/\$85/\$400 PCP/SPC/ER		\$50/\$85/\$400 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$9100 Med/Rx Combined		\$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$429.84	\$429.84	\$404.78	\$404.78	\$272.32	\$272.32	\$303.64	\$303.64
15	\$468.05	\$468.05	\$440.76	\$440.76	\$296.53	\$296.53	\$330.63	\$330.63
16	\$482.66	\$482.66	\$454.52	\$454.52	\$305.79	\$305.79	\$340.95	\$340.95
17	\$497.27	\$497.27	\$468.28	\$468.28	\$315.04	\$315.04	\$351.27	\$351.27
18	\$513.00	\$513.00	\$483.09	\$483.09	\$325.01	\$325.01	\$362.39	\$362.39
19	\$528.73	\$528.73	\$497.91	\$497.91	\$334.98	\$334.98	\$373.50	\$373.50
20	\$545.03	\$545.03	\$513.25	\$513.25	\$345.30	\$345.30	\$385.01	\$385.01
21	\$561.88	\$575.93	\$529.13	\$542.35	\$355.98	\$364.88	\$396.92	\$406.84
22	\$561.88	\$575.93	\$529.13	\$542.35	\$355.98	\$364.88	\$396.92	\$406.84
23	\$561.88	\$575.93	\$529.13	\$542.35	\$355.98	\$364.88	\$396.92	\$406.84
24	\$561.88	\$575.93	\$529.13	\$542.35	\$355.98	\$364.88	\$396.92	\$406.84
25	\$564.13	\$578.23	\$531.24	\$544.52	\$357.40	\$366.34	\$398.51	\$408.47
26	\$575.37	\$589.75	\$541.83	\$555.37	\$364.52	\$373.64	\$406.44	\$416.60
27	\$588.85	\$603.57	\$554.52	\$568.39	\$373.07	\$382.39	\$415.97	\$426.37
28	\$610.77	\$626.03	\$575.16	\$589.54	\$386.95	\$396.62	\$431.45	\$442.24
29	\$628.75	\$644.46	\$592.09	\$606.89	\$398.34	\$408.30	\$444.15	\$455.25
30	\$637.74	\$653.68	\$600.56	\$615.57	\$404.04	\$414.14	\$450.50	\$461.76
31	\$651.22	\$667.50	\$613.26	\$628.59	\$412.58	\$422.90	\$460.03	\$471.53
32	\$664.71	\$681.32	\$625.96	\$641.61	\$421.12	\$431.65	\$469.55	\$481.29
33	\$673.13	\$689.96	\$633.89	\$649.74	\$426.46	\$437.13	\$475.51	\$487.40
34	\$682.12	\$699.18	\$642.36	\$658.42	\$432.16	\$442.96	\$481.86	\$493.90
35	\$686.62	\$703.79	\$646.59	\$662.76	\$435.01	\$445.88	\$485.03	\$497.16
36	\$691.11	\$708.39	\$650.83	\$667.10	\$437.86	\$448.80	\$488.21	\$500.41
37	\$695.61	\$713.00	\$655.06	\$671.44	\$440.70	\$451.72	\$491.38	\$503.67
38	\$700.10	\$717.61	\$659.29	\$675.77	\$443.55	\$454.64	\$494.56	\$506.92
39	\$709.10	\$726.82	\$667.76	\$684.45	\$449.25	\$460.48	\$500.91	\$513.43
40	\$718.09	\$771.94	\$676.22	\$726.94	\$454.94	\$489.06	\$507.26	\$545.31
41	\$731.57	\$786.44	\$688.92	\$740.59	\$463.49	\$498.25	\$516.79	\$555.55
42	\$744.49	\$800.33	\$701.09	\$753.67	\$471.67	\$507.05	\$525.92	\$565.36
43	\$762.47	\$819.66	\$718.02	\$771.88	\$483.06	\$519.29	\$538.62	\$579.01
44	\$784.95	\$843.82	\$739.19	\$794.63	\$497.30	\$534.60	\$554.49	\$596.08
45	\$811.36	\$892.49	\$764.06	\$840.46	\$514.04	\$565.44	\$573.15	\$630.46
46	\$842.82	\$927.11	\$793.69	\$873.06	\$533.97	\$587.37	\$595.38	\$654.91
47	\$878.22	\$966.04	\$827.02	\$909.73	\$556.40	\$612.04	\$620.38	\$682.42
48	\$918.68	\$1,010.54	\$865.12	\$951.63	\$582.03	\$640.23	\$648.96	\$713.86
49	\$958.57	\$1,054.43	\$902.69	\$992.96	\$607.30	\$668.03	\$677.14	\$744.86
50	\$1,003.52	\$1,154.05	\$945.02	\$1,086.77	\$635.78	\$731.15	\$708.90	\$815.23
51	\$1,047.91	\$1,205.10	\$986.82	\$1,134.84	\$663.90	\$763.49	\$740.25	\$851.29
52	\$1,096.79	\$1,261.31	\$1,032.85	\$1,187.78	\$694.87	\$799.10	\$774.78	\$891.00
53	\$1,146.24	\$1,318.18	\$1,079.42	\$1,241.33	\$726.20	\$835.13	\$809.71	\$931.17
54	\$1,199.62	\$1,379.56	\$1,129.69	\$1,299.14	\$760.02	\$874.02	\$847.42	\$974.53
55	\$1,253.00	\$1,503.60	\$1,179.95	\$1,415.94	\$793.84	\$952.60	\$885.13	\$1,062.15
56	\$1,310.87	\$1,573.04	\$1,234.45	\$1,481.34	\$830.50	\$996.60	\$926.01	\$1,111.21
57	\$1,369.31	\$1,643.17	\$1,289.48	\$1,547.38	\$867.52	\$1,041.03	\$967.29	\$1,160.75
58	\$1,431.68	\$1,718.01	\$1,348.21	\$1,617.86	\$907.04	\$1,088.44	\$1,011.35	\$1,213.62
59	\$1,462.58	\$1,755.09	\$1,377.32	\$1,652.78	\$926.62	\$1,111.94	\$1,033.18	\$1,239.81
60	\$1,524.95	\$1,906.18	\$1,436.05	\$1,795.06	\$966.13	\$1,207.66	\$1,077.23	\$1,346.54
61	\$1,578.89	\$1,973.61	\$1,486.85	\$1,858.56	\$1,000.30	\$1,250.38	\$1,115.34	\$1,394.17
62	\$1,614.29	\$2,017.86	\$1,520.18	\$1,900.23	\$1,022.73	\$1,278.41	\$1,140.34	\$1,425.43
63	\$1,658.68	\$2,073.34	\$1,561.98	\$1,952.48	\$1,050.85	\$1,313.57	\$1,171.70	\$1,464.63
64+	\$1,685.64	\$2,107.06	\$1,587.38	\$1,984.22	\$1,067.93	\$1,334.92	\$1,190.75	\$1,488.44

Company Name:	Capital Advantage Assurance Company (CAAC)	Ending date of Rates:	December 31, 2025
Market:	Individual		
Product:	PPO		
Effective Date of Rates:	January 1, 2025		

HIOS Plan ID (On Exchange)=>	45127PA0020020		45127PA0020021		45127PA0020021		45127PA0020021	
HIOS Plan ID (Off Exchange)=>	45127PA0020020		45127PA0020021		45127PA0020021		45127PA0020021	
Plan Marketing Name =>	Bronze PPO 7450/0/50		Silver PPO 3450/0/40 Rx 250		Silver PPO 3450/0/40 Rx 250		Silver PPO 3450/0/40 Rx 250	
Form # =>	CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Silver		Silver		Silver	
Deductible =>	\$7450 Med/Rx Combined		\$3450 /\$250 Med/Rx		\$3450 /\$250 Med/Rx		\$3450 /\$250 Med/Rx	
Coinsurance =>	0		0		0		0	
Copays =>	\$50/\$85/\$400 PCP/SPC/ER		\$40/\$75/\$400 PCP/SPC/ER		\$40/\$75/\$400 PCP/SPC/ER		\$40/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$9100 Med/Rx Combined		\$8700 Med/Rx Combined		\$8700 Med/Rx Combined		\$8700 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$285.94	\$285.94	\$312.50	\$312.50	\$348.44	\$348.44	\$328.13	\$328.13
15	\$311.36	\$311.36	\$340.28	\$340.28	\$379.41	\$379.41	\$357.29	\$357.29
16	\$321.08	\$321.08	\$350.90	\$350.90	\$391.26	\$391.26	\$368.45	\$368.45
17	\$330.79	\$330.79	\$361.52	\$361.52	\$403.10	\$403.10	\$379.60	\$379.60
18	\$341.26	\$341.26	\$372.96	\$372.96	\$415.85	\$415.85	\$391.61	\$391.61
19	\$351.73	\$351.73	\$384.40	\$384.40	\$428.60	\$428.60	\$403.62	\$403.62
20	\$362.57	\$362.57	\$396.24	\$396.24	\$441.81	\$441.81	\$416.06	\$416.06
21	\$373.78	\$383.12	\$408.50	\$418.71	\$455.48	\$466.86	\$428.92	\$439.65
22	\$373.78	\$383.12	\$408.50	\$418.71	\$455.48	\$466.86	\$428.92	\$439.65
23	\$373.78	\$383.12	\$408.50	\$418.71	\$455.48	\$466.86	\$428.92	\$439.65
24	\$373.78	\$383.12	\$408.50	\$418.71	\$455.48	\$466.86	\$428.92	\$439.65
25	\$375.27	\$384.66	\$410.13	\$420.39	\$457.30	\$468.73	\$430.64	\$441.41
26	\$382.75	\$392.32	\$418.30	\$428.76	\$466.41	\$478.07	\$439.22	\$450.20
27	\$391.72	\$401.51	\$428.11	\$438.81	\$477.34	\$489.27	\$449.51	\$460.75
28	\$406.30	\$416.46	\$444.04	\$455.14	\$495.10	\$507.48	\$466.24	\$477.90
29	\$418.26	\$428.72	\$457.11	\$468.54	\$509.68	\$522.42	\$479.97	\$491.97
30	\$424.24	\$434.85	\$463.65	\$475.24	\$516.97	\$529.89	\$486.83	\$499.00
31	\$433.21	\$444.04	\$473.45	\$485.29	\$527.90	\$541.10	\$497.12	\$509.55
32	\$442.18	\$453.24	\$483.26	\$495.34	\$538.83	\$552.30	\$507.42	\$520.10
33	\$447.79	\$458.98	\$489.38	\$501.62	\$545.66	\$559.30	\$513.85	\$526.70
34	\$453.77	\$465.11	\$495.92	\$508.32	\$552.95	\$566.77	\$520.71	\$533.73
35	\$456.76	\$468.18	\$499.19	\$511.67	\$556.59	\$570.51	\$524.15	\$537.25
36	\$459.75	\$471.24	\$502.46	\$515.02	\$560.24	\$574.24	\$527.58	\$540.77
37	\$462.74	\$474.31	\$505.72	\$518.37	\$563.88	\$577.98	\$531.01	\$544.28
38	\$465.73	\$477.37	\$508.99	\$521.72	\$567.52	\$581.71	\$534.44	\$547.80
39	\$471.71	\$483.50	\$515.53	\$528.42	\$574.81	\$589.18	\$541.30	\$554.84
40	\$477.69	\$513.52	\$522.06	\$561.22	\$582.10	\$625.76	\$548.17	\$589.28
41	\$486.66	\$523.16	\$531.87	\$571.76	\$593.03	\$637.51	\$558.46	\$600.34
42	\$495.26	\$532.40	\$541.26	\$581.86	\$603.51	\$648.77	\$568.33	\$610.95
43	\$507.22	\$545.26	\$554.33	\$595.91	\$618.08	\$664.44	\$582.05	\$625.71
44	\$522.17	\$561.33	\$570.67	\$613.48	\$636.30	\$684.02	\$599.21	\$644.15
45	\$539.74	\$593.71	\$589.87	\$648.86	\$657.71	\$723.48	\$619.37	\$681.30
46	\$560.67	\$616.74	\$612.75	\$674.03	\$683.22	\$751.54	\$643.39	\$707.73
47	\$584.22	\$642.64	\$638.49	\$702.33	\$711.91	\$783.10	\$670.41	\$737.45
48	\$611.13	\$672.24	\$667.90	\$734.69	\$744.71	\$819.18	\$701.29	\$771.42
49	\$637.67	\$701.43	\$696.90	\$766.59	\$777.04	\$854.75	\$731.75	\$804.92
50	\$667.57	\$767.70	\$729.58	\$839.02	\$813.48	\$935.51	\$766.06	\$880.97
51	\$697.10	\$801.66	\$761.85	\$876.13	\$849.47	\$976.89	\$799.95	\$919.94
52	\$729.62	\$839.06	\$797.39	\$917.00	\$889.09	\$1,022.46	\$837.26	\$962.85
53	\$762.51	\$876.89	\$833.34	\$958.34	\$929.17	\$1,068.55	\$875.01	\$1,006.26
54	\$798.02	\$917.72	\$872.15	\$1,002.97	\$972.44	\$1,118.31	\$915.75	\$1,053.12
55	\$833.53	\$1,000.23	\$910.96	\$1,093.15	\$1,015.71	\$1,218.86	\$956.50	\$1,147.80
56	\$872.03	\$1,046.43	\$953.03	\$1,143.64	\$1,062.63	\$1,275.15	\$1,000.68	\$1,200.82
57	\$910.90	\$1,093.08	\$995.51	\$1,194.62	\$1,110.00	\$1,332.00	\$1,045.29	\$1,254.35
58	\$952.39	\$1,142.87	\$1,040.86	\$1,249.03	\$1,160.56	\$1,392.67	\$1,092.90	\$1,311.48
59	\$972.95	\$1,167.54	\$1,063.33	\$1,275.99	\$1,185.61	\$1,422.73	\$1,116.49	\$1,339.79
60	\$1,014.44	\$1,268.05	\$1,108.67	\$1,385.84	\$1,236.17	\$1,545.21	\$1,164.10	\$1,455.13
61	\$1,050.32	\$1,312.90	\$1,147.88	\$1,434.86	\$1,279.89	\$1,599.86	\$1,205.28	\$1,506.60
62	\$1,073.87	\$1,342.33	\$1,173.62	\$1,467.03	\$1,308.59	\$1,635.73	\$1,232.30	\$1,540.38
63	\$1,103.40	\$1,379.24	\$1,205.89	\$1,507.36	\$1,344.57	\$1,680.71	\$1,266.19	\$1,582.73
64+	\$1,121.33	\$1,401.67	\$1,225.49	\$1,531.88	\$1,366.43	\$1,708.04	\$1,286.76	\$1,608.47

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	45127PA0020022		45127PA0020023		45127PA0020024		45127PA0020025	
HIOS Plan ID (Off Exchange)=>	45127PA0020022		45127PA0020023		45127PA0020024		45127PA0020025	
Plan Marketing Name =>	Gold PPO Choice 1800/0/25		Silver PPO Choice 4450/20/35		Silver PPO Choice 4500/20/35		Bronze PPO Choice 7100/0/50	
Form # =>	CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125	
Rating Area =>	7		7		7		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Silver		Silver		Bronze	
Deductible =>	\$1800 Med/Rx Combined		\$4450 Med/Rx Combined		\$4500 Med/Rx Combined		\$7100 Med/Rx Combined	
Coinsurance =>	0		0.2		0.2		0	
Copays =>	\$25/\$50/\$200 PCP/SPC/ER		\$35/\$65/\$400 PCP/SPC/ER		\$35/\$65/\$400 PCP/SPC/ER		\$50/\$85/\$400 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$411.48	\$411.48	\$320.10	\$320.10	\$436.88	\$436.88	\$288.42	\$288.42
15	\$448.06	\$448.06	\$348.55	\$348.55	\$475.71	\$475.71	\$314.05	\$314.05
16	\$462.05	\$462.05	\$359.43	\$359.43	\$490.56	\$490.56	\$323.86	\$323.86
17	\$476.03	\$476.03	\$370.31	\$370.31	\$505.41	\$505.41	\$333.66	\$333.66
18	\$491.09	\$491.09	\$382.02	\$382.02	\$521.40	\$521.40	\$344.21	\$344.21
19	\$506.15	\$506.15	\$393.74	\$393.74	\$537.39	\$537.39	\$354.77	\$354.77
20	\$521.75	\$521.75	\$405.87	\$405.87	\$553.95	\$553.95	\$365.70	\$365.70
21	\$537.89	\$551.33	\$418.43	\$428.89	\$571.08	\$585.36	\$377.01	\$386.44
22	\$537.89	\$551.33	\$418.43	\$428.89	\$571.08	\$585.36	\$377.01	\$386.44
23	\$537.89	\$551.33	\$418.43	\$428.89	\$571.08	\$585.36	\$377.01	\$386.44
24	\$537.89	\$551.33	\$418.43	\$428.89	\$571.08	\$585.36	\$377.01	\$386.44
25	\$540.04	\$553.54	\$420.10	\$430.60	\$573.37	\$587.70	\$378.52	\$387.99
26	\$550.80	\$564.57	\$428.47	\$439.18	\$584.79	\$599.41	\$386.06	\$395.71
27	\$563.71	\$577.80	\$438.51	\$449.47	\$598.49	\$613.45	\$395.11	\$404.99
28	\$584.68	\$599.30	\$454.83	\$466.20	\$620.76	\$636.28	\$409.82	\$420.06
29	\$601.90	\$616.94	\$468.22	\$479.92	\$639.04	\$655.02	\$421.88	\$432.43
30	\$610.50	\$625.76	\$474.91	\$486.79	\$648.18	\$664.38	\$427.91	\$438.61
31	\$623.41	\$639.00	\$484.96	\$497.08	\$661.88	\$678.43	\$436.96	\$447.88
32	\$636.32	\$652.23	\$495.00	\$507.37	\$675.59	\$692.48	\$446.01	\$457.16
33	\$644.39	\$660.50	\$501.27	\$513.81	\$684.15	\$701.26	\$451.66	\$462.96
34	\$653.00	\$669.32	\$507.97	\$520.67	\$693.29	\$710.62	\$457.70	\$469.14
35	\$657.30	\$673.73	\$511.32	\$524.10	\$697.86	\$715.31	\$460.71	\$472.23
36	\$661.60	\$678.14	\$514.66	\$527.53	\$702.43	\$719.99	\$463.73	\$475.32
37	\$665.90	\$682.55	\$518.01	\$530.96	\$707.00	\$724.67	\$466.74	\$478.41
38	\$670.21	\$686.96	\$521.36	\$534.39	\$711.57	\$729.36	\$469.76	\$481.50
39	\$678.81	\$695.78	\$528.05	\$541.26	\$720.70	\$738.72	\$475.79	\$487.69
40	\$687.42	\$738.98	\$534.75	\$574.85	\$729.84	\$784.58	\$481.83	\$517.96
41	\$700.33	\$752.85	\$544.79	\$585.65	\$743.55	\$799.31	\$490.87	\$527.69
42	\$712.70	\$766.15	\$554.41	\$596.00	\$756.68	\$813.43	\$499.54	\$537.01
43	\$729.91	\$784.66	\$567.80	\$610.39	\$774.96	\$833.08	\$511.61	\$549.98
44	\$751.43	\$807.79	\$584.54	\$628.38	\$797.80	\$857.63	\$526.69	\$566.19
45	\$776.71	\$854.38	\$604.21	\$664.63	\$824.64	\$907.10	\$544.41	\$598.85
46	\$806.83	\$887.51	\$627.64	\$690.40	\$856.62	\$942.28	\$565.52	\$622.07
47	\$840.72	\$924.79	\$654.00	\$719.40	\$892.60	\$981.86	\$589.27	\$648.20
48	\$879.45	\$967.39	\$684.13	\$752.54	\$933.72	\$1,027.09	\$616.42	\$678.06
49	\$917.64	\$1,009.40	\$713.83	\$785.22	\$974.26	\$1,071.69	\$643.19	\$707.51
50	\$960.67	\$1,104.77	\$747.31	\$859.41	\$1,019.95	\$1,172.94	\$673.35	\$774.35
51	\$1,003.16	\$1,153.63	\$780.36	\$897.42	\$1,065.07	\$1,224.83	\$703.13	\$808.60
52	\$1,049.96	\$1,207.45	\$816.77	\$939.28	\$1,114.75	\$1,281.96	\$735.93	\$846.32
53	\$1,097.29	\$1,261.88	\$853.59	\$981.63	\$1,165.00	\$1,339.76	\$769.11	\$884.48
54	\$1,148.39	\$1,320.65	\$893.34	\$1,027.34	\$1,219.26	\$1,402.15	\$804.93	\$925.67
55	\$1,199.49	\$1,439.39	\$933.09	\$1,119.71	\$1,273.51	\$1,528.21	\$840.74	\$1,008.89
56	\$1,254.89	\$1,505.87	\$976.19	\$1,171.43	\$1,332.33	\$1,598.80	\$879.58	\$1,055.49
57	\$1,310.83	\$1,573.00	\$1,019.70	\$1,223.65	\$1,391.72	\$1,670.07	\$918.79	\$1,102.54
58	\$1,370.54	\$1,644.64	\$1,066.15	\$1,279.38	\$1,455.11	\$1,746.14	\$960.63	\$1,152.76
59	\$1,400.12	\$1,680.14	\$1,089.16	\$1,307.00	\$1,486.52	\$1,783.83	\$981.37	\$1,177.64
60	\$1,459.83	\$1,824.78	\$1,135.61	\$1,419.51	\$1,549.91	\$1,937.39	\$1,023.22	\$1,279.02
61	\$1,511.46	\$1,889.33	\$1,175.78	\$1,469.72	\$1,604.74	\$2,005.92	\$1,059.41	\$1,324.27
62	\$1,545.35	\$1,931.69	\$1,202.14	\$1,502.67	\$1,640.71	\$2,050.89	\$1,083.16	\$1,353.95
63	\$1,587.84	\$1,984.80	\$1,235.19	\$1,543.99	\$1,685.83	\$2,107.29	\$1,112.95	\$1,391.19
64+	\$1,613.66	\$2,017.08	\$1,255.28	\$1,569.10	\$1,713.23	\$2,141.55	\$1,131.03	\$1,413.81

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	45127PA0020026		45127PA0020026		45127PA0020026		45127PA0020027	
HIOS Plan ID (Off Exchange)=>	45127PA0020026		45127PA0020026		45127PA0020026		45127PA0020027	
Plan Marketing Name =>	Gold Simple PPO 0/0/25		Gold Simple PPO 0/0/25		Gold Simple PPO 0/0/25		Catastrophic PPO 9200/0/0	
Form # =>	CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Bronze	
Deductible =>	\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx		\$9200 Med/Rx Combined	
Coinsurance =>	0		0		0		0	
Copays =>	\$25/\$50/\$200 PCP/SPC/ER		\$25/\$50/\$200 PCP/SPC/ER		\$25/\$50/\$200 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$9200 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$391.27	\$391.27	\$436.26	\$436.26	\$410.83	\$410.83	\$179.03	\$179.03
15	\$426.05	\$426.05	\$475.04	\$475.04	\$447.35	\$447.35	\$194.94	\$194.94
16	\$439.34	\$439.34	\$489.87	\$489.87	\$461.31	\$461.31	\$201.02	\$201.02
17	\$452.64	\$452.64	\$504.70	\$504.70	\$475.27	\$475.27	\$207.11	\$207.11
18	\$466.96	\$466.96	\$520.66	\$520.66	\$490.31	\$490.31	\$213.66	\$213.66
19	\$481.28	\$481.28	\$536.63	\$536.63	\$505.35	\$505.35	\$220.21	\$220.21
20	\$496.12	\$496.12	\$553.17	\$553.17	\$520.92	\$520.92	\$227.00	\$227.00
21	\$511.46	\$524.25	\$570.28	\$584.53	\$537.03	\$550.46	\$234.02	\$239.87
22	\$511.46	\$524.25	\$570.28	\$584.53	\$537.03	\$550.46	\$234.02	\$239.87
23	\$511.46	\$524.25	\$570.28	\$584.53	\$537.03	\$550.46	\$234.02	\$239.87
24	\$511.46	\$524.25	\$570.28	\$584.53	\$537.03	\$550.46	\$234.02	\$239.87
25	\$513.51	\$526.34	\$572.56	\$586.87	\$539.18	\$552.66	\$234.96	\$240.83
26	\$523.74	\$536.83	\$583.96	\$598.56	\$549.92	\$563.67	\$239.64	\$245.63
27	\$536.01	\$549.41	\$597.65	\$612.59	\$562.81	\$576.88	\$245.25	\$251.38
28	\$555.96	\$569.86	\$619.89	\$635.39	\$583.75	\$598.35	\$254.38	\$260.74
29	\$572.32	\$586.63	\$638.14	\$654.09	\$600.94	\$615.96	\$261.87	\$268.42
30	\$580.51	\$595.02	\$647.27	\$663.45	\$609.53	\$624.77	\$265.61	\$272.25
31	\$592.78	\$607.60	\$660.95	\$677.48	\$622.42	\$637.98	\$271.23	\$278.01
32	\$605.06	\$620.18	\$674.64	\$691.50	\$635.31	\$651.19	\$276.85	\$283.77
33	\$612.73	\$628.05	\$683.19	\$700.27	\$643.37	\$659.45	\$280.36	\$287.36
34	\$620.91	\$636.44	\$692.32	\$709.63	\$651.96	\$668.26	\$284.10	\$291.20
35	\$625.00	\$640.63	\$696.88	\$714.30	\$656.25	\$672.66	\$285.97	\$293.12
36	\$629.10	\$644.82	\$701.44	\$718.98	\$660.55	\$677.06	\$287.84	\$295.04
37	\$633.19	\$649.02	\$706.00	\$723.65	\$664.85	\$681.47	\$289.72	\$296.96
38	\$637.28	\$653.21	\$710.57	\$728.33	\$669.14	\$685.87	\$291.59	\$298.88
39	\$645.46	\$661.60	\$719.69	\$737.68	\$677.74	\$694.68	\$295.33	\$302.72
40	\$653.65	\$702.67	\$728.82	\$783.48	\$686.33	\$737.80	\$299.08	\$321.51
41	\$665.92	\$715.86	\$742.50	\$798.19	\$699.22	\$751.66	\$304.69	\$327.55
42	\$677.68	\$728.51	\$755.62	\$812.29	\$711.57	\$764.94	\$310.08	\$333.33
43	\$694.05	\$746.11	\$773.87	\$831.91	\$728.75	\$783.41	\$317.57	\$341.38
44	\$714.51	\$768.10	\$796.68	\$856.43	\$750.24	\$806.50	\$326.93	\$351.45
45	\$738.55	\$812.40	\$823.48	\$905.83	\$775.48	\$853.02	\$337.92	\$371.72
46	\$767.19	\$843.91	\$855.42	\$940.96	\$805.55	\$886.10	\$351.03	\$386.13
47	\$799.41	\$879.35	\$891.34	\$980.48	\$839.38	\$923.32	\$365.77	\$402.35
48	\$836.24	\$919.86	\$932.40	\$1,025.64	\$878.05	\$965.85	\$382.62	\$420.88
49	\$872.55	\$959.81	\$972.89	\$1,070.18	\$916.18	\$1,007.80	\$399.24	\$439.16
50	\$913.47	\$1,050.49	\$1,018.52	\$1,171.29	\$959.14	\$1,103.01	\$417.96	\$480.65
51	\$953.87	\$1,096.95	\$1,063.57	\$1,223.10	\$1,001.57	\$1,151.80	\$436.45	\$501.91
52	\$998.37	\$1,148.13	\$1,113.18	\$1,280.16	\$1,048.29	\$1,205.53	\$456.81	\$525.33
53	\$1,043.38	\$1,199.89	\$1,163.37	\$1,337.87	\$1,095.55	\$1,259.88	\$477.40	\$549.01
54	\$1,091.97	\$1,255.76	\$1,217.54	\$1,400.17	\$1,146.57	\$1,318.55	\$499.63	\$574.58
55	\$1,140.56	\$1,368.67	\$1,271.72	\$1,526.06	\$1,197.58	\$1,437.10	\$521.86	\$626.24
56	\$1,193.24	\$1,431.88	\$1,330.46	\$1,596.55	\$1,252.90	\$1,503.48	\$545.97	\$655.16
57	\$1,246.43	\$1,495.71	\$1,389.77	\$1,667.72	\$1,308.75	\$1,570.50	\$570.31	\$684.37
58	\$1,303.20	\$1,563.84	\$1,453.07	\$1,743.68	\$1,368.36	\$1,642.03	\$596.28	\$715.54
59	\$1,331.33	\$1,597.60	\$1,484.43	\$1,781.32	\$1,397.90	\$1,677.48	\$609.15	\$730.98
60	\$1,388.10	\$1,735.13	\$1,547.73	\$1,934.67	\$1,457.51	\$1,821.88	\$635.13	\$793.91
61	\$1,437.20	\$1,796.50	\$1,602.48	\$2,003.10	\$1,509.06	\$1,886.33	\$657.60	\$822.00
62	\$1,469.42	\$1,836.78	\$1,638.41	\$2,048.01	\$1,542.90	\$1,928.62	\$672.34	\$840.42
63	\$1,509.83	\$1,887.29	\$1,683.46	\$2,104.33	\$1,585.32	\$1,981.65	\$690.83	\$863.53
64+	\$1,534.37	\$1,917.98	\$1,710.83	\$2,138.54	\$1,611.09	\$2,013.87	\$702.05	\$877.58

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	45127PA0020027		45127PA0020027		45127PA0020028		45127PA0020028	
HIOS Plan ID (Off Exchange)=>	45127PA0020027		45127PA0020027		45127PA0020028		45127PA0020028	
Plan Marketing Name =>	Catastrophic PPO 9200/0/0		Catastrophic PPO 9200/0/0		Gold PPO 2300/10/20		Gold PPO 2300/10/20	
Form # =>	CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO-C-v0125	
Rating Area =>	7		9		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Bronze		Gold		Gold	
Deductible =>	\$9200 Med/Rx Combined		\$9200 Med/Rx Combined		\$2300 Med/Rx Combined		\$2300 Med/Rx Combined	
Coinsurance =>	0		0		0.1		0.1	
Copays =>	\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$20/\$45/\$325 PCP/SPC/ER		\$20/\$45/\$325 PCP/SPC/ER	
OOP Maximum =>	\$9200 Med/Rx Combined		\$9200 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$199.61	\$199.61	\$187.98	\$187.98	\$375.07	\$375.07	\$418.21	\$418.21
15	\$217.36	\$217.36	\$204.69	\$204.69	\$408.41	\$408.41	\$455.38	\$455.38
16	\$224.14	\$224.14	\$211.07	\$211.07	\$421.16	\$421.16	\$469.59	\$469.59
17	\$230.93	\$230.93	\$217.46	\$217.46	\$433.91	\$433.91	\$483.81	\$483.81
18	\$238.23	\$238.23	\$224.34	\$224.34	\$447.63	\$447.63	\$499.11	\$499.11
19	\$245.54	\$245.54	\$231.22	\$231.22	\$461.36	\$461.36	\$514.42	\$514.42
20	\$253.10	\$253.10	\$238.35	\$238.35	\$475.58	\$475.58	\$530.27	\$530.27
21	\$260.93	\$267.46	\$245.72	\$251.86	\$490.29	\$502.55	\$546.67	\$560.34
22	\$260.93	\$267.46	\$245.72	\$251.86	\$490.29	\$502.55	\$546.67	\$560.34
23	\$260.93	\$267.46	\$245.72	\$251.86	\$490.29	\$502.55	\$546.67	\$560.34
24	\$260.93	\$267.46	\$245.72	\$251.86	\$490.29	\$502.55	\$546.67	\$560.34
25	\$261.98	\$268.53	\$246.70	\$252.87	\$492.25	\$504.56	\$548.86	\$562.58
26	\$267.19	\$273.87	\$251.62	\$257.91	\$502.06	\$514.61	\$559.79	\$573.79
27	\$273.46	\$280.29	\$257.52	\$263.95	\$513.82	\$526.67	\$572.91	\$587.24
28	\$283.63	\$290.72	\$267.10	\$273.78	\$532.95	\$546.27	\$594.23	\$609.09
29	\$291.98	\$299.28	\$274.96	\$281.84	\$548.63	\$562.35	\$611.73	\$627.02
30	\$296.16	\$303.56	\$278.89	\$285.87	\$556.48	\$570.39	\$620.47	\$635.99
31	\$302.42	\$309.98	\$284.79	\$291.91	\$568.25	\$582.45	\$633.59	\$649.43
32	\$308.68	\$316.40	\$290.69	\$297.96	\$580.01	\$594.51	\$646.71	\$662.88
33	\$312.60	\$320.41	\$294.37	\$301.73	\$587.37	\$602.05	\$654.91	\$671.29
34	\$316.77	\$324.69	\$298.31	\$305.76	\$595.21	\$610.09	\$663.66	\$680.25
35	\$318.86	\$326.83	\$300.27	\$307.78	\$599.13	\$614.11	\$668.03	\$684.74
36	\$320.95	\$328.97	\$302.24	\$309.79	\$603.06	\$618.13	\$672.41	\$689.22
37	\$323.03	\$331.11	\$304.20	\$311.81	\$606.98	\$622.15	\$676.78	\$693.70
38	\$325.12	\$333.25	\$306.17	\$313.82	\$610.90	\$626.17	\$681.15	\$698.18
39	\$329.30	\$337.53	\$310.10	\$317.85	\$618.75	\$634.21	\$689.90	\$707.15
40	\$333.47	\$358.48	\$314.03	\$337.58	\$626.59	\$673.58	\$698.65	\$751.05
41	\$339.73	\$365.21	\$319.93	\$343.92	\$638.36	\$686.23	\$711.77	\$765.15
42	\$345.74	\$371.67	\$325.58	\$350.00	\$649.63	\$698.36	\$724.34	\$778.67
43	\$354.09	\$380.64	\$333.44	\$358.45	\$665.32	\$715.22	\$741.84	\$797.47
44	\$364.52	\$391.86	\$343.27	\$369.02	\$684.94	\$736.31	\$763.70	\$820.98
45	\$376.79	\$414.46	\$354.82	\$390.30	\$707.98	\$778.78	\$789.40	\$868.34
46	\$391.40	\$430.54	\$368.58	\$405.44	\$735.44	\$808.98	\$820.01	\$902.01
47	\$407.84	\$448.62	\$384.06	\$422.47	\$766.32	\$842.96	\$854.45	\$939.90
48	\$426.62	\$469.29	\$401.75	\$441.93	\$801.62	\$881.79	\$893.81	\$983.19
49	\$445.15	\$489.67	\$419.20	\$461.12	\$836.43	\$920.08	\$932.62	\$1,025.89
50	\$466.03	\$535.93	\$438.86	\$504.69	\$875.66	\$1,007.01	\$976.36	\$1,122.81
51	\$486.64	\$559.63	\$458.27	\$527.01	\$914.39	\$1,051.55	\$1,019.55	\$1,172.48
52	\$509.34	\$585.74	\$479.65	\$551.59	\$957.05	\$1,100.60	\$1,067.11	\$1,227.17
53	\$532.30	\$612.15	\$501.27	\$576.46	\$1,000.19	\$1,150.22	\$1,115.21	\$1,282.50
54	\$557.09	\$640.65	\$524.61	\$603.31	\$1,046.77	\$1,203.78	\$1,167.15	\$1,342.22
55	\$581.88	\$698.25	\$547.96	\$657.55	\$1,093.35	\$1,312.02	\$1,219.08	\$1,462.90
56	\$608.76	\$730.51	\$573.27	\$687.92	\$1,143.85	\$1,372.62	\$1,275.39	\$1,530.47
57	\$635.89	\$763.07	\$598.82	\$718.59	\$1,194.84	\$1,433.80	\$1,332.24	\$1,598.69
58	\$664.86	\$797.83	\$626.10	\$751.32	\$1,249.26	\$1,499.11	\$1,392.92	\$1,671.51
59	\$679.21	\$815.05	\$639.61	\$767.53	\$1,276.22	\$1,531.47	\$1,422.99	\$1,707.59
60	\$708.17	\$885.21	\$666.89	\$833.61	\$1,330.65	\$1,663.31	\$1,483.67	\$1,854.59
61	\$733.22	\$916.52	\$690.48	\$863.10	\$1,377.11	\$1,722.14	\$1,536.15	\$1,920.19
62	\$749.66	\$937.07	\$705.96	\$882.45	\$1,408.60	\$1,760.75	\$1,570.59	\$1,963.24
63	\$770.27	\$962.84	\$725.37	\$906.71	\$1,447.34	\$1,809.17	\$1,613.78	\$2,017.22
64+	\$782.79	\$978.50	\$737.15	\$921.45	\$1,470.86	\$1,838.59	\$1,640.01	\$2,050.03

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	45127PA0020028		45127PA0020029		45127PA0020030		45127PA0020030	
HIOS Plan ID (Off Exchange)=>	45127PA0020028		45127PA0020029		45127PA0020030		45127PA0020030	
Plan Marketing Name =>	Gold PPO 2300/10/20		Gold PPO Choice 2400/0/25		Silver QHDHP PPO 2900/10/40		Silver QHDHP PPO 2900/10/40	
Form # =>	CAAC-Ind-PPO-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-QHDHP-PPO-C-v0125	
Rating Area =>	9		7		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Silver		Silver	
Deductible =>	\$2300 Med/Rx Combined		\$2400 Med/Rx Combined		\$2900 Med/Rx Combined		\$2900 Med/Rx Combined	
Coinsurance =>	0.1		0		0.1		0.1	
Copays =>	\$20/\$45/\$325 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER		\$40/\$85/\$400 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$7450 Med/Rx Combined		\$7450 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$393.83	\$393.83	\$393.64	\$393.64	\$310.31	\$310.31	\$346.00	\$346.00
15	\$428.83	\$428.83	\$428.63	\$428.63	\$337.90	\$337.90	\$376.76	\$376.76
16	\$442.22	\$442.22	\$442.01	\$442.01	\$348.44	\$348.44	\$388.52	\$388.52
17	\$455.60	\$455.60	\$455.39	\$455.39	\$358.99	\$358.99	\$400.28	\$400.28
18	\$470.02	\$470.02	\$469.79	\$469.79	\$370.35	\$370.35	\$412.94	\$412.94
19	\$484.43	\$484.43	\$484.20	\$484.20	\$381.71	\$381.71	\$425.60	\$425.60
20	\$499.36	\$499.36	\$499.12	\$499.12	\$393.47	\$393.47	\$438.72	\$438.72
21	\$514.80	\$527.67	\$514.56	\$527.43	\$405.64	\$415.78	\$452.29	\$463.60
22	\$514.80	\$527.67	\$514.56	\$527.43	\$405.64	\$415.78	\$452.29	\$463.60
23	\$514.80	\$527.67	\$514.56	\$527.43	\$405.64	\$415.78	\$452.29	\$463.60
24	\$514.80	\$527.67	\$514.56	\$527.43	\$405.64	\$415.78	\$452.29	\$463.60
25	\$516.86	\$529.79	\$516.62	\$529.54	\$407.26	\$417.44	\$454.10	\$465.45
26	\$527.16	\$540.34	\$526.91	\$540.08	\$415.38	\$425.76	\$463.14	\$474.72
27	\$539.52	\$553.00	\$539.26	\$552.74	\$425.11	\$435.74	\$474.00	\$485.85
28	\$559.59	\$573.58	\$559.33	\$573.31	\$440.93	\$451.95	\$491.64	\$503.93
29	\$576.07	\$590.47	\$575.79	\$590.19	\$453.91	\$465.26	\$506.11	\$518.76
30	\$584.30	\$598.91	\$584.03	\$598.63	\$460.40	\$471.91	\$513.35	\$526.18
31	\$596.66	\$611.57	\$596.38	\$611.29	\$470.14	\$481.89	\$524.20	\$537.31
32	\$609.01	\$624.24	\$608.73	\$623.94	\$479.87	\$491.87	\$535.06	\$548.43
33	\$616.74	\$632.15	\$616.44	\$631.86	\$485.96	\$498.11	\$541.84	\$555.39
34	\$624.97	\$640.60	\$624.68	\$640.29	\$492.45	\$504.76	\$549.08	\$562.81
35	\$629.09	\$644.82	\$628.79	\$644.51	\$495.69	\$508.08	\$552.70	\$566.51
36	\$633.21	\$649.04	\$632.91	\$648.73	\$498.94	\$511.41	\$556.31	\$570.22
37	\$637.33	\$653.26	\$637.03	\$652.95	\$502.18	\$514.74	\$559.93	\$573.93
38	\$641.45	\$657.48	\$641.14	\$657.17	\$505.43	\$518.06	\$563.55	\$577.64
39	\$649.68	\$665.93	\$649.38	\$665.61	\$511.92	\$524.72	\$570.79	\$585.06
40	\$657.92	\$707.26	\$657.61	\$706.93	\$518.41	\$557.29	\$578.02	\$621.38
41	\$670.28	\$720.55	\$669.96	\$720.21	\$528.14	\$567.75	\$588.88	\$633.05
42	\$682.12	\$733.27	\$681.79	\$732.93	\$537.47	\$577.78	\$599.28	\$644.23
43	\$698.59	\$750.98	\$698.26	\$750.63	\$550.45	\$591.74	\$613.76	\$659.79
44	\$719.18	\$773.12	\$718.84	\$772.76	\$566.68	\$609.18	\$631.85	\$679.24
45	\$743.38	\$817.72	\$743.03	\$817.33	\$585.74	\$644.32	\$653.10	\$718.42
46	\$772.21	\$849.43	\$771.84	\$849.03	\$608.46	\$669.31	\$678.43	\$746.28
47	\$804.64	\$885.10	\$804.26	\$884.69	\$634.02	\$697.42	\$706.93	\$777.62
48	\$841.71	\$925.88	\$841.31	\$925.44	\$663.22	\$729.54	\$739.49	\$813.44
49	\$878.26	\$966.08	\$877.84	\$965.63	\$692.02	\$761.22	\$771.60	\$848.76
50	\$919.44	\$1,057.36	\$919.01	\$1,056.86	\$724.47	\$833.14	\$807.79	\$928.96
51	\$960.11	\$1,104.13	\$959.66	\$1,103.61	\$756.52	\$870.00	\$843.52	\$970.05
52	\$1,004.90	\$1,155.63	\$1,004.42	\$1,155.09	\$791.81	\$910.58	\$882.87	\$1,015.30
53	\$1,050.20	\$1,207.73	\$1,049.71	\$1,207.16	\$827.51	\$951.63	\$922.67	\$1,061.07
54	\$1,099.11	\$1,263.97	\$1,098.59	\$1,263.38	\$866.04	\$995.95	\$965.64	\$1,110.48
55	\$1,148.01	\$1,377.62	\$1,147.47	\$1,376.97	\$904.58	\$1,085.49	\$1,008.60	\$1,210.32
56	\$1,201.04	\$1,441.25	\$1,200.47	\$1,440.57	\$946.36	\$1,135.63	\$1,055.19	\$1,266.23
57	\$1,254.58	\$1,505.49	\$1,253.99	\$1,504.78	\$988.54	\$1,186.25	\$1,102.23	\$1,322.67
58	\$1,311.72	\$1,574.07	\$1,311.10	\$1,573.32	\$1,033.57	\$1,240.28	\$1,152.43	\$1,382.92
59	\$1,340.04	\$1,608.04	\$1,339.40	\$1,607.28	\$1,055.88	\$1,267.06	\$1,177.31	\$1,412.77
60	\$1,397.18	\$1,746.47	\$1,396.52	\$1,745.65	\$1,100.91	\$1,376.13	\$1,227.51	\$1,534.39
61	\$1,446.60	\$1,808.25	\$1,445.92	\$1,807.40	\$1,139.85	\$1,424.81	\$1,270.93	\$1,588.66
62	\$1,479.03	\$1,848.79	\$1,478.33	\$1,847.92	\$1,165.40	\$1,456.75	\$1,299.43	\$1,624.28
63	\$1,519.70	\$1,899.63	\$1,518.99	\$1,898.73	\$1,197.45	\$1,496.81	\$1,335.16	\$1,668.94
64+	\$1,544.40	\$1,930.52	\$1,543.67	\$1,929.61	\$1,216.91	\$1,521.15	\$1,356.86	\$1,696.08

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	45127PA0020031		45127PA0020031		45127PA0020031		45127PA0020031	
HIOS Plan ID (Off Exchange)=>	45127PA0020030		45127PA0020031		45127PA0020031		45127PA0020031	
Plan Marketing Name =>	Silver QHDHP PPO 2900/10/40		Bronze QHDHP PPO 6400/0/50		Bronze QHDHP PPO 6400/0/50		Bronze QHDHP PPO 6400/0/50	
Form # =>	CAAC-Ind-QHDHP-PPO-C-v0125		CAAC-Ind-QHDHP-PPO-C-v0125		CAAC-Ind-QHDHP-PPO-C-v0125		CAAC-Ind-QHDHP-PPO-C-v0125	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Bronze		Bronze		Bronze	
Deductible =>	\$2900 Med/Rx Combined		\$6400 Med/Rx Combined		\$6400 Med/Rx Combined		\$6400 Med/Rx Combined	
Coinsurance =>	0.1		0		0		0	
Copays =>	\$40/\$85/\$400 PCP/SPC/ER		\$50/\$85/\$400 PCP/SPC/ER		\$50/\$85/\$400 PCP/SPC/ER		\$50/\$85/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7450 Med/Rx Combined		\$7450 Med/Rx Combined		\$7450 Med/Rx Combined		\$7450 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$325.83	\$325.83	\$266.84	\$266.84	\$297.53	\$297.53	\$280.18	\$280.18
15	\$354.79	\$354.79	\$290.56	\$290.56	\$323.97	\$323.97	\$305.09	\$305.09
16	\$365.87	\$365.87	\$299.63	\$299.63	\$334.08	\$334.08	\$314.61	\$314.61
17	\$376.94	\$376.94	\$308.70	\$308.70	\$344.20	\$344.20	\$324.13	\$324.13
18	\$388.87	\$388.87	\$318.46	\$318.46	\$355.09	\$355.09	\$334.39	\$334.39
19	\$400.79	\$400.79	\$328.23	\$328.23	\$365.98	\$365.98	\$344.64	\$344.64
20	\$413.14	\$413.14	\$338.35	\$338.35	\$377.26	\$377.26	\$355.26	\$355.26
21	\$425.92	\$436.57	\$348.81	\$357.53	\$388.92	\$398.65	\$366.25	\$375.41
22	\$425.92	\$436.57	\$348.81	\$357.53	\$388.92	\$398.65	\$366.25	\$375.41
23	\$425.92	\$436.57	\$348.81	\$357.53	\$388.92	\$398.65	\$366.25	\$375.41
24	\$425.92	\$436.57	\$348.81	\$357.53	\$388.92	\$398.65	\$366.25	\$375.41
25	\$427.63	\$438.32	\$350.21	\$358.96	\$390.48	\$400.24	\$367.72	\$376.91
26	\$436.14	\$447.05	\$357.18	\$366.11	\$398.26	\$408.21	\$375.04	\$384.42
27	\$446.37	\$457.53	\$365.55	\$374.69	\$407.59	\$417.78	\$383.83	\$393.43
28	\$462.98	\$474.55	\$379.16	\$388.64	\$422.76	\$433.33	\$398.11	\$408.07
29	\$476.61	\$488.52	\$390.32	\$400.08	\$435.21	\$446.09	\$409.83	\$420.08
30	\$483.42	\$495.51	\$395.90	\$405.80	\$441.43	\$452.46	\$415.69	\$426.09
31	\$493.64	\$505.98	\$404.27	\$414.38	\$450.76	\$462.03	\$424.48	\$435.10
32	\$503.87	\$516.46	\$412.64	\$422.96	\$460.10	\$471.60	\$433.27	\$444.11
33	\$510.25	\$523.01	\$417.87	\$428.32	\$465.93	\$477.58	\$438.77	\$449.74
34	\$517.07	\$530.00	\$423.46	\$434.04	\$472.15	\$483.96	\$444.63	\$455.74
35	\$520.48	\$533.49	\$426.25	\$436.90	\$475.26	\$487.15	\$447.56	\$458.75
36	\$523.88	\$536.98	\$429.04	\$439.76	\$478.38	\$490.33	\$450.49	\$461.75
37	\$527.29	\$540.47	\$431.83	\$442.62	\$481.49	\$493.52	\$453.42	\$464.75
38	\$530.70	\$543.97	\$434.62	\$445.48	\$484.60	\$496.71	\$456.35	\$467.76
39	\$537.51	\$550.95	\$440.20	\$451.20	\$490.82	\$503.09	\$462.21	\$473.76
40	\$544.33	\$585.15	\$445.78	\$479.21	\$497.04	\$534.32	\$468.07	\$503.17
41	\$554.55	\$596.14	\$454.15	\$488.21	\$506.38	\$544.36	\$476.86	\$512.62
42	\$564.35	\$606.67	\$462.17	\$496.84	\$515.32	\$553.97	\$485.28	\$521.68
43	\$577.98	\$621.32	\$473.34	\$508.84	\$527.77	\$567.35	\$497.00	\$534.28
44	\$595.01	\$639.64	\$487.29	\$523.83	\$543.33	\$584.08	\$511.65	\$550.03
45	\$615.03	\$676.53	\$503.68	\$554.05	\$561.61	\$617.77	\$528.87	\$581.75
46	\$638.88	\$702.77	\$523.22	\$575.54	\$583.38	\$641.72	\$549.38	\$604.31
47	\$665.72	\$732.29	\$545.19	\$599.71	\$607.89	\$668.68	\$572.45	\$629.69
48	\$696.38	\$766.02	\$570.30	\$627.33	\$635.89	\$699.48	\$598.82	\$658.70
49	\$726.62	\$799.29	\$595.07	\$654.58	\$663.50	\$729.85	\$624.82	\$687.31
50	\$760.70	\$874.80	\$622.97	\$716.42	\$694.62	\$798.81	\$654.12	\$752.24
51	\$794.34	\$913.50	\$650.53	\$748.11	\$725.34	\$834.14	\$683.06	\$785.52
52	\$831.40	\$956.11	\$680.88	\$783.01	\$759.18	\$873.05	\$714.92	\$822.16
53	\$868.88	\$999.21	\$711.57	\$818.31	\$793.40	\$912.41	\$747.15	\$859.22
54	\$909.34	\$1,045.74	\$744.71	\$856.42	\$830.35	\$954.90	\$781.94	\$899.24
55	\$949.81	\$1,139.77	\$777.85	\$933.42	\$867.30	\$1,040.76	\$816.74	\$980.09
56	\$993.68	\$1,192.41	\$813.77	\$976.53	\$907.36	\$1,088.83	\$854.46	\$1,025.35
57	\$1,037.97	\$1,245.57	\$850.05	\$1,020.06	\$947.81	\$1,137.37	\$892.55	\$1,071.06
58	\$1,085.25	\$1,302.30	\$888.77	\$1,066.52	\$990.98	\$1,189.17	\$933.21	\$1,119.85
59	\$1,108.67	\$1,330.41	\$907.95	\$1,089.54	\$1,012.37	\$1,214.84	\$953.35	\$1,144.02
60	\$1,155.95	\$1,444.94	\$946.67	\$1,183.34	\$1,055.54	\$1,319.42	\$994.00	\$1,242.50
61	\$1,196.84	\$1,496.05	\$980.16	\$1,225.20	\$1,092.87	\$1,366.09	\$1,029.16	\$1,286.45
62	\$1,223.67	\$1,529.59	\$1,002.13	\$1,252.66	\$1,117.38	\$1,396.72	\$1,052.24	\$1,315.30
63	\$1,257.32	\$1,571.65	\$1,029.69	\$1,287.11	\$1,148.10	\$1,435.13	\$1,081.17	\$1,351.46
64+	\$1,277.76	\$1,597.21	\$1,046.42	\$1,308.04	\$1,166.76	\$1,458.46	\$1,098.74	\$1,373.44

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	45127PA0020032		45127PA0020033		45127PA0020034		45127PA0020034	
HIOS Plan ID (Off Exchange)=>	45127PA0020032		45127PA0020033		45127PA0020034		45127PA0020034	
Plan Marketing Name =>	er QHDHP PPO Choice 3000/10		nze QHDHP PPO Choice 6400/0		old Performance PPO 1800/0/2		old Performance PPO 1800/0/2	
Form # =>	AC-Ind-QHDHP-PPO Tier-C-v01		AC-Ind-QHDHP-PPO Tier-C-v01		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125	
Rating Area =>	7		7		6		7	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Bronze		Gold		Gold	
Deductible =>	\$3000 Med/Rx Combined		\$6400 Med/Rx Combined		\$1800 Med/Rx Combined		\$1800 Med/Rx Combined	
Coinsurance =>	0.1		0		0		0	
Copays =>	\$35/\$65/\$400 PCP/SPC/ER		\$50/\$85/\$400 PCP/SPC/ER		\$25/\$50/\$200 PCP/SPC/ER		\$25/\$50/\$200 PCP/SPC/ER	
OOP Maximum =>	\$7450 Med/Rx Combined		\$7450 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$315.83	\$315.83	\$279.12	\$279.12	\$358.21	\$358.21	\$399.41	\$399.41
15	\$343.90	\$343.90	\$303.93	\$303.93	\$390.05	\$390.05	\$434.91	\$434.91
16	\$354.64	\$354.64	\$313.42	\$313.42	\$402.23	\$402.23	\$448.48	\$448.48
17	\$365.37	\$365.37	\$322.90	\$322.90	\$414.40	\$414.40	\$462.06	\$462.06
18	\$376.93	\$376.93	\$333.12	\$333.12	\$427.51	\$427.51	\$476.68	\$476.68
19	\$388.49	\$388.49	\$343.33	\$343.33	\$440.62	\$440.62	\$491.29	\$491.29
20	\$400.47	\$400.47	\$353.92	\$353.92	\$454.20	\$454.20	\$506.44	\$506.44
21	\$412.85	\$423.17	\$364.86	\$373.98	\$468.25	\$479.96	\$522.10	\$535.15
22	\$412.85	\$423.17	\$364.86	\$373.98	\$468.25	\$479.96	\$522.10	\$535.15
23	\$412.85	\$423.17	\$364.86	\$373.98	\$468.25	\$479.96	\$522.10	\$535.15
24	\$412.85	\$423.17	\$364.86	\$373.98	\$468.25	\$479.96	\$522.10	\$535.15
25	\$414.50	\$424.87	\$366.32	\$375.48	\$470.12	\$481.88	\$524.19	\$537.29
26	\$422.76	\$433.33	\$373.62	\$382.96	\$479.49	\$491.48	\$534.63	\$547.99
27	\$432.67	\$443.48	\$382.37	\$391.93	\$490.73	\$502.99	\$547.16	\$560.84
28	\$448.77	\$459.99	\$396.60	\$406.52	\$508.99	\$521.71	\$567.52	\$581.71
29	\$461.98	\$473.53	\$408.28	\$418.49	\$523.97	\$537.07	\$584.23	\$598.83
30	\$468.59	\$480.30	\$414.12	\$424.47	\$531.46	\$544.75	\$592.58	\$607.40
31	\$478.49	\$490.46	\$422.87	\$433.45	\$542.70	\$556.27	\$605.11	\$620.24
32	\$488.40	\$500.61	\$431.63	\$442.42	\$553.94	\$567.79	\$617.64	\$633.08
33	\$494.60	\$506.96	\$437.10	\$448.03	\$560.96	\$574.99	\$625.47	\$641.11
34	\$501.20	\$513.73	\$442.94	\$454.02	\$568.46	\$582.67	\$633.83	\$649.67
35	\$504.50	\$517.12	\$445.86	\$457.01	\$572.20	\$586.51	\$638.00	\$653.95
36	\$507.81	\$520.50	\$448.78	\$460.00	\$575.95	\$590.35	\$642.18	\$658.24
37	\$511.11	\$523.89	\$451.70	\$462.99	\$579.69	\$594.19	\$646.36	\$662.52
38	\$514.41	\$527.27	\$454.62	\$465.98	\$583.44	\$598.03	\$650.54	\$666.80
39	\$521.02	\$534.04	\$460.46	\$471.97	\$590.93	\$605.70	\$658.89	\$675.36
40	\$527.62	\$567.20	\$466.29	\$501.26	\$598.42	\$643.31	\$667.24	\$717.29
41	\$537.53	\$577.85	\$475.05	\$510.68	\$609.66	\$655.39	\$679.77	\$730.76
42	\$547.03	\$588.05	\$483.44	\$519.70	\$620.43	\$666.96	\$691.78	\$743.66
43	\$560.24	\$602.26	\$495.12	\$532.25	\$635.42	\$683.07	\$708.49	\$761.62
44	\$576.75	\$620.01	\$509.71	\$547.94	\$654.15	\$703.21	\$729.37	\$784.07
45	\$596.16	\$655.77	\$526.86	\$579.55	\$676.15	\$743.77	\$753.91	\$829.30
46	\$619.28	\$681.20	\$547.29	\$602.02	\$702.38	\$772.61	\$783.15	\$861.46
47	\$645.29	\$709.81	\$570.28	\$627.31	\$731.87	\$805.06	\$816.04	\$897.64
48	\$675.01	\$742.51	\$596.55	\$656.20	\$765.59	\$842.15	\$853.63	\$938.99
49	\$704.32	\$774.76	\$622.45	\$684.70	\$798.83	\$878.72	\$890.70	\$979.77
50	\$737.35	\$847.95	\$651.64	\$749.39	\$836.29	\$961.74	\$932.47	\$1,072.34
51	\$769.97	\$885.46	\$680.47	\$782.54	\$873.29	\$1,004.28	\$973.71	\$1,119.77
52	\$805.89	\$926.77	\$712.21	\$819.04	\$914.02	\$1,051.13	\$1,019.14	\$1,172.01
53	\$842.22	\$968.55	\$744.32	\$855.96	\$955.23	\$1,098.51	\$1,065.08	\$1,224.84
54	\$881.44	\$1,013.65	\$778.98	\$895.83	\$999.71	\$1,149.67	\$1,114.68	\$1,281.88
55	\$920.66	\$1,104.79	\$813.64	\$976.37	\$1,044.20	\$1,253.04	\$1,164.28	\$1,397.14
56	\$963.18	\$1,155.82	\$851.22	\$1,021.47	\$1,092.43	\$1,310.91	\$1,218.06	\$1,461.67
57	\$1,006.12	\$1,207.34	\$889.17	\$1,067.00	\$1,141.13	\$1,369.35	\$1,272.35	\$1,526.83
58	\$1,051.94	\$1,262.33	\$929.67	\$1,115.60	\$1,193.10	\$1,431.72	\$1,330.31	\$1,596.37
59	\$1,074.65	\$1,289.58	\$949.73	\$1,139.68	\$1,218.85	\$1,462.63	\$1,359.02	\$1,630.83
60	\$1,120.48	\$1,400.60	\$990.23	\$1,237.79	\$1,270.83	\$1,588.54	\$1,416.98	\$1,771.22
61	\$1,160.11	\$1,450.14	\$1,025.26	\$1,281.58	\$1,315.78	\$1,644.73	\$1,467.10	\$1,833.87
62	\$1,186.12	\$1,482.65	\$1,048.25	\$1,310.31	\$1,345.28	\$1,681.60	\$1,499.99	\$1,874.99
63	\$1,218.74	\$1,523.42	\$1,077.07	\$1,346.34	\$1,382.27	\$1,727.84	\$1,541.24	\$1,926.54
64+	\$1,238.54	\$1,548.19	\$1,094.57	\$1,368.23	\$1,404.74	\$1,755.94	\$1,566.29	\$1,957.87

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	45127PA0020034		45127PA0020035		45127PA0020035		45127PA0020035	
HIOS Plan ID (Off Exchange)=>	45127PA0020034		45127PA0020035		45127PA0020035		45127PA0020035	
Plan Marketing Name =>	old Performance PPO 1800/0/2		old Performance PPO 2400/0/2		old Performance PPO 2400/0/2		old Performance PPO 2400/0/2	
Form # =>	CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1800 Med/Rx Combined		\$2400 Med/Rx Combined		\$2400 Med/Rx Combined		\$2400 Med/Rx Combined	
Coinsurance =>	0		0		0		0	
Copays =>	\$25/\$50/\$200 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$376.12	\$376.12	\$342.42	\$342.42	\$381.80	\$381.80	\$359.54	\$359.54
15	\$409.55	\$409.55	\$372.86	\$372.86	\$415.74	\$415.74	\$391.50	\$391.50
16	\$422.34	\$422.34	\$384.50	\$384.50	\$428.71	\$428.71	\$403.72	\$403.72
17	\$435.12	\$435.12	\$396.13	\$396.13	\$441.69	\$441.69	\$415.94	\$415.94
18	\$448.89	\$448.89	\$408.67	\$408.67	\$455.66	\$455.66	\$429.10	\$429.10
19	\$462.65	\$462.65	\$421.20	\$421.20	\$469.64	\$469.64	\$442.26	\$442.26
20	\$476.91	\$476.91	\$434.18	\$434.18	\$484.11	\$484.11	\$455.89	\$455.89
21	\$491.66	\$503.95	\$447.61	\$458.80	\$499.09	\$511.56	\$469.99	\$481.74
22	\$491.66	\$503.95	\$447.61	\$458.80	\$499.09	\$511.56	\$469.99	\$481.74
23	\$491.66	\$503.95	\$447.61	\$458.80	\$499.09	\$511.56	\$469.99	\$481.74
24	\$491.66	\$503.95	\$447.61	\$458.80	\$499.09	\$511.56	\$469.99	\$481.74
25	\$493.63	\$505.97	\$449.40	\$460.64	\$501.08	\$513.61	\$471.87	\$483.67
26	\$503.46	\$516.05	\$458.35	\$469.81	\$511.06	\$523.84	\$481.27	\$493.30
27	\$515.26	\$528.14	\$469.10	\$480.82	\$523.04	\$536.12	\$492.55	\$504.86
28	\$534.44	\$547.80	\$486.55	\$498.72	\$542.51	\$556.07	\$510.88	\$523.65
29	\$550.17	\$563.92	\$500.88	\$513.40	\$558.48	\$572.44	\$525.92	\$539.07
30	\$558.04	\$571.99	\$508.04	\$520.74	\$566.46	\$580.62	\$533.44	\$546.78
31	\$569.84	\$584.08	\$518.78	\$531.75	\$578.44	\$592.90	\$544.72	\$558.34
32	\$581.64	\$596.18	\$529.52	\$542.76	\$590.42	\$605.18	\$556.00	\$569.90
33	\$589.01	\$603.74	\$536.24	\$549.64	\$597.90	\$612.85	\$563.05	\$577.12
34	\$596.88	\$611.80	\$543.40	\$556.98	\$605.89	\$621.04	\$570.57	\$584.83
35	\$600.81	\$615.83	\$546.98	\$560.65	\$609.88	\$625.13	\$574.33	\$588.69
36	\$604.74	\$619.86	\$550.56	\$564.32	\$613.87	\$629.22	\$578.09	\$592.54
37	\$608.68	\$623.90	\$554.14	\$567.99	\$617.87	\$633.31	\$581.85	\$596.39
38	\$612.61	\$627.93	\$557.72	\$571.67	\$621.86	\$637.41	\$585.61	\$600.25
39	\$620.48	\$635.99	\$564.88	\$579.01	\$629.85	\$645.59	\$593.13	\$607.96
40	\$628.34	\$675.47	\$572.05	\$614.95	\$637.83	\$685.67	\$600.65	\$645.70
41	\$640.14	\$688.16	\$582.79	\$626.50	\$649.81	\$698.54	\$611.93	\$657.82
42	\$651.45	\$700.31	\$593.08	\$637.56	\$661.29	\$710.88	\$622.74	\$669.44
43	\$667.19	\$717.22	\$607.41	\$652.96	\$677.26	\$728.05	\$637.78	\$685.61
44	\$686.85	\$738.37	\$625.31	\$672.21	\$697.22	\$749.51	\$656.58	\$705.82
45	\$709.96	\$780.96	\$646.35	\$710.98	\$720.68	\$792.75	\$678.67	\$746.53
46	\$737.49	\$811.24	\$671.42	\$738.56	\$748.63	\$823.49	\$704.99	\$775.48
47	\$768.47	\$845.32	\$699.61	\$769.58	\$780.07	\$858.08	\$734.60	\$808.05
48	\$803.87	\$884.26	\$731.84	\$805.03	\$816.00	\$897.60	\$768.43	\$845.28
49	\$838.78	\$922.65	\$763.62	\$839.98	\$851.44	\$936.58	\$801.80	\$881.98
50	\$878.11	\$1,009.83	\$799.43	\$919.35	\$891.37	\$1,025.07	\$839.40	\$965.31
51	\$916.95	\$1,054.49	\$834.79	\$960.01	\$930.79	\$1,070.41	\$876.53	\$1,008.01
52	\$959.73	\$1,103.68	\$873.73	\$1,004.79	\$974.21	\$1,120.35	\$917.42	\$1,055.03
53	\$1,002.99	\$1,153.44	\$913.12	\$1,050.09	\$1,018.13	\$1,170.85	\$958.78	\$1,102.60
54	\$1,049.70	\$1,207.15	\$955.65	\$1,098.99	\$1,065.55	\$1,225.38	\$1,003.43	\$1,153.94
55	\$1,096.41	\$1,315.69	\$998.17	\$1,197.80	\$1,112.96	\$1,335.55	\$1,048.08	\$1,257.69
56	\$1,147.05	\$1,376.46	\$1,044.27	\$1,253.13	\$1,164.37	\$1,397.24	\$1,096.49	\$1,315.79
57	\$1,198.18	\$1,437.82	\$1,090.83	\$1,308.99	\$1,216.27	\$1,459.52	\$1,145.37	\$1,374.44
58	\$1,252.76	\$1,503.31	\$1,140.51	\$1,368.61	\$1,271.67	\$1,526.00	\$1,197.54	\$1,437.04
59	\$1,279.80	\$1,535.76	\$1,165.13	\$1,398.15	\$1,299.12	\$1,558.94	\$1,223.39	\$1,468.06
60	\$1,334.37	\$1,667.97	\$1,214.81	\$1,518.52	\$1,354.52	\$1,693.15	\$1,275.55	\$1,594.44
61	\$1,381.57	\$1,726.96	\$1,257.78	\$1,572.23	\$1,402.43	\$1,753.04	\$1,320.67	\$1,650.84
62	\$1,412.55	\$1,765.68	\$1,285.98	\$1,607.48	\$1,433.87	\$1,792.34	\$1,350.28	\$1,687.85
63	\$1,451.39	\$1,814.23	\$1,321.34	\$1,651.68	\$1,473.30	\$1,841.62	\$1,387.41	\$1,734.26
64+	\$1,474.98	\$1,843.73	\$1,342.82	\$1,678.54	\$1,497.26	\$1,871.57	\$1,409.96	\$1,762.46

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	45127PA0020036		45127PA0020036		45127PA0020036		45127PA0020037	
HIOS Plan ID (Off Exchange)=>	45127PA0020036		45127PA0020036		45127PA0020036		45127PA0020037	
Plan Marketing Name =>	Ever Performance PPO 4500/20		Ever Performance PPO 4500/20		Ever Performance PPO 4500/20		Ever Performance PPO 4450/20	
Form # =>	CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125	
Rating Area =>	6		7		9		6	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	\$4500 Med/Rx Combined		\$4500 Med/Rx Combined		\$4500 Med/Rx Combined		\$4450 Med/Rx Combined	
Coinsurance =>	0.2		0.2		0.2		0.2	
Copays =>	\$35/\$65/\$400 PCP/SPC/ER		\$35/\$65/\$400 PCP/SPC/ER		\$35/\$65/\$400 PCP/SPC/ER		\$35/\$65/\$400 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$379.94	\$379.94	\$423.64	\$423.64	\$398.94	\$398.94	\$278.59	\$278.59
15	\$413.72	\$413.72	\$461.30	\$461.30	\$434.40	\$434.40	\$303.35	\$303.35
16	\$426.63	\$426.63	\$475.69	\$475.69	\$447.96	\$447.96	\$312.82	\$312.82
17	\$439.54	\$439.54	\$490.09	\$490.09	\$461.52	\$461.52	\$322.29	\$322.29
18	\$453.45	\$453.45	\$505.60	\$505.60	\$476.12	\$476.12	\$332.49	\$332.49
19	\$467.36	\$467.36	\$521.10	\$521.10	\$490.72	\$490.72	\$342.68	\$342.68
20	\$481.76	\$481.76	\$537.16	\$537.16	\$505.85	\$505.85	\$353.24	\$353.24
21	\$496.66	\$509.08	\$553.78	\$567.62	\$521.49	\$534.53	\$364.17	\$373.27
22	\$496.66	\$509.08	\$553.78	\$567.62	\$521.49	\$534.53	\$364.17	\$373.27
23	\$496.66	\$509.08	\$553.78	\$567.62	\$521.49	\$534.53	\$364.17	\$373.27
24	\$496.66	\$509.08	\$553.78	\$567.62	\$521.49	\$534.53	\$364.17	\$373.27
25	\$498.65	\$511.11	\$555.99	\$569.89	\$523.58	\$536.67	\$365.63	\$374.77
26	\$508.58	\$521.29	\$567.07	\$581.24	\$534.01	\$547.36	\$372.91	\$382.23
27	\$520.50	\$533.51	\$580.36	\$594.87	\$546.52	\$560.19	\$381.65	\$391.19
28	\$539.87	\$553.37	\$601.95	\$617.00	\$566.86	\$581.03	\$395.85	\$405.75
29	\$555.76	\$569.66	\$619.68	\$635.17	\$583.55	\$598.14	\$407.51	\$417.69
30	\$563.71	\$577.80	\$628.54	\$644.25	\$591.89	\$606.69	\$413.33	\$423.67
31	\$575.63	\$590.02	\$641.83	\$657.87	\$604.41	\$619.52	\$422.07	\$432.62
32	\$587.55	\$602.24	\$655.12	\$671.49	\$616.93	\$632.35	\$430.81	\$441.58
33	\$595.00	\$609.87	\$663.42	\$680.01	\$624.75	\$640.37	\$436.28	\$447.18
34	\$602.95	\$618.02	\$672.28	\$689.09	\$633.09	\$648.92	\$442.10	\$453.15
35	\$606.92	\$622.09	\$676.71	\$693.63	\$637.26	\$653.20	\$445.02	\$456.14
36	\$610.89	\$626.16	\$681.14	\$698.17	\$641.44	\$657.47	\$447.93	\$459.13
37	\$614.87	\$630.24	\$685.57	\$702.71	\$645.61	\$661.75	\$450.84	\$462.11
38	\$618.84	\$634.31	\$690.00	\$707.25	\$649.78	\$666.02	\$453.76	\$465.10
39	\$626.78	\$642.45	\$698.87	\$716.34	\$658.12	\$674.58	\$459.58	\$471.07
40	\$634.73	\$682.34	\$707.73	\$760.81	\$666.47	\$716.45	\$465.41	\$500.31
41	\$646.65	\$695.15	\$721.02	\$775.09	\$678.98	\$729.91	\$474.15	\$509.71
42	\$658.07	\$707.43	\$733.75	\$788.78	\$690.98	\$742.80	\$482.53	\$518.71
43	\$673.97	\$724.52	\$751.47	\$807.83	\$707.67	\$760.74	\$494.18	\$531.24
44	\$693.83	\$745.87	\$773.62	\$831.65	\$728.53	\$783.17	\$508.75	\$546.90
45	\$717.18	\$788.89	\$799.65	\$879.62	\$753.04	\$828.34	\$525.86	\$578.45
46	\$744.99	\$819.49	\$830.66	\$913.73	\$782.24	\$860.46	\$546.26	\$600.88
47	\$776.28	\$853.91	\$865.55	\$952.11	\$815.09	\$896.60	\$569.20	\$626.12
48	\$812.04	\$893.24	\$905.42	\$995.97	\$852.64	\$937.91	\$595.42	\$654.96
49	\$847.30	\$932.03	\$944.74	\$1,039.22	\$889.67	\$978.63	\$621.27	\$683.40
50	\$887.03	\$1,020.09	\$989.04	\$1,137.40	\$931.39	\$1,071.09	\$650.41	\$747.97
51	\$926.27	\$1,065.21	\$1,032.79	\$1,187.71	\$972.58	\$1,118.47	\$679.18	\$781.05
52	\$969.48	\$1,114.90	\$1,080.97	\$1,243.12	\$1,017.95	\$1,170.65	\$710.86	\$817.49
53	\$1,013.19	\$1,165.16	\$1,129.70	\$1,299.16	\$1,063.85	\$1,223.42	\$742.91	\$854.34
54	\$1,060.37	\$1,219.42	\$1,182.31	\$1,359.66	\$1,113.39	\$1,280.40	\$777.50	\$894.13
55	\$1,107.55	\$1,329.06	\$1,234.92	\$1,481.90	\$1,162.93	\$1,395.52	\$812.10	\$974.52
56	\$1,158.71	\$1,390.45	\$1,291.96	\$1,550.35	\$1,216.64	\$1,459.97	\$849.61	\$1,019.53
57	\$1,210.36	\$1,452.43	\$1,349.55	\$1,619.46	\$1,270.88	\$1,525.05	\$887.48	\$1,064.98
58	\$1,265.49	\$1,518.59	\$1,411.02	\$1,693.23	\$1,328.76	\$1,594.52	\$927.91	\$1,113.49
59	\$1,292.81	\$1,551.37	\$1,441.48	\$1,729.77	\$1,357.45	\$1,628.94	\$947.93	\$1,137.52
60	\$1,347.94	\$1,684.92	\$1,502.95	\$1,878.68	\$1,415.33	\$1,769.17	\$988.36	\$1,235.45
61	\$1,395.61	\$1,744.52	\$1,556.11	\$1,945.14	\$1,465.40	\$1,831.74	\$1,023.32	\$1,279.15
62	\$1,426.90	\$1,783.63	\$1,591.00	\$1,988.75	\$1,498.25	\$1,872.81	\$1,046.26	\$1,307.83
63	\$1,466.14	\$1,832.68	\$1,634.75	\$2,043.43	\$1,539.45	\$1,924.31	\$1,075.03	\$1,343.79
64+	\$1,489.97	\$1,862.48	\$1,661.33	\$2,076.66	\$1,564.47	\$1,955.60	\$1,092.50	\$1,365.64

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	45127PA0020037		45127PA0020037		45127PA0020038		45127PA0020038	
HIOS Plan ID (Off Exchange)=>	45127PA0020037		45127PA0020037		45127PA0020038		45127PA0020038	
Plan Marketing Name =>	Silver Performance PPO 4450/20		Silver Performance PPO 4450/20		Bronze Performance PPO 7100/0		Bronze Performance PPO 7100/0	
Form # =>	CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125	
Rating Area =>	7		9		6		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Bronze		Bronze	
Deductible =>	\$4450 Med/Rx Combined		\$4450 Med/Rx Combined		\$7100 Med/Rx Combined		\$7100 Med/Rx Combined	
Coinsurance =>	0.2		0.2		0		0	
Copays =>	\$35/\$65/\$400 PCP/SPC/ER		\$35/\$65/\$400 PCP/SPC/ER		\$50/\$85/\$400 PCP/SPC/ER		\$50/\$85/\$400 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$9100 Med/Rx Combined		\$9100 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$310.63	\$310.63	\$292.52	\$292.52	\$251.10	\$251.10	\$279.97	\$279.97
15	\$338.24	\$338.24	\$318.52	\$318.52	\$273.42	\$273.42	\$304.86	\$304.86
16	\$348.80	\$348.80	\$328.46	\$328.46	\$281.95	\$281.95	\$314.37	\$314.37
17	\$359.35	\$359.35	\$338.40	\$338.40	\$290.48	\$290.48	\$323.89	\$323.89
18	\$370.72	\$370.72	\$349.11	\$349.11	\$299.67	\$299.67	\$334.14	\$334.14
19	\$382.09	\$382.09	\$359.82	\$359.82	\$308.86	\$308.86	\$344.38	\$344.38
20	\$393.87	\$393.87	\$370.91	\$370.91	\$318.38	\$318.38	\$355.00	\$355.00
21	\$406.05	\$416.20	\$382.38	\$391.94	\$328.23	\$336.44	\$365.98	\$375.13
22	\$406.05	\$416.20	\$382.38	\$391.94	\$328.23	\$336.44	\$365.98	\$375.13
23	\$406.05	\$416.20	\$382.38	\$391.94	\$328.23	\$336.44	\$365.98	\$375.13
24	\$406.05	\$416.20	\$382.38	\$391.94	\$328.23	\$336.44	\$365.98	\$375.13
25	\$407.67	\$417.87	\$383.91	\$393.51	\$329.54	\$337.78	\$367.44	\$376.63
26	\$415.79	\$426.19	\$391.56	\$401.34	\$336.11	\$344.51	\$374.76	\$384.13
27	\$425.54	\$436.18	\$400.73	\$410.75	\$343.99	\$352.58	\$383.54	\$393.13
28	\$441.38	\$452.41	\$415.65	\$426.04	\$356.79	\$365.71	\$397.82	\$407.76
29	\$454.37	\$465.73	\$427.88	\$438.58	\$367.29	\$376.47	\$409.53	\$419.77
30	\$460.87	\$472.39	\$434.00	\$444.85	\$372.54	\$381.85	\$415.38	\$425.77
31	\$470.61	\$482.38	\$443.18	\$454.26	\$380.42	\$389.93	\$424.17	\$434.77
32	\$480.36	\$492.37	\$452.35	\$463.66	\$388.30	\$398.00	\$432.95	\$443.77
33	\$486.45	\$498.61	\$458.09	\$469.54	\$393.22	\$403.05	\$438.44	\$449.40
34	\$492.94	\$505.27	\$464.21	\$475.81	\$398.47	\$408.43	\$444.30	\$455.40
35	\$496.19	\$508.60	\$467.27	\$478.95	\$401.10	\$411.12	\$447.22	\$458.40
36	\$499.44	\$511.93	\$470.33	\$482.08	\$403.72	\$413.82	\$450.15	\$461.40
37	\$502.69	\$515.26	\$473.38	\$485.22	\$406.35	\$416.51	\$453.08	\$464.41
38	\$505.94	\$518.59	\$476.44	\$488.35	\$408.97	\$419.20	\$456.01	\$467.41
39	\$512.43	\$525.25	\$482.56	\$494.63	\$414.23	\$424.58	\$461.86	\$473.41
40	\$518.93	\$557.85	\$488.68	\$525.33	\$419.48	\$450.94	\$467.72	\$502.80
41	\$528.68	\$568.33	\$497.86	\$535.20	\$427.36	\$459.41	\$476.50	\$512.24
42	\$538.02	\$578.37	\$506.65	\$544.65	\$434.90	\$467.52	\$484.92	\$521.29
43	\$551.01	\$592.33	\$518.89	\$557.80	\$445.41	\$478.81	\$496.63	\$533.88
44	\$567.25	\$609.80	\$534.18	\$574.25	\$458.54	\$492.93	\$511.27	\$549.61
45	\$586.34	\$644.97	\$552.15	\$607.37	\$473.96	\$521.36	\$528.47	\$581.32
46	\$609.07	\$669.98	\$573.57	\$630.92	\$492.34	\$541.58	\$548.96	\$603.86
47	\$634.66	\$698.12	\$597.66	\$657.42	\$513.02	\$564.33	\$572.02	\$629.22
48	\$663.89	\$730.28	\$625.19	\$687.71	\$536.66	\$590.32	\$598.37	\$658.21
49	\$692.72	\$761.99	\$652.34	\$717.57	\$559.96	\$615.96	\$624.36	\$686.79
50	\$725.20	\$833.99	\$682.93	\$785.37	\$586.22	\$674.15	\$653.63	\$751.68
51	\$757.28	\$870.87	\$713.14	\$820.11	\$612.15	\$703.97	\$682.55	\$784.93
52	\$792.61	\$911.50	\$746.40	\$858.36	\$640.70	\$736.81	\$714.39	\$821.54
53	\$828.34	\$952.59	\$780.05	\$897.06	\$669.59	\$770.03	\$746.59	\$858.58
54	\$866.92	\$996.95	\$816.38	\$938.83	\$700.77	\$805.89	\$781.36	\$898.56
55	\$905.49	\$1,086.59	\$852.70	\$1,023.24	\$731.95	\$878.34	\$816.13	\$979.35
56	\$947.31	\$1,136.78	\$892.09	\$1,070.51	\$765.76	\$918.91	\$853.82	\$1,024.59
57	\$989.54	\$1,187.45	\$931.86	\$1,118.23	\$799.90	\$959.88	\$891.88	\$1,070.26
58	\$1,034.61	\$1,241.54	\$974.30	\$1,169.16	\$836.33	\$1,003.60	\$932.51	\$1,119.01
59	\$1,056.95	\$1,268.34	\$995.33	\$1,194.40	\$854.38	\$1,025.26	\$952.64	\$1,143.16
60	\$1,102.02	\$1,377.52	\$1,037.78	\$1,297.22	\$890.82	\$1,113.52	\$993.26	\$1,241.58
61	\$1,141.00	\$1,426.25	\$1,074.48	\$1,343.10	\$922.33	\$1,152.91	\$1,028.39	\$1,285.49
62	\$1,166.58	\$1,458.23	\$1,098.57	\$1,373.22	\$943.00	\$1,178.76	\$1,051.45	\$1,314.31
63	\$1,198.66	\$1,498.32	\$1,128.78	\$1,410.98	\$968.93	\$1,211.17	\$1,080.36	\$1,350.45
64+	\$1,218.14	\$1,522.69	\$1,147.13	\$1,433.92	\$984.68	\$1,230.86	\$1,097.93	\$1,372.41

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025 **Ending date of Rates:** December 31, 2025

HIOS Plan ID (On Exchange)=>	45127PA0020038		45127PA0020039		45127PA0020040		45127PA0020041	
HIOS Plan ID (Off Exchange)=>	45127PA0020038		45127PA0020039		45127PA0020040		45127PA0020041	
Plan Marketing Name =>	Bronze Performance PPO 7100/0		Gold PPO Choice Select 1800/0		Gold PPO Choice Select 2400/0		Silver PPO Choice Select 4500/20	
Form # =>	CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125	
Rating Area =>	9		6		7		9	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Bronze		Gold		Gold		Silver	
Deductible =>	\$7100 Med/Rx Combined		\$1800 Med/Rx Combined		\$2400 Med/Rx Combined		\$4500 Med/Rx Combined	
Coinsurance =>	0		0		0		0.2	
Copays =>	\$50/\$85/\$400 PCP/SPC/ER		\$25/\$50/\$200 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$35/\$65/\$400 PCP/SPC/ER	
OOP Maximum =>	\$9100 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined		\$8550 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$263.65	\$263.65	\$352.72	\$352.72	\$337.24	\$337.24	\$374.02	\$374.02
15	\$287.09	\$287.09	\$384.07	\$384.07	\$367.22	\$367.22	\$407.26	\$407.26
16	\$296.05	\$296.05	\$396.06	\$396.06	\$378.68	\$378.68	\$419.97	\$419.97
17	\$305.01	\$305.01	\$408.04	\$408.04	\$390.15	\$390.15	\$432.69	\$432.69
18	\$314.66	\$314.66	\$420.95	\$420.95	\$402.49	\$402.49	\$446.38	\$446.38
19	\$324.31	\$324.31	\$433.86	\$433.86	\$414.83	\$414.83	\$460.07	\$460.07
20	\$334.30	\$334.30	\$447.23	\$447.23	\$427.62	\$427.62	\$474.24	\$474.24
21	\$344.64	\$353.26	\$461.07	\$472.59	\$440.84	\$451.86	\$488.91	\$501.13
22	\$344.64	\$353.26	\$461.07	\$472.59	\$440.84	\$451.86	\$488.91	\$501.13
23	\$344.64	\$353.26	\$461.07	\$472.59	\$440.84	\$451.86	\$488.91	\$501.13
24	\$344.64	\$353.26	\$461.07	\$472.59	\$440.84	\$451.86	\$488.91	\$501.13
25	\$346.02	\$354.67	\$462.91	\$474.48	\$442.61	\$453.67	\$490.87	\$503.14
26	\$352.91	\$361.74	\$472.13	\$483.93	\$451.42	\$462.71	\$500.65	\$513.16
27	\$361.18	\$370.21	\$483.20	\$495.28	\$462.00	\$473.55	\$512.38	\$525.19
28	\$374.63	\$383.99	\$501.18	\$513.71	\$479.20	\$491.18	\$531.45	\$544.73
29	\$385.65	\$395.30	\$515.93	\$528.83	\$493.30	\$505.64	\$547.09	\$560.77
30	\$391.17	\$400.95	\$523.31	\$536.39	\$500.36	\$512.87	\$554.91	\$568.79
31	\$399.44	\$409.43	\$534.37	\$547.73	\$510.94	\$523.71	\$566.65	\$580.81
32	\$407.71	\$417.90	\$545.44	\$559.08	\$521.52	\$534.55	\$578.38	\$592.84
33	\$412.88	\$423.20	\$552.36	\$566.17	\$528.13	\$541.33	\$585.72	\$600.36
34	\$418.39	\$428.85	\$559.73	\$573.73	\$535.18	\$548.56	\$593.54	\$608.38
35	\$421.15	\$431.68	\$563.42	\$577.51	\$538.71	\$552.18	\$597.45	\$612.39
36	\$423.91	\$434.51	\$567.11	\$581.29	\$542.24	\$555.79	\$601.36	\$616.40
37	\$426.67	\$437.33	\$570.80	\$585.07	\$545.76	\$559.41	\$605.27	\$620.40
38	\$429.42	\$440.16	\$574.49	\$588.85	\$549.29	\$563.02	\$609.18	\$624.41
39	\$434.94	\$445.81	\$581.86	\$596.41	\$556.34	\$570.25	\$617.01	\$632.43
40	\$440.45	\$473.49	\$589.24	\$633.43	\$563.40	\$605.65	\$624.83	\$671.69
41	\$448.72	\$482.38	\$600.31	\$645.33	\$573.98	\$617.03	\$636.56	\$684.30
42	\$456.65	\$490.90	\$610.91	\$656.73	\$584.12	\$627.93	\$647.81	\$696.39
43	\$467.68	\$502.75	\$625.67	\$672.59	\$598.22	\$643.09	\$663.45	\$713.21
44	\$481.46	\$517.57	\$644.11	\$692.42	\$615.86	\$662.05	\$683.01	\$734.24
45	\$497.66	\$547.43	\$665.78	\$732.36	\$636.58	\$700.23	\$705.99	\$776.59
46	\$516.96	\$568.66	\$691.60	\$760.76	\$661.26	\$727.39	\$733.37	\$806.70
47	\$538.67	\$592.54	\$720.65	\$792.71	\$689.04	\$757.94	\$764.17	\$840.59
48	\$563.49	\$619.84	\$753.84	\$829.23	\$720.78	\$792.86	\$799.37	\$879.31
49	\$587.96	\$646.75	\$786.58	\$865.24	\$752.08	\$827.29	\$834.08	\$917.49
50	\$615.53	\$707.86	\$823.46	\$946.98	\$787.34	\$905.45	\$873.20	\$1,004.18
51	\$642.76	\$739.17	\$859.89	\$988.87	\$822.17	\$945.50	\$911.82	\$1,048.59
52	\$672.74	\$773.65	\$900.00	\$1,035.00	\$860.52	\$989.60	\$954.36	\$1,097.51
53	\$703.07	\$808.53	\$940.57	\$1,081.66	\$899.32	\$1,034.22	\$997.38	\$1,146.99
54	\$735.81	\$846.18	\$984.37	\$1,132.03	\$941.20	\$1,082.38	\$1,043.83	\$1,200.40
55	\$768.55	\$922.26	\$1,028.18	\$1,233.81	\$983.08	\$1,179.69	\$1,090.27	\$1,308.33
56	\$804.05	\$964.86	\$1,075.67	\$1,290.80	\$1,028.49	\$1,234.18	\$1,140.63	\$1,368.76
57	\$839.89	\$1,007.87	\$1,123.62	\$1,348.34	\$1,074.33	\$1,289.20	\$1,191.48	\$1,429.77
58	\$878.15	\$1,053.78	\$1,174.79	\$1,409.75	\$1,123.27	\$1,347.92	\$1,245.75	\$1,494.90
59	\$897.10	\$1,076.52	\$1,200.15	\$1,440.18	\$1,147.51	\$1,377.02	\$1,272.64	\$1,527.16
60	\$935.36	\$1,169.20	\$1,251.33	\$1,564.16	\$1,196.45	\$1,495.56	\$1,326.91	\$1,658.63
61	\$968.44	\$1,210.55	\$1,295.59	\$1,619.49	\$1,238.77	\$1,548.46	\$1,373.84	\$1,717.30
62	\$990.16	\$1,237.69	\$1,324.64	\$1,655.80	\$1,266.54	\$1,583.18	\$1,404.64	\$1,755.80
63	\$1,017.38	\$1,271.73	\$1,361.07	\$1,701.33	\$1,301.37	\$1,626.71	\$1,443.27	\$1,804.08
64+	\$1,033.91	\$1,292.41	\$1,383.20	\$1,729.00	\$1,322.52	\$1,653.16	\$1,466.72	\$1,833.42

Company Name:	Capital Advantage Assurance Company (CAAC)	Ending date of Rates:	December 31, 2025
Market:	Individual		
Product:	PPO		
Effective Date of Rates:	January 1, 2025		

HIOS Plan ID (On Exchange)=>	45127PA0020043				45127PA0020044		45127PA0020044	
HIOS Plan ID (Off Exchange)=>	45127PA0020042		45127PA0020043		45127PA0020044		45127PA0020044	
Plan Marketing Name =>	ver PPO Choice Select 4450/20		onze PPO Choice Select 7100/0		Gold QHDHP PPO 1700/0/10		Gold QHDHP PPO 1700/0/10	
Form # =>	CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-PPO Tier-C-v0125		CAAC-Ind-QHDHP-PPO-C-v0125		CAAC-Ind-QHDHP-PPO-C-v0125	
Rating Area =>	7		0		0		0	
Network =>	PPO		PPO		PPO		PPO	
Metal =>	Silver		Bronze		Gold		Gold	
Deductible =>	\$4450 Med/Rx Combined		\$7100 Med/Rx Combined		\$1700 Med/Rx Combined		\$1700 Med/Rx Combined	
Coinsurance =>	0.2		0		0		0	
Copays =>	\$35/\$65/\$400 PCP/SPC/ER		\$50/\$85/\$400 PCP/SPC/ER		\$10/\$20/\$175 PCP/SPC/ER		\$10/\$20/\$175 PCP/SPC/ER	
OOP Maximum =>	\$8550 Med/Rx Combined		\$9100 Med/Rx Combined		\$6900 Med/Rx Combined		\$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$274.69	\$274.69	\$247.74	\$247.74	\$389.12	\$389.12	\$433.87	\$433.87
15	\$299.10	\$299.10	\$269.76	\$269.76	\$423.71	\$423.71	\$472.44	\$472.44
16	\$308.44	\$308.44	\$278.18	\$278.18	\$436.94	\$436.94	\$487.19	\$487.19
17	\$317.78	\$317.78	\$286.60	\$286.60	\$450.16	\$450.16	\$501.93	\$501.93
18	\$327.83	\$327.83	\$295.67	\$295.67	\$464.41	\$464.41	\$517.81	\$517.81
19	\$337.88	\$337.88	\$304.73	\$304.73	\$478.65	\$478.65	\$533.69	\$533.69
20	\$348.30	\$348.30	\$314.13	\$314.13	\$493.40	\$493.40	\$550.14	\$550.14
21	\$359.07	\$368.05	\$323.84	\$331.94	\$508.66	\$521.38	\$567.16	\$581.33
22	\$359.07	\$368.05	\$323.84	\$331.94	\$508.66	\$521.38	\$567.16	\$581.33
23	\$359.07	\$368.05	\$323.84	\$331.94	\$508.66	\$521.38	\$567.16	\$581.33
24	\$359.07	\$368.05	\$323.84	\$331.94	\$508.66	\$521.38	\$567.16	\$581.33
25	\$360.50	\$369.52	\$325.14	\$333.26	\$510.69	\$523.46	\$569.42	\$583.66
26	\$367.69	\$376.88	\$331.61	\$339.90	\$520.87	\$533.89	\$580.77	\$595.29
27	\$376.30	\$385.71	\$339.39	\$347.87	\$533.08	\$546.40	\$594.38	\$609.24
28	\$390.31	\$400.07	\$352.02	\$360.82	\$552.91	\$566.74	\$616.50	\$631.91
29	\$401.80	\$411.84	\$362.38	\$371.44	\$569.19	\$583.42	\$634.65	\$650.51
30	\$407.54	\$417.73	\$367.56	\$376.75	\$577.33	\$591.76	\$643.72	\$659.81
31	\$416.16	\$426.56	\$375.33	\$384.72	\$589.54	\$604.28	\$657.33	\$673.77
32	\$424.78	\$435.40	\$383.10	\$392.68	\$601.74	\$616.79	\$670.95	\$687.72
33	\$430.16	\$440.92	\$387.96	\$397.66	\$609.37	\$624.61	\$679.45	\$696.44
34	\$435.91	\$446.81	\$393.14	\$402.97	\$617.51	\$632.95	\$688.53	\$705.74
35	\$438.78	\$449.75	\$395.73	\$405.63	\$621.58	\$637.12	\$693.06	\$710.39
36	\$441.65	\$452.70	\$398.32	\$408.28	\$625.65	\$641.29	\$697.60	\$715.04
37	\$444.53	\$455.64	\$400.92	\$410.94	\$629.72	\$645.46	\$702.14	\$719.69
38	\$447.40	\$458.58	\$403.51	\$413.59	\$633.79	\$649.64	\$706.68	\$724.34
39	\$453.14	\$464.47	\$408.69	\$418.90	\$641.93	\$657.98	\$715.75	\$733.64
40	\$458.89	\$493.31	\$413.87	\$444.91	\$650.07	\$698.82	\$724.83	\$779.19
41	\$467.51	\$502.57	\$421.64	\$453.26	\$662.28	\$711.95	\$738.44	\$793.82
42	\$475.77	\$511.45	\$429.09	\$461.27	\$673.97	\$724.52	\$751.48	\$807.84
43	\$487.26	\$523.80	\$439.45	\$472.41	\$690.25	\$742.02	\$769.63	\$827.35
44	\$501.62	\$539.24	\$452.41	\$486.34	\$710.60	\$763.89	\$792.32	\$851.74
45	\$518.49	\$570.34	\$467.63	\$514.39	\$734.51	\$807.96	\$818.97	\$900.87
46	\$538.60	\$592.46	\$485.76	\$534.34	\$762.99	\$839.29	\$850.73	\$935.81
47	\$561.22	\$617.35	\$506.16	\$556.78	\$795.04	\$874.54	\$886.46	\$975.11
48	\$587.08	\$645.78	\$529.48	\$582.43	\$831.66	\$914.83	\$927.30	\$1,020.03
49	\$612.57	\$673.83	\$552.47	\$607.72	\$867.77	\$954.55	\$967.57	\$1,064.32
50	\$641.30	\$737.49	\$578.38	\$665.14	\$908.47	\$1,044.74	\$1,012.94	\$1,164.88
51	\$669.66	\$770.11	\$603.96	\$694.56	\$948.65	\$1,090.95	\$1,057.75	\$1,216.41
52	\$700.90	\$806.04	\$632.14	\$726.96	\$992.90	\$1,141.84	\$1,107.09	\$1,273.15
53	\$732.50	\$842.37	\$660.64	\$759.73	\$1,037.67	\$1,193.32	\$1,157.00	\$1,330.55
54	\$766.61	\$881.60	\$691.40	\$795.11	\$1,085.99	\$1,248.89	\$1,210.88	\$1,392.51
55	\$800.72	\$960.87	\$722.17	\$866.60	\$1,134.31	\$1,361.17	\$1,264.76	\$1,517.71
56	\$837.71	\$1,005.25	\$755.52	\$906.63	\$1,186.70	\$1,424.04	\$1,323.17	\$1,587.81
57	\$875.05	\$1,050.06	\$789.20	\$947.04	\$1,239.60	\$1,487.53	\$1,382.16	\$1,658.59
58	\$914.91	\$1,097.89	\$825.15	\$990.18	\$1,296.07	\$1,555.28	\$1,445.11	\$1,734.14
59	\$934.66	\$1,121.59	\$842.96	\$1,011.55	\$1,324.04	\$1,588.85	\$1,476.31	\$1,771.57
60	\$974.51	\$1,218.14	\$878.90	\$1,098.63	\$1,380.50	\$1,725.63	\$1,539.26	\$1,924.08
61	\$1,008.98	\$1,261.23	\$909.99	\$1,137.49	\$1,429.33	\$1,786.67	\$1,593.71	\$1,992.14
62	\$1,031.60	\$1,289.50	\$930.40	\$1,162.99	\$1,461.38	\$1,826.73	\$1,629.44	\$2,036.80
63	\$1,059.97	\$1,324.96	\$955.98	\$1,194.97	\$1,501.56	\$1,876.96	\$1,674.24	\$2,092.81
64+	\$1,077.20	\$1,346.51	\$971.51	\$1,214.40	\$1,525.97	\$1,907.48	\$1,701.47	\$2,126.83

Company Name: Capital Advantage Assurance Company (CAAC)
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025

Ending date of Rates: December 31, 2025

HIOS Plan ID (On Exchange)=>				
HIOS Plan ID (Off Exchange)=>	45127PA0020044		45127PA0020045	
Plan Marketing Name =>	Gold QHDHP PPO 1700/0/10		Gold QHDHP PPO Choice 1700/0/10	
Form # =>	CAAC-Ind-QHDHP-PPO-C-v0125		CAAC-Ind-QHDHP-PPO Tier-C-v0125	
Rating Area =>	0		0	
Network =>	PPO		PPO	
Metal =>	Gold		Gold	
Deductible =>	\$1700 Med/Rx Combined		\$1700 Med/Rx Combined	
Coinsurance =>	0		0	
Copays =>	\$10/\$20/\$175 PCP/SPC/ER		\$10/\$20/\$175 PCP/SPC/ER	
OOP Maximum =>	\$6900 Med/Rx Combined		\$6900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$408.58	\$408.58	\$413.39	\$413.39
15	\$444.90	\$444.90	\$450.13	\$450.13
16	\$458.79	\$458.79	\$464.18	\$464.18
17	\$472.67	\$472.67	\$478.23	\$478.23
18	\$487.63	\$487.63	\$493.36	\$493.36
19	\$502.58	\$502.58	\$508.49	\$508.49
20	\$518.07	\$518.07	\$524.16	\$524.16
21	\$534.09	\$547.45	\$540.37	\$553.88
22	\$534.09	\$547.45	\$540.37	\$553.88
23	\$534.09	\$547.45	\$540.37	\$553.88
24	\$534.09	\$547.45	\$540.37	\$553.88
25	\$536.23	\$549.64	\$542.54	\$556.10
26	\$546.91	\$560.58	\$553.34	\$567.18
27	\$559.73	\$573.72	\$566.31	\$580.47
28	\$580.56	\$595.07	\$587.39	\$602.07
29	\$597.65	\$612.59	\$604.68	\$619.80
30	\$606.20	\$621.35	\$613.32	\$628.66
31	\$619.01	\$634.49	\$626.29	\$641.95
32	\$631.83	\$647.63	\$639.26	\$655.24
33	\$639.84	\$655.84	\$647.37	\$663.55
34	\$648.39	\$664.60	\$656.01	\$672.41
35	\$652.66	\$668.98	\$660.34	\$676.84
36	\$656.93	\$673.36	\$664.66	\$681.28
37	\$661.21	\$677.74	\$668.98	\$685.71
38	\$665.48	\$682.12	\$673.31	\$690.14
39	\$674.03	\$690.88	\$681.95	\$699.00
40	\$682.57	\$733.76	\$690.60	\$742.39
41	\$695.39	\$747.54	\$703.57	\$756.33
42	\$707.67	\$760.75	\$716.00	\$769.69
43	\$724.76	\$779.12	\$733.29	\$788.28
44	\$746.13	\$802.09	\$754.90	\$811.52
45	\$771.23	\$848.35	\$780.30	\$858.33
46	\$801.14	\$881.25	\$810.56	\$891.62
47	\$834.79	\$918.27	\$844.60	\$929.06
48	\$873.24	\$960.57	\$883.51	\$971.86
49	\$911.16	\$1,002.28	\$921.88	\$1,014.07
50	\$953.89	\$1,096.97	\$965.11	\$1,109.87
51	\$996.08	\$1,145.50	\$1,007.80	\$1,158.97
52	\$1,042.55	\$1,198.93	\$1,054.81	\$1,213.03
53	\$1,089.55	\$1,252.98	\$1,102.36	\$1,267.72
54	\$1,140.29	\$1,311.33	\$1,153.70	\$1,326.75
55	\$1,191.03	\$1,429.23	\$1,205.03	\$1,446.04
56	\$1,246.04	\$1,495.25	\$1,260.69	\$1,512.83
57	\$1,301.58	\$1,561.90	\$1,316.89	\$1,580.27
58	\$1,360.87	\$1,633.04	\$1,376.87	\$1,652.25
59	\$1,390.24	\$1,668.29	\$1,406.59	\$1,687.91
60	\$1,449.53	\$1,811.91	\$1,466.57	\$1,833.22
61	\$1,500.80	\$1,876.00	\$1,518.45	\$1,898.06
62	\$1,534.45	\$1,918.06	\$1,552.49	\$1,940.62
63	\$1,576.64	\$1,970.80	\$1,595.18	\$1,993.98
64+	\$1,602.27	\$2,002.85	\$1,621.11	\$2,026.40

Capital Advantage Assurance Company (CAAC)
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0020026	Gold Simple PPO 0/0/25	PPO	Gold	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020013	Gold PPO 1800/10/20	PPO	Gold	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020028	Gold PPO 2400/10/20	PPO	Gold	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020030	Silver QHDHP PPO 2900/10/40	PPO	Silver	Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020021	Silver PPO 5950/20/30	PPO	Silver	Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020008	Silver PPO 6000/20/30	PPO	Silver	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020031	Bronze QHDHP PPO 6400/0/50	PPO	Bronze	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020020	Bronze PPO 7450/0/50	PPO	Bronze	On/Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020027	Catastrophic PPO 9450/0/0	PPO	Catastrophic	On/Off	PPO	6,7,9	All
45127PA0020022	Gold PPO Choice 2000/0/30	PPO	Gold	On/Off	PPO Choice	7	Lancaster
45127PA0020029	Gold PPO Choice 2650/0/25	PPO	Gold	On/Off	PPO Choice	7	Lancaster
45127PA0020023	Silver PPO Choice 4450/20/35	PPO	Silver	Off	PPO Choice	7	Lancaster
45127PA0020024	Silver PPO Choice 4500/20/35	PPO	Silver	On/Off	PPO Choice	7	Lancaster
45127PA0020032	Silver QHDHP PPO Choice 3000/10/35	PPO	Silver	Off	PPO Choice	7	Lancaster
45127PA0020033	Bronze QHDHP PPO Choice 6400/0/50	PPO	Bronze	On/Off	PPO Choice	7	Lancaster
45127PA0020025	Bronze PPO Choice 7100/0/50	PPO	Bronze	On/Off	PPO Choice	7	Lancaster
45127PA0020039	Gold PPO Choice Select 1800/0/30	PPO	Gold	On/Off	PPO Choice Select	9	Cumberland, Perry, and Dauphin
45127PA0020040	Gold PPO Choice Select 2650/0/25	PPO	Gold	On/Off	PPO Choice Select	9	Cumberland, Perry, and Dauphin
45127PA0020042	Silver PPO Choice Select 4450/20/35	PPO	Silver	Off	PPO Choice Select	9	Cumberland, Perry, and Dauphin
45127PA0020041	Silver PPO Choice Select 4500/20/35	PPO	Silver	On/Off	PPO Choice Select	9	Cumberland, Perry, and Dauphin
45127PA0020043	Bronze PPO Choice Select 7100/0/50	PPO	Bronze	On/Off	PPO Choice Select	9	Cumberland, Perry, and Dauphin
45127PA0020034	Gold Performance PPO 1800/0/30	PPO	Gold	On/Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, York, Northampton, and Lehigh
45127PA0020035	Gold Performance PPO 2650/0/25	PPO	Gold	On/Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, York, Northampton, and Lehigh
45127PA0020037	Silver Performance PPO 4450/20/35	PPO	Silver	Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, York, Northampton, and Lehigh
45127PA0020036	Silver Performance PPO 4500/20/35	PPO	Silver	On/Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, York, Northampton, and Lehigh
45127PA0020038	Bronze Performance PPO 7100/0/50	PPO	Bronze	On/Off	Performance PPO	6,7,9	Adams, Franklin, Lebanon, York, Northampton, and Lehigh
45127PA0020044	Gold QHDHP PPO 1600/0/10	PPO	Gold	Off	PPO	6,7,9	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry
45127PA0020045	Gold QHDHP PPO Choice 1600/0/10	PPO	Gold	Off	PPO Choice	7	Lancaster

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

02-01-2024 Number of Covered Lives by Rating County					RATING AREA 6										RATING AREA 7				RATING AREA 9								
					1,910	797	5,351	504	188	6,036	1,303	1,574	899	801	1,745	3,476	5,962	6,756	5,079	4,377	2,093	408	512	1,894	985		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry		
45127PA0020026	Gold Simple PPO 0/0/25	PPO	Gold	On/Off	\$511.46	\$511.46	\$511.46	\$511.46	\$511.46	\$511.46	\$511.46	\$511.46	\$511.46	\$511.46	\$570.28	\$570.28		\$570.28	\$537.03	\$537.03	\$537.03	\$537.03	\$537.03	\$537.03	\$537.03	\$537.03	
45127PA0020013	Gold PPO 1800/10/20	PPO	Gold	On/Off	\$503.93	\$503.93	\$503.93	\$503.93	\$503.93	\$503.93	\$503.93	\$503.93	\$503.93	\$503.93	\$561.88	\$561.88		\$561.88	\$529.13	\$529.13	\$529.13	\$529.13	\$529.13	\$529.13	\$529.13	\$529.13	
45127PA0020028	Gold PPO 2400/10/20	PPO	Gold	On/Off	\$490.29	\$490.29	\$490.29	\$490.29	\$490.29	\$490.29	\$490.29	\$490.29	\$490.29	\$490.29	\$546.67	\$546.67		\$546.67	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	\$514.80	
45127PA0020030	Silver QHDHP PPO 2900/10/40	PPO	Silver	Off	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$405.64	\$452.29	\$452.29		\$452.29	\$425.92	\$425.92	\$425.92	\$425.92	\$425.92	\$425.92	\$425.92	\$425.92	
45127PA0020021	Silver PPO 5950/20/30	PPO	Silver	Off	\$408.50	\$408.50	\$408.50	\$408.50	\$408.50	\$408.50	\$408.50	\$408.50	\$408.50	\$408.50	\$455.48	\$455.48		\$455.48	\$428.92	\$428.92	\$428.92	\$428.92	\$428.92	\$428.92	\$428.92	\$428.92	
45127PA0020008	Silver PPO 6000/20/30	PPO	Silver	On/Off	\$560.89	\$560.89	\$560.89	\$560.89	\$560.89	\$560.89	\$560.89	\$560.89	\$560.89	\$560.89	\$625.39	\$625.39		\$625.39	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	\$588.93	
45127PA0020031	Bronze QHDHP PPO 6400/0/50	PPO	Bronze	On/Off	\$348.81	\$348.81	\$348.81	\$348.81	\$348.81	\$348.81	\$348.81	\$348.81	\$348.81	\$348.81	\$388.92	\$388.92		\$388.92	\$366.25	\$366.25	\$366.25	\$366.25	\$366.25	\$366.25	\$366.25	\$366.25	
45127PA0020020	Bronze PPO 7450/0/50	PPO	Bronze	On/Off	\$355.98	\$355.98	\$355.98	\$355.98	\$355.98	\$355.98	\$355.98	\$355.98	\$355.98	\$355.98	\$396.92	\$396.92		\$396.92	\$373.78	\$373.78	\$373.78	\$373.78	\$373.78	\$373.78	\$373.78	\$373.78	
45127PA0020027	Catastrophic PPO 9450/0/0	PPO	Catastrophic	On/Off	\$234.02	\$234.02	\$234.02	\$234.02	\$234.02	\$234.02	\$234.02	\$234.02	\$234.02	\$234.02	\$260.93	\$260.93	\$260.93	\$260.93	\$260.93	\$260.93							
45127PA0020022	Gold PPO Choice 2000/0/30	PPO	Gold	On/Off															\$537.89								
45127PA0020029	Gold PPO Choice 2650/0/25	PPO	Gold	On/Off															\$514.56								
45127PA0020023	Silver PPO Choice 4450/20/35	PPO	Silver	Off															\$418.43								
45127PA0020024	Silver PPO Choice 4500/20/35	PPO	Silver	On/Off															\$571.08								
45127PA0020032	Silver QHDHP PPO Choice 3000/10/35	PPO	Silver	Off															\$412.85								
45127PA0020033	Bronze QHDHP PPO Choice 6400/0/50	PPO	Bronze	On/Off															\$364.86								
45127PA0020025	Bronze PPO Choice 7100/0/50	PPO	Bronze	On/Off															\$377.01								
45127PA0020039	Gold PPO Choice Select 1800/0/30	PPO	Gold	On/Off																\$461.07	\$461.07					\$461.07	
45127PA0020040	Gold PPO Choice Select 2650/0/25	PPO	Gold	On/Off																\$440.84	\$440.84					\$440.84	
45127PA0020042	Silver PPO Choice Select 4450/20/35	PPO	Silver	Off																\$359.07	\$359.07					\$359.07	
45127PA0020041	Silver PPO Choice Select 4500/20/35	PPO	Silver	On/Off																\$488.91	\$488.91					\$488.91	
45127PA0020043	Bronze PPO Choice Select 7100/0/50	PPO	Bronze	On/Off																\$323.84	\$323.84					\$323.84	
45127PA0020034	Gold Performance PPO 1800/0/30	PPO	Gold	On/Off			\$468.25			\$468.25					\$522.10			\$522.10			\$491.66					\$491.66	
45127PA0020035	Gold Performance PPO 2650/0/25	PPO	Gold	On/Off			\$447.61			\$447.61					\$499.09			\$499.09			\$469.99					\$469.99	
45127PA0020037	Silver Performance PPO 4450/20/35	PPO	Silver	Off			\$364.17			\$364.17					\$406.05			\$406.05			\$382.38					\$382.38	
45127PA0020036	Silver Performance PPO 4500/20/35	PPO	Silver	On/Off			\$496.66			\$496.66					\$553.78			\$553.78			\$521.49					\$521.49	
45127PA0020038	Bronze Performance PPO 7100/0/50	PPO	Bronze	On/Off			\$328.23			\$328.23					\$365.98			\$365.98			\$344.64					\$344.64	
45127PA0020044	Gold QHDHP PPO 1600/0/10	PPO	Gold	Off	\$508.66	\$508.66	\$508.66	\$508.66	\$508.66	\$508.66	\$508.66	\$508.66	\$508.66	\$508.66	\$567.16	\$567.16		\$567.16	\$534.09	\$534.09	\$534.09	\$534.09	\$534.09	\$534.09	\$534.09	\$534.09	
45127PA0020045	Gold QHDHP PPO Choice 1600/0/10	PPO	Gold	Off															\$540.37								

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	Unified Rate Review v6.0																		<i>To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P. To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L. To validate, select the Validate button or Ctrl + Shift + I. To finalize, select the Finalize button or Ctrl + Shift + F.</i>
2																			
3	Company Legal Name:	Capital Advantage Assurance Company																	
4	HIOS Issuer ID:	45127	State:	PA															
5	Effective Date of Rate Change(s):	1/1/2025	Market:	Individual															
6																			
7																			
8	Market Level Calculations (Same for all Plans)																		
9																			
10																			
11	Section I: Experience Period Data																		
12	Experience Period:	1/1/2023		to	12/31/2023														
13				Total	PMPM														
14	Allowed Claims			\$486,973,694.53			\$845.64												
15	Reinsurance			\$23,576,848.29			\$40.94												
16	Incurred Claims in Experience Period			\$408,779,849.72			\$709.86												
17	Risk Adjustment			\$1,583,646.73			\$2.75												
18	Experience Period Premium			\$435,895,798.42			\$756.95												
19	Experience Period Member Months			575,861															
20																			
21	Section II: Projections																		
22			Year 1 Trend			Year 2 Trend			Trended EHB Allowed Claims										
23	Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization													
24	Inpatient Hospital	\$146.47	1.050	1.005	1.057	1.005	\$164.19												
25	Outpatient Hospital	\$362.12	1.051	1.010	1.056	1.010	\$409.98												
26	Professional	\$179.94	1.059	1.010	1.046	1.010	\$203.33												
27	Other Medical	\$16.94	1.051	1.005	1.056	1.005	\$18.99												
28	Capitation	\$0.00	1.030	1.000	1.030	1.000	\$0.00												
29	Prescription Drug	\$140.18	1.079	1.011	1.070	1.010	\$165.26												
30	Total	\$845.65					\$961.75												
31																			
32	Morbidity Adjustment				1.000														
33	Demographic Shift				1.000														
34	Plan Design Changes				1.001														
35	Other				0.985														
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2025			\$948.27														
37																			
38	Manual EHB Allowed Claims PMPM				\$0.00														
39	Applied Credibility %				100.00%														
40																			
41	Projected Period Totals																		
42	Projected Index Rate for	1/1/2025			\$948.27	\$599,116,986.00													
43	Reinsurance				\$62.37	\$39,405,366.00													
44	Risk Adjustment Payment/Charge				\$5.94	\$3,752,892.00													
45	Exchange User Fees				2.65%	\$15,133,956.13													
46	Market Adjusted Index Rate				\$903.91	\$571,092,684.13													
47																			
48	Projected Member Months				631,800														
49																			
50	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.																		
51																			

Product Plan Data Collection

Company Legal Name: Capital Advantage Assurance Company
 HQS User ID: 48887
 Effective Date of Data Change(s): 10/2025
 Date: 09/23/2025
 Market: Individual

To add a product to Worksheet 2 - First Product (RQ), select the Add Product button on CH1 - DQH + P.
 To add a plan to Worksheet 3 - Third Product (RQ), select the Add Plan button on CH1 - DQH + P.
 To validate, select the Validate button on CH1 - DQH + P.
 To produce, select the Produce button on CH1 - DQH + P.
 To remove a product, change it to the corresponding Product Name/Product ID field and select the Remove Product button on CH1 - DQH + P.
 To remove a plan, change it to the corresponding Plan Name/Product ID field and select the Remove Plan button on CH1 - DQH + P.

Product/Plan Level Calculations

Product ID	2025																2026															
	1/1	2/1	3/1	4/1	5/1	6/1	7/1	8/1	9/1	10/1	11/1	12/1	1/1	2/1	3/1	4/1	5/1	6/1	7/1	8/1	9/1	10/1	11/1	12/1								
1.1. Product ID	[Empty]																															
1.2. Product Name	[Empty]																															
1.3. Plan ID	[Empty]																															
1.4. Plan Name	[Empty]																															
1.5. Plan Description	[Empty]																															
1.6. Plan Type	[Empty]																															
1.7. Plan Category	[Empty]																															
1.8. Plan Sub-Category	[Empty]																															
1.9. Plan Code	[Empty]																															
1.10. Plan Status	[Empty]																															
1.11. Plan Effective Date	[Empty]																															
1.12. Plan Expiration Date	[Empty]																															
1.13. Plan Renewal Date	[Empty]																															

Worksheet 3 Table	Section 4 - Expense Period and Current Plan Information																							
	1/1/2025	2/1/2025	3/1/2025	4/1/2025	5/1/2025	6/1/2025	7/1/2025	8/1/2025	9/1/2025	10/1/2025	11/1/2025	12/1/2025	1/1/2026	2/1/2026	3/1/2026	4/1/2026	5/1/2026	6/1/2026	7/1/2026	8/1/2026	9/1/2026	10/1/2026	11/1/2026	12/1/2026
1.1. Product ID	[Empty]																							
1.2. Product Name	[Empty]																							
1.3. Plan ID	[Empty]																							
1.4. Plan Name	[Empty]																							
1.5. Plan Description	[Empty]																							
1.6. Plan Type	[Empty]																							
1.7. Plan Category	[Empty]																							
1.8. Plan Sub-Category	[Empty]																							
1.9. Plan Code	[Empty]																							
1.10. Plan Status	[Empty]																							
1.11. Plan Effective Date	[Empty]																							
1.12. Plan Expiration Date	[Empty]																							
1.13. Plan Renewal Date	[Empty]																							
1.14. Plan Start Date	[Empty]																							
1.15. Plan End Date	[Empty]																							
1.16. Plan Renewal Month	[Empty]																							
1.17. Plan Renewal Day	[Empty]																							

Worksheet 3 Table	Section 5 - Plan Adjustment Factors																							
	1/1/2025	2/1/2025	3/1/2025	4/1/2025	5/1/2025	6/1/2025	7/1/2025	8/1/2025	9/1/2025	10/1/2025	11/1/2025	12/1/2025	1/1/2026	2/1/2026	3/1/2026	4/1/2026	5/1/2026	6/1/2026	7/1/2026	8/1/2026	9/1/2026	10/1/2026	11/1/2026	12/1/2026
1.1. Product ID	[Empty]																							
1.2. Product Name	[Empty]																							
1.3. Plan ID	[Empty]																							
1.4. Plan Name	[Empty]																							
1.5. Plan Description	[Empty]																							
1.6. Plan Type	[Empty]																							
1.7. Plan Category	[Empty]																							
1.8. Plan Sub-Category	[Empty]																							
1.9. Plan Code	[Empty]																							
1.10. Plan Status	[Empty]																							
1.11. Plan Effective Date	[Empty]																							
1.12. Plan Expiration Date	[Empty]																							
1.13. Plan Renewal Date	[Empty]																							
1.14. Plan Start Date	[Empty]																							
1.15. Plan End Date	[Empty]																							
1.16. Plan Renewal Month	[Empty]																							
1.17. Plan Renewal Day	[Empty]																							

Worksheet 3 Table	Section 6 - Product Plan Level Information																							
	1/1/2025	2/1/2025	3/1/2025	4/1/2025	5/1/2025	6/1/2025	7/1/2025	8/1/2025	9/1/2025	10/1/2025	11/1/2025	12/1/2025	1/1/2026	2/1/2026	3/1/2026	4/1/2026	5/1/2026	6/1/2026	7/1/2026	8/1/2026	9/1/2026	10/1/2026	11/1/2026	12/1/2026
1.1. Product ID	[Empty]																							
1.2. Product Name	[Empty]																							
1.3. Plan ID	[Empty]																							
1.4. Plan Name	[Empty]																							
1.5. Plan Description	[Empty]																							
1.6. Plan Type	[Empty]																							
1.7. Plan Category	[Empty]																							
1.8. Plan Sub-Category	[Empty]																							
1.9. Plan Code	[Empty]																							
1.10. Plan Status	[Empty]																							
1.11. Plan Effective Date	[Empty]																							
1.12. Plan Expiration Date	[Empty]																							
1.13. Plan Renewal Date	[Empty]																							
1.14. Plan Start Date	[Empty]																							
1.15. Plan End Date	[Empty]																							
1.16. Plan Renewal Month	[Empty]																							
1.17. Plan Renewal Day	[Empty]																							

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 6	1.0000
Rating Area 7	1.1150
Rating Area 9	1.0500

2025 Rates Table Template v14.0					
All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.					
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.					
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID*	45127				
Rate Effective Date*	1/1/2025				
Rate Expiration Date*	12/31/2025				
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: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	429.08	429.08
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	15	467.22	467.22
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	16	481.80	481.80
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	17	496.39	496.39
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	18	512.09	512.09
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	19	527.80	527.80
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	20	544.06	544.06
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	21	560.89	574.91
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	22	560.89	574.91
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	23	560.89	574.91
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	24	560.89	574.91
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	25	563.13	577.21
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	26	574.35	588.71
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	27	587.81	602.51
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	28	609.69	624.93
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	29	627.64	643.33
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	30	636.61	652.53
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	31	650.07	666.32
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	32	663.53	680.12
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	33	671.95	688.74
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	34	680.92	697.94
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	35	685.41	702.54
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	36	689.89	707.14
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	37	694.38	711.74
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	38	698.87	716.34
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	39	707.84	725.54
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	40	716.82	770.58
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	41	730.28	785.05
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	42	743.18	798.92
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	43	761.13	818.21
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	44	783.56	842.33
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	45	809.93	890.92
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	46	841.34	925.47
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	47	876.67	964.34
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	48	917.06	1008.76
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	49	956.88	1052.57
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	50	1001.75	1152.01
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	51	1046.06	1202.97
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	52	1094.86	1259.09
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	53	1144.22	1315.85
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	54	1197.50	1377.13
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	55	1250.78	1500.94
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	56	1308.56	1570.27
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	57	1366.89	1640.27
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1429.15	1714.98
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	59	1460.00	1752.00
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1522.26	1902.82
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1576.10	1970.13
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1611.44	2014.30
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1655.75	2069.68
45127PA0020008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1682.66	2103.34
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	478.43	478.43
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	15	520.95	520.95
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	16	537.21	537.21
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	17	553.47	553.47

45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	18	570.98	570.98
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	19	588.49	588.49
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	20	606.63	606.63
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	21	625.39	641.03
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	22	625.39	641.03
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	23	625.39	641.03
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	24	625.39	641.03
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	25	627.89	643.59
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	26	640.40	656.41
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	27	655.41	671.80
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	28	679.80	696.80
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	29	699.81	717.31
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	30	709.82	727.57
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	31	724.83	742.95
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	32	739.84	758.34
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	33	749.22	767.95
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	34	759.23	778.21
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	35	764.23	783.34
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	36	769.23	788.46
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	37	774.24	793.59
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	38	779.24	798.72
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	39	789.25	808.98
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	40	799.25	859.20
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	41	814.26	875.33
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	42	828.64	890.79
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	43	848.66	912.31
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	44	873.67	939.20
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	45	903.07	993.37
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	46	938.09	1031.90
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	47	977.49	1075.24
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	48	1022.52	1124.77
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	49	1066.92	1173.61
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	50	1116.95	1284.49
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	51	1166.36	1341.31
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	52	1220.77	1403.88
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	53	1275.80	1467.17
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	54	1335.21	1535.49
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	55	1394.62	1673.55
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	56	1459.04	1750.85
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	57	1524.08	1828.90
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	58	1593.50	1912.20
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	59	1627.90	1953.48
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	60	1697.31	2121.64
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	61	1757.35	2196.69
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	62	1796.75	2245.94
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	63	1846.16	2307.70
45127PA0020008	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1876.17	2345.22
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	450.53	450.53
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	15	490.58	490.58
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	16	505.89	505.89
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	17	521.21	521.21
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	18	537.70	537.70
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	19	554.19	554.19
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	20	571.27	571.27
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	21	588.93	603.66
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	22	588.93	603.66
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	23	588.93	603.66
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	24	588.93	603.66
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	25	591.29	606.07
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	26	603.07	618.15
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	27	617.20	632.63
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	28	640.17	656.18
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	29	659.02	675.49
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	30	668.44	685.15
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	31	682.58	699.64
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	32	696.71	714.13
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	33	705.54	723.18
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	34	714.97	732.84
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	35	719.68	737.67
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	36	724.39	742.50
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	37	729.10	747.33
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	38	733.81	752.16
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	39	743.24	761.82

45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	40	752.66	809.11
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	41	766.79	824.30
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	42	780.34	838.86
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	43	799.18	859.12
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	44	822.74	884.45
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	45	850.42	935.46
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	46	883.40	971.74
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	47	920.50	1012.56
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	48	962.91	1059.20
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	49	1004.72	1105.19
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	50	1051.84	1209.61
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	51	1098.36	1263.12
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	52	1149.60	1322.04
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	53	1201.43	1381.64
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	54	1257.38	1445.98
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	55	1313.32	1575.99
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	56	1373.98	1648.78
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	57	1435.23	1722.28
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	58	1500.61	1800.73
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	59	1533.00	1839.60
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	60	1598.37	1997.96
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	61	1654.91	2068.63
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	62	1692.01	2115.01
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	63	1738.53	2173.17
45127PA0020008	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1766.79	2208.50
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	385.51	385.51
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	15	419.77	419.77
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	16	432.88	432.88
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	17	445.98	445.98
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	18	460.09	460.09
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	19	474.20	474.20
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	20	488.81	488.81
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	21	503.93	516.53
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	22	503.93	516.53
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	23	503.93	516.53
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	24	503.93	516.53
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	25	505.95	518.59
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	26	516.02	528.92
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	27	528.12	541.32
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	28	547.77	561.47
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	29	563.90	578.00
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	30	571.96	586.26
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	31	584.05	598.66
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	32	596.15	611.05
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	33	603.71	618.80
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	34	611.77	627.07
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	35	615.80	631.20
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	36	619.83	635.33
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	37	623.87	639.46
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	38	627.90	643.59
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	39	635.96	651.86
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	40	644.02	692.32
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	41	656.12	705.33
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	42	667.71	717.79
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	43	683.83	735.12
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	44	703.99	756.79
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	45	727.67	800.44
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	46	755.90	831.48
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	47	787.64	866.41
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	48	823.93	906.32
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	49	859.70	945.68
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	50	900.02	1035.02
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	51	939.83	1080.80
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	52	983.67	1131.22
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	53	1028.02	1182.22
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	54	1075.89	1237.27
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	55	1123.76	1348.52
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	56	1175.67	1410.80
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	57	1228.08	1473.69
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	58	1284.01	1540.82
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	59	1311.73	1574.08
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	60	1367.67	1709.58
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	61	1416.04	1770.05

45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	62	1447.79	1809.74
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	63	1487.60	1859.50
45127PA0020013	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1511.78	1889.74
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	429.84	429.84
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	15	468.05	468.05
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	16	482.66	482.66
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	17	497.27	497.27
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	18	513.00	513.00
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	19	528.73	528.73
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	20	545.03	545.03
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	21	561.88	575.93
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	22	561.88	575.93
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	23	561.88	575.93
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	24	561.88	575.93
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	25	564.13	578.23
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	26	575.37	589.75
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	27	588.85	603.57
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	28	610.77	626.03
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	29	628.75	644.46
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	30	637.74	653.68
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	31	651.22	667.50
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	32	664.71	681.32
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	33	673.13	689.96
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	34	682.12	699.18
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	35	686.62	703.79
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	36	691.11	708.39
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	37	695.61	713.00
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	38	700.10	717.61
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	39	709.10	726.82
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	40	718.09	771.94
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	41	731.57	786.44
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	42	744.49	800.33
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	43	762.47	819.66
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	44	784.95	843.82
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	45	811.36	892.49
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	46	842.82	927.11
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	47	878.22	966.04
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	48	918.68	1010.54
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	49	958.57	1054.43
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	50	1003.52	1154.05
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	51	1047.91	1205.10
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	52	1096.79	1261.31
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	53	1146.24	1318.18
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	54	1199.62	1379.56
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	55	1253.00	1503.60
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	56	1310.87	1573.04
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	57	1369.31	1643.17
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	58	1431.68	1718.01
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	59	1462.58	1755.09
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	60	1524.95	1906.18
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	61	1578.89	1973.61
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	62	1614.29	2017.86
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	63	1658.68	2073.34
45127PA0020013	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1685.64	2107.06
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	404.78	404.78
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	15	440.76	440.76
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	16	454.52	454.52
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	17	468.28	468.28
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	18	483.09	483.09
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	19	497.91	497.91
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	20	513.25	513.25
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	21	529.13	542.35
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	22	529.13	542.35
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	23	529.13	542.35
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	24	529.13	542.35
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	25	531.24	544.52
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	26	541.83	555.37
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	27	554.52	568.39
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	28	575.16	589.54
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	29	592.09	606.89
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	30	600.56	615.57
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	31	613.26	628.59
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	32	625.96	641.61

45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	33	633.89	649.74
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	34	642.36	658.42
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	35	646.59	662.76
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	36	650.83	667.10
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	37	655.06	671.44
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	38	659.29	675.77
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	39	667.76	684.45
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	40	676.22	726.94
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	41	688.92	740.59
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	42	701.09	753.67
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	43	718.02	771.88
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	44	739.19	794.63
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	45	764.06	840.46
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	46	793.69	873.06
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	47	827.02	909.73
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	48	865.12	951.63
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	49	902.69	992.96
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	50	945.02	1086.77
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	51	986.82	1134.84
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	52	1032.85	1187.78
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	53	1079.42	1241.33
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	54	1129.69	1299.14
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	55	1179.95	1415.94
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	56	1234.45	1481.34
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	57	1289.48	1547.38
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	58	1348.21	1617.86
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	59	1377.32	1652.78
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	60	1436.05	1795.06
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	61	1486.85	1858.56
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	62	1520.18	1900.23
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	63	1561.98	1952.48
45127PA0020013	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1587.38	1984.22
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	272.32	272.32
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	15	296.53	296.53
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	16	305.79	305.79
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	17	315.04	315.04
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	18	325.01	325.01
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	19	334.98	334.98
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	20	345.30	345.30
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	21	355.98	364.88
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	22	355.98	364.88
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	23	355.98	364.88
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	24	355.98	364.88
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	25	357.40	366.34
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	26	364.52	373.64
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	27	373.07	382.39
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	28	386.95	396.62
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	29	398.34	408.30
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	30	404.04	414.14
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	31	412.58	422.90
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	32	421.12	431.65
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	33	426.46	437.13
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	34	432.16	442.96
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	35	435.01	445.88
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	36	437.86	448.80
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	37	440.70	451.72
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	38	443.55	454.64
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	39	449.25	460.48
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	40	454.94	489.06
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	41	463.49	498.25
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	42	471.67	507.05
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	43	483.06	519.29
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	44	497.30	534.60
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	45	514.04	565.44
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	46	533.97	587.37
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	47	556.40	612.04
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	48	582.03	640.23
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	49	607.30	668.03
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	50	635.78	731.15
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	51	663.90	763.49
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	52	694.87	799.10
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	53	726.20	835.13
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	54	760.02	874.02

45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	55	793.84	952.60
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	56	830.50	996.60
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	57	867.52	1041.03
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	58	907.04	1088.44
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	59	926.62	1111.94
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	60	966.13	1207.66
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	61	1000.30	1250.38
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	62	1022.73	1278.41
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	63	1050.85	1313.57
45127PA0020020	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1067.93	1334.92
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	303.64	303.64
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	15	330.63	330.63
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	16	340.95	340.95
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	17	351.27	351.27
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	18	362.39	362.39
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	19	373.50	373.50
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	20	385.01	385.01
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	21	396.92	406.84
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	22	396.92	406.84
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	23	396.92	406.84
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	24	396.92	406.84
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	25	398.51	408.47
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	26	406.44	416.60
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	27	415.97	426.37
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	28	431.45	442.24
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	29	444.15	455.25
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	30	450.50	461.76
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	31	460.03	471.53
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	32	469.55	481.29
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	33	475.51	487.40
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	34	481.86	493.90
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	35	485.03	497.16
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	36	488.21	500.41
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	37	491.38	503.67
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	38	494.56	506.92
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	39	500.91	513.43
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	40	507.26	545.31
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	41	516.79	555.55
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	42	525.92	565.36
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	43	538.62	579.01
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	44	554.49	596.08
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	45	573.15	630.46
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	46	595.38	654.91
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	47	620.38	682.42
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	48	648.96	713.86
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	49	677.14	744.86
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	50	708.90	815.23
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	51	740.25	851.29
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	52	774.78	891.00
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	53	809.71	931.17
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	54	847.42	974.53
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	55	885.13	1062.15
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	56	926.01	1111.21
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	57	967.29	1160.75
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	58	1011.35	1213.62
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	59	1033.18	1239.81
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	60	1077.23	1346.54
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	61	1115.34	1394.17
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	62	1140.34	1425.43
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	63	1171.70	1464.63
45127PA0020020	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1190.75	1488.44
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	285.94	285.94
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	15	311.36	311.36
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	16	321.08	321.08
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	17	330.79	330.79
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	18	341.26	341.26
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	19	351.73	351.73
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	20	362.57	362.57
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	21	373.78	383.12
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	22	373.78	383.12
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	23	373.78	383.12
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	24	373.78	383.12
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	25	375.27	384.66

45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	26	382.75	392.32
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	27	391.72	401.51
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	28	406.30	416.46
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	29	418.26	428.72
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	30	424.24	434.85
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	31	433.21	444.04
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	32	442.18	453.24
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	33	447.79	458.98
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	34	453.77	465.11
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	35	456.76	468.18
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	36	459.75	471.24
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	37	462.74	474.31
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	38	465.73	477.37
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	39	471.71	483.50
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	40	477.69	513.52
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	41	486.66	523.16
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	42	495.26	532.40
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	43	507.22	545.26
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	44	522.17	561.33
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	45	539.74	593.71
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	46	560.67	616.74
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	47	584.22	642.64
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	48	611.13	672.24
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	49	637.67	701.43
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	50	667.57	767.70
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	51	697.10	801.66
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	52	729.62	839.06
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	53	762.51	876.89
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	54	798.02	917.72
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	55	833.53	1000.23
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	56	872.03	1046.43
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	57	910.90	1093.08
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	58	952.39	1142.87
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	59	972.95	1167.54
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	60	1014.44	1268.05
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	61	1050.32	1312.90
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	62	1073.87	1342.33
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	63	1103.40	1379.24
45127PA0020020	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1121.33	1401.67
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	312.50	312.50
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	15	340.28	340.28
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	16	350.90	350.90
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	17	361.52	361.52
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	18	372.96	372.96
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	19	384.40	384.40
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	20	396.24	396.24
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	21	408.50	418.71
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	22	408.50	418.71
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	23	408.50	418.71
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	24	408.50	418.71
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	25	410.13	420.39
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	26	418.30	428.76
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	27	428.11	438.81
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	28	444.04	455.14
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	29	457.11	468.54
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	30	463.65	475.24
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	31	473.45	485.29
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	32	483.26	495.34
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	33	489.38	501.62
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	34	495.92	508.32
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	35	499.19	511.67
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	36	502.46	515.02
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	37	505.72	518.37
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	38	508.99	521.72
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	39	515.53	528.42
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	40	522.06	561.22
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	41	531.87	571.76
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	42	541.26	581.86
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	43	554.33	595.91
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	44	570.67	613.48
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	45	589.87	648.86
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	46	612.75	674.03
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	47	638.49	702.33

45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	48	667.90	734.69
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	49	696.90	766.59
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	50	729.58	839.02
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	51	761.85	876.13
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	52	797.39	917.00
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	53	833.34	958.34
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	54	872.15	1002.97
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	55	910.96	1093.15
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	56	953.03	1143.64
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	57	995.51	1194.62
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	58	1040.86	1249.03
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	59	1063.33	1275.99
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	60	1108.67	1385.84
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	61	1147.88	1434.86
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	62	1173.62	1467.03
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	63	1205.89	1507.36
45127PA0020021	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1225.49	1531.88
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	348.44	348.44
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	15	379.41	379.41
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	16	391.26	391.26
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	17	403.10	403.10
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	18	415.85	415.85
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	19	428.60	428.60
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	20	441.81	441.81
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	21	455.48	466.86
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	22	455.48	466.86
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	23	455.48	466.86
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	24	455.48	466.86
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	25	457.30	468.73
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	26	466.41	478.07
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	27	477.34	489.27
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	28	495.10	507.48
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	29	509.68	522.42
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	30	516.97	529.89
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	31	527.90	541.10
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	32	538.83	552.30
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	33	545.66	559.30
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	34	552.95	566.77
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	35	556.59	570.51
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	36	560.24	574.24
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	37	563.88	577.98
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	38	567.52	581.71
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	39	574.81	589.18
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	40	582.10	625.76
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	41	593.03	637.51
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	42	603.51	648.77
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	43	618.08	664.44
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	44	636.30	684.02
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	45	657.71	723.48
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	46	683.22	751.54
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	47	711.91	783.10
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	48	744.71	819.18
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	49	777.04	854.75
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	50	813.48	935.51
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	51	849.47	976.89
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	52	889.09	1022.46
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	53	929.17	1068.55
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	54	972.44	1118.31
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	55	1015.71	1218.86
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	56	1062.63	1275.15
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	57	1110.00	1332.00
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	58	1160.56	1392.67
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	59	1185.61	1422.73
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	60	1236.17	1545.21
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	61	1279.89	1599.86
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	62	1308.59	1635.73
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	63	1344.57	1680.71
45127PA0020021	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1366.43	1708.04
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	328.13	328.13
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	15	357.29	357.29
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	16	368.45	368.45
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	17	379.60	379.60
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	18	391.61	391.61

45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	19	403.62	403.62
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	20	416.06	416.06
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	21	428.92	439.65
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	22	428.92	439.65
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	23	428.92	439.65
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	24	428.92	439.65
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	25	430.64	441.41
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	26	439.22	450.20
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	27	449.51	460.75
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	28	466.24	477.90
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	29	479.97	491.97
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	30	486.83	499.00
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	31	497.12	509.55
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	32	507.42	520.10
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	33	513.85	526.70
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	34	520.71	533.73
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	35	524.15	537.25
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	36	527.58	540.77
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	37	531.01	544.28
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	38	534.44	547.80
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	39	541.30	554.84
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	40	548.17	589.28
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	41	558.46	600.34
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	42	568.33	610.95
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	43	582.05	625.71
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	44	599.21	644.15
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	45	619.37	681.30
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	46	643.39	707.73
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	47	670.41	737.45
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	48	701.29	771.42
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	49	731.75	804.92
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	50	766.06	880.97
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	51	799.95	919.94
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	52	837.26	962.85
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	53	875.01	1006.26
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	54	915.75	1053.12
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	55	956.50	1147.80
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	56	1000.68	1200.82
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	57	1045.29	1254.35
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	58	1092.90	1311.48
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	59	1116.49	1339.79
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	60	1164.10	1455.13
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	61	1205.28	1506.60
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	62	1232.30	1540.38
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	63	1266.19	1582.73
45127PA0020021	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1286.76	1608.47
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	411.48	411.48
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	15	448.06	448.06
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	16	462.05	462.05
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	17	476.03	476.03
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	18	491.09	491.09
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	19	506.15	506.15
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	20	521.75	521.75
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	21	537.89	551.33
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	22	537.89	551.33
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	23	537.89	551.33
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	24	537.89	551.33
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	25	540.04	553.54
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	26	550.80	564.57
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	27	563.71	577.80
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	28	584.68	599.30
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	29	601.90	616.94
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	30	610.50	625.76
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	31	623.41	639.00
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	32	636.32	652.23
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	33	644.39	660.50
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	34	653.00	669.32
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	35	657.30	673.73
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	36	661.60	678.14
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	37	665.90	682.55
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	38	670.21	686.96
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	39	678.81	695.78
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	40	687.42	738.98

45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	41	700.33	752.85
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	42	712.70	766.15
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	43	729.91	784.66
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	44	751.43	807.79
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	45	776.71	854.38
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	46	806.83	887.51
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	47	840.72	924.79
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	48	879.45	967.39
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	49	917.64	1009.40
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	50	960.67	1104.77
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	51	1003.16	1153.63
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	52	1049.96	1207.45
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	53	1097.29	1261.88
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	54	1148.39	1320.65
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	55	1199.49	1439.39
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	56	1254.89	1505.87
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	57	1310.83	1573.00
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	58	1370.54	1644.64
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	59	1400.12	1680.14
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	60	1459.83	1824.78
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	61	1511.46	1889.33
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	62	1545.35	1931.69
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	63	1587.84	1984.80
45127PA0020022	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1613.66	2017.08
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	320.10	320.10
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	15	348.55	348.55
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	16	359.43	359.43
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	17	370.31	370.31
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	18	382.02	382.02
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	19	393.74	393.74
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	20	405.87	405.87
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	21	418.43	428.89
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	22	418.43	428.89
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	23	418.43	428.89
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	24	418.43	428.89
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	25	420.10	430.60
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	26	428.47	439.18
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	27	438.51	449.47
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	28	454.83	466.20
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	29	468.22	479.92
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	30	474.91	486.79
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	31	484.96	497.08
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	32	495.00	507.37
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	33	501.27	513.81
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	34	507.97	520.67
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	35	511.32	524.10
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	36	514.66	527.53
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	37	518.01	530.96
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	38	521.36	534.39
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	39	528.05	541.26
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	40	534.75	574.85
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	41	544.79	585.65
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	42	554.41	596.00
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	43	567.80	610.39
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	44	584.54	628.38
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	45	604.21	664.63
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	46	627.64	690.40
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	47	654.00	719.40
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	48	684.13	752.54
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	49	713.83	785.22
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	50	747.31	859.41
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	51	780.36	897.42
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	52	816.77	939.28
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	53	853.59	981.63
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	54	893.34	1027.34
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	55	933.09	1119.71
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	56	976.19	1171.43
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	57	1019.70	1223.65
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	58	1066.15	1279.38
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	59	1089.16	1307.00
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	60	1135.61	1419.51
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	61	1175.78	1469.72
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	62	1202.14	1502.67

45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	63	1235.19	1543.99
45127PA0020023	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1255.28	1569.10
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	436.88	436.88
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	15	475.71	475.71
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	16	490.56	490.56
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	17	505.41	505.41
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	18	521.40	521.40
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	19	537.39	537.39
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	20	553.95	553.95
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	21	571.08	585.36
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	22	571.08	585.36
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	23	571.08	585.36
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	24	571.08	585.36
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	25	573.37	587.70
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	26	584.79	599.41
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	27	598.49	613.45
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	28	620.76	636.28
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	29	639.04	655.02
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	30	648.18	664.38
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	31	661.88	678.43
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	32	675.59	692.48
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	33	684.15	701.26
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	34	693.29	710.62
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	35	697.86	715.31
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	36	702.43	719.99
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	37	707.00	724.67
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	38	711.57	729.36
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	39	720.70	738.72
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	40	729.84	784.58
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	41	743.55	799.31
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	42	756.68	813.43
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	43	774.96	833.08
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	44	797.80	857.63
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	45	824.64	907.10
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	46	856.62	942.28
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	47	892.60	981.86
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	48	933.72	1027.09
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	49	974.26	1071.69
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	50	1019.95	1172.94
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	51	1065.07	1224.83
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	52	1114.75	1281.96
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	53	1165.00	1339.76
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	54	1219.26	1402.15
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	55	1273.51	1528.21
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	56	1332.33	1598.80
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	57	1391.72	1670.07
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	58	1455.11	1746.14
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	59	1486.52	1783.83
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	60	1549.91	1937.39
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	61	1604.74	2005.92
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	62	1640.71	2050.89
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	63	1685.83	2107.29
45127PA0020024	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1713.23	2141.55
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	288.42	288.42
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	15	314.05	314.05
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	16	323.86	323.86
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	17	333.66	333.66
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	18	344.21	344.21
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	19	354.77	354.77
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	20	365.70	365.70
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	21	377.01	386.44
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	22	377.01	386.44
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	23	377.01	386.44
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	24	377.01	386.44
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	25	378.52	387.99
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	26	386.06	395.71
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	27	395.11	404.99
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	28	409.82	420.06
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	29	421.88	432.43
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	30	427.91	438.61
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	31	436.96	447.88
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	32	446.01	457.16
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	33	451.66	462.96

45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	34	457.70	469.14
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	35	460.71	472.23
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	36	463.73	475.32
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	37	466.74	478.41
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	38	469.76	481.50
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	39	475.79	487.69
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	40	481.83	517.96
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	41	490.87	527.69
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	42	499.54	537.01
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	43	511.61	549.98
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	44	526.69	566.19
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	45	544.41	598.85
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	46	565.52	622.07
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	47	589.27	648.20
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	48	616.42	678.06
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	49	643.19	707.51
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	50	673.35	774.35
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	51	703.13	808.60
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	52	735.93	846.32
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	53	769.11	884.48
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	54	804.93	925.67
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	55	840.74	1008.89
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	56	879.58	1055.49
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	57	918.79	1102.54
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	58	960.63	1152.76
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	59	981.37	1177.64
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	60	1023.22	1279.02
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1059.41	1324.27
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1083.16	1353.95
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1112.95	1391.19
45127PA0020025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1131.03	1413.81
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	391.27	391.27
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	15	426.05	426.05
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	16	439.34	439.34
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	17	452.64	452.64
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	18	466.96	466.96
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	19	481.28	481.28
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	20	496.12	496.12
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	21	511.46	524.25
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	22	511.46	524.25
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	23	511.46	524.25
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	24	511.46	524.25
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	25	513.51	526.34
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	26	523.74	536.83
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	27	536.01	549.41
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	28	555.96	569.86
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	29	572.32	586.63
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	30	580.51	595.02
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	31	592.78	607.60
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	32	605.06	620.18
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	33	612.73	628.05
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	34	620.91	636.44
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	35	625.00	640.63
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	36	629.10	644.82
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	37	633.19	649.02
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	38	637.28	653.21
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	39	645.46	661.60
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	40	653.65	702.67
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	41	665.92	715.86
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	42	677.68	728.51
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	43	694.05	746.11
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	44	714.51	768.10
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	45	738.55	812.40
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	46	767.19	843.91
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	47	799.41	879.35
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	48	836.24	919.86
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	49	872.55	959.81
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	50	913.47	1050.49
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	51	953.87	1096.95
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	52	998.37	1148.13
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	53	1043.38	1199.89
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	54	1091.97	1255.76
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	55	1140.56	1368.67

45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	56	1193.24	1431.88
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	57	1246.43	1495.71
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	58	1303.20	1563.84
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	59	1331.33	1597.60
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	60	1388.10	1735.13
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	61	1437.20	1796.50
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	62	1469.42	1836.78
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	63	1509.83	1887.29
45127PA0020026	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1534.37	1917.98
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	436.26	436.26
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	15	475.04	475.04
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	16	489.87	489.87
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	17	504.70	504.70
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	18	520.66	520.66
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	19	536.63	536.63
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	20	553.17	553.17
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	21	570.28	584.53
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	22	570.28	584.53
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	23	570.28	584.53
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	24	570.28	584.53
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	25	572.56	586.87
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	26	583.96	598.56
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	27	597.65	612.59
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	28	619.89	635.39
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	29	638.14	654.09
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	30	647.27	663.45
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	31	660.95	677.48
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	32	674.64	691.50
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	33	683.19	700.27
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	34	692.32	709.63
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	35	696.88	714.30
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	36	701.44	718.98
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	37	706.00	723.65
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	38	710.57	728.33
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	39	719.69	737.68
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	40	728.82	783.48
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	41	742.50	798.19
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	42	755.62	812.29
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	43	773.87	831.91
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	44	796.68	856.43
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	45	823.48	905.83
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	46	855.42	940.96
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	47	891.34	980.48
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	48	932.40	1025.64
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	49	972.89	1070.18
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	50	1018.52	1171.29
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	51	1063.57	1223.10
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	52	1113.18	1280.16
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	53	1163.37	1337.87
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	54	1217.54	1400.17
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	55	1271.72	1526.06
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	56	1330.46	1596.55
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	57	1389.77	1667.72
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	58	1453.07	1743.68
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	59	1484.43	1781.32
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	60	1547.73	1934.67
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	61	1602.48	2003.10
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	62	1638.41	2048.01
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	63	1683.46	2104.33
45127PA0020026	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1710.83	2138.54
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	410.83	410.83
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	15	447.35	447.35
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	16	461.31	461.31
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	17	475.27	475.27
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	18	490.31	490.31
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	19	505.35	505.35
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	20	520.92	520.92
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	21	537.03	550.46
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	22	537.03	550.46
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	23	537.03	550.46
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	24	537.03	550.46
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	25	539.18	552.66
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	26	549.92	563.67

45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	27	562.81	576.88
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	28	583.75	598.35
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	29	600.94	615.96
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	30	609.53	624.77
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	31	622.42	637.98
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	32	635.31	651.19
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	33	643.37	659.45
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	34	651.96	668.26
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	35	656.25	672.66
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	36	660.55	677.06
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	37	664.85	681.47
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	38	669.14	685.87
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	39	677.74	694.68
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	40	686.33	737.80
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	41	699.22	751.66
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	42	711.57	764.94
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	43	728.75	783.41
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	44	750.24	806.50
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	45	775.48	853.02
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	46	805.55	886.10
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	47	839.38	923.32
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	48	878.05	965.85
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	49	916.18	1007.80
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	50	959.14	1103.01
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	51	1001.57	1151.80
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	52	1048.29	1205.53
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	53	1095.55	1259.88
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	54	1146.57	1318.55
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	55	1197.58	1437.10
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	56	1252.90	1503.48
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	57	1308.75	1570.50
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	58	1368.36	1642.03
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	59	1397.90	1677.48
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	60	1457.51	1821.88
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	61	1509.06	1886.33
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	62	1542.90	1928.62
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	63	1585.32	1981.65
45127PA0020026	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1611.09	2013.87
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	179.03	179.03
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	15	194.94	194.94
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	16	201.02	201.02
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	17	207.11	207.11
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	18	213.66	213.66
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	19	220.21	220.21
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	20	227.00	227.00
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	21	234.02	239.87
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	22	234.02	239.87
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	23	234.02	239.87
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	24	234.02	239.87
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	25	234.96	240.83
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	26	239.64	245.63
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	27	245.25	251.38
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	28	254.38	260.74
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	29	261.87	268.42
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	30	265.61	272.25
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	31	271.23	278.01
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	32	276.85	283.77
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	33	280.36	287.36
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	34	284.10	291.20
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	35	285.97	293.12
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	36	287.84	295.04
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	37	289.72	296.96
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	38	291.59	298.88
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	39	295.33	302.72
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	40	299.08	321.51
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	41	304.69	327.55
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	42	310.08	333.33
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	43	317.57	341.38
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	44	326.93	351.45
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	45	337.92	371.72
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	46	351.03	386.13
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	47	365.77	402.35
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	48	382.62	420.88

45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	49	399.24	439.16
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	50	417.96	480.65
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	51	436.45	501.91
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	52	456.81	525.33
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	53	477.40	549.01
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	54	499.63	574.58
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	55	521.86	626.24
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	56	545.97	655.16
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	57	570.31	684.37
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	58	596.28	715.54
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	59	609.15	730.98
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	60	635.13	793.91
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	61	657.60	822.00
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	62	672.34	840.42
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	63	690.83	863.53
45127PA0020027	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	702.05	877.58
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	199.61	199.61
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	15	217.36	217.36
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	16	224.14	224.14
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	17	230.93	230.93
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	18	238.23	238.23
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	19	245.54	245.54
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	20	253.10	253.10
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	21	260.93	267.46
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	22	260.93	267.46
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	23	260.93	267.46
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	24	260.93	267.46
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	25	261.98	268.53
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	26	267.19	273.87
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	27	273.46	280.29
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	28	283.63	290.72
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	29	291.98	299.28
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	30	296.16	303.56
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	31	302.42	309.98
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	32	308.68	316.40
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	33	312.60	320.41
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	34	316.77	324.69
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	35	318.86	326.83
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	36	320.95	328.97
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	37	323.03	331.11
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	38	325.12	333.25
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	39	329.30	337.53
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	40	333.47	358.48
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	41	339.73	365.21
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	42	345.74	371.67
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	43	354.09	380.64
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	44	364.52	391.86
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	45	376.79	414.46
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	46	391.40	430.54
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	47	407.84	448.62
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	48	426.62	469.29
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	49	445.15	489.67
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	50	466.03	535.93
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	51	486.64	559.63
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	52	509.34	585.74
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	53	532.30	612.15
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	54	557.09	640.65
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	55	581.88	698.25
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	56	608.76	730.51
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	57	635.89	763.07
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	58	664.86	797.83
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	59	679.21	815.05
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	60	708.17	885.21
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	61	733.22	916.52
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	62	749.66	937.07
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	63	770.27	962.84
45127PA0020027	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	782.79	978.50
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	187.98	187.98
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	15	204.69	204.69
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	16	211.07	211.07
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	17	217.46	217.46
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	18	224.34	224.34
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	19	231.22	231.22

45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	20	238.35	238.35
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	21	245.72	251.86
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	22	245.72	251.86
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	23	245.72	251.86
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	24	245.72	251.86
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	25	246.70	252.87
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	26	251.62	257.91
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	27	257.52	263.95
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	28	267.10	273.78
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	29	274.96	281.84
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	30	278.89	285.87
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	31	284.79	291.91
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	32	290.69	297.96
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	33	294.37	301.73
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	34	298.31	305.76
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	35	300.27	307.78
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	36	302.24	309.79
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	37	304.20	311.81
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	38	306.17	313.82
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	39	310.10	317.85
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	40	314.03	337.58
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	41	319.93	343.92
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	42	325.58	350.00
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	43	333.44	358.45
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	44	343.27	369.02
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	45	354.82	390.30
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	46	368.58	405.44
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	47	384.06	422.47
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	48	401.75	441.93
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	49	419.20	461.12
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	50	438.86	504.69
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	51	458.27	527.01
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	52	479.65	551.59
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	53	501.27	576.46
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	54	524.61	603.31
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	55	547.96	657.55
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	56	573.27	687.92
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	57	598.82	718.59
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	58	626.10	751.32
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	59	639.61	767.53
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	60	666.89	833.61
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	61	690.48	863.10
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	62	705.96	882.45
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	63	725.37	906.71
45127PA0020027	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	737.15	921.45
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	375.07	375.07
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	15	408.41	408.41
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	16	421.16	421.16
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	17	433.91	433.91
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	18	447.63	447.63
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	19	461.36	461.36
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	20	475.58	475.58
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	21	490.29	502.55
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	22	490.29	502.55
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	23	490.29	502.55
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	24	490.29	502.55
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	25	492.25	504.56
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	26	502.06	514.61
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	27	513.82	526.67
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	28	532.95	546.27
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	29	548.63	562.35
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	30	556.48	570.39
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	31	568.25	582.45
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	32	580.01	594.51
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	33	587.37	602.05
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	34	595.21	610.09
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	35	599.13	614.11
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	36	603.06	618.13
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	37	606.98	622.15
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	38	610.90	626.17
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	39	618.75	634.21
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	40	626.59	673.58
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	41	638.36	686.23

45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	42	649.63	698.36
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	43	665.32	715.22
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	44	684.94	736.31
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	45	707.98	778.78
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	46	735.44	808.98
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	47	766.32	842.96
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	48	801.62	881.79
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	49	836.43	920.08
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	50	875.66	1007.01
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	51	914.39	1051.55
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	52	957.05	1100.60
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	53	1000.19	1150.22
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	54	1046.77	1203.78
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	55	1093.35	1312.02
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	56	1143.85	1372.62
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	57	1194.84	1433.80
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	58	1249.26	1499.11
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	59	1276.22	1531.47
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	60	1330.65	1663.31
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	61	1377.71	1722.14
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	62	1408.60	1760.75
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	63	1447.34	1809.17
45127PA0020028	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1470.86	1838.59
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	418.21	418.21
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	15	455.38	455.38
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	16	469.59	469.59
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	17	483.81	483.81
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	18	499.11	499.11
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	19	514.42	514.42
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	20	530.27	530.27
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	21	546.67	560.34
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	22	546.67	560.34
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	23	546.67	560.34
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	24	546.67	560.34
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	25	548.86	562.58
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	26	559.79	573.79
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	27	572.91	587.24
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	28	594.23	609.09
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	29	611.73	627.02
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	30	620.47	635.99
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	31	633.59	649.43
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	32	646.71	662.88
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	33	654.91	671.29
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	34	663.66	680.25
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	35	668.03	684.74
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	36	672.41	689.22
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	37	676.78	693.70
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	38	681.15	698.18
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	39	689.90	707.15
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	40	698.65	751.05
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	41	711.77	765.15
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	42	724.34	778.67
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	43	741.84	797.47
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	44	763.70	820.98
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	45	789.40	868.34
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	46	820.01	902.01
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	47	854.45	939.90
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	48	893.81	983.19
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	49	932.62	1025.89
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	50	976.36	1122.81
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	51	1019.55	1172.48
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	52	1067.11	1227.17
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	53	1115.21	1282.50
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	54	1167.15	1342.22
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	55	1219.08	1462.90
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	56	1275.39	1530.47
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	57	1332.24	1598.69
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	58	1392.92	1671.51
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	59	1422.99	1707.59
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	60	1483.67	1854.59
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	61	1536.15	1920.19
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	62	1570.59	1963.24
45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	63	1613.78	2017.22

45127PA0020028	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1640.01	2050.03
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	393.83	393.83
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	15	428.83	428.83
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	16	442.22	442.22
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	17	455.60	455.60
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	18	470.02	470.02
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	19	484.43	484.43
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	20	499.36	499.36
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	21	514.80	527.67
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	22	514.80	527.67
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	23	514.80	527.67
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	24	514.80	527.67
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	25	516.86	529.79
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	26	527.16	540.34
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	27	539.52	553.00
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	28	559.59	573.58
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	29	576.07	590.47
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	30	584.30	598.91
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	31	596.66	611.57
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	32	609.01	624.24
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	33	616.74	632.15
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	34	624.97	640.60
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	35	629.09	644.82
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	36	633.21	649.04
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	37	637.33	653.26
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	38	641.45	657.48
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	39	649.68	665.93
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	40	657.92	707.26
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	41	670.28	720.55
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	42	682.12	733.27
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	43	698.59	750.98
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	44	719.18	773.12
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	45	743.38	817.72
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	46	772.21	849.43
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	47	804.64	885.10
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	48	841.71	925.88
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	49	878.26	966.08
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	50	919.44	1057.36
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	51	960.11	1104.13
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	52	1004.90	1155.63
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	53	1050.20	1207.73
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	54	1099.11	1263.97
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	55	1148.01	1377.62
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	56	1201.04	1441.25
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	57	1254.58	1505.49
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	58	1311.72	1574.07
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	59	1340.04	1608.04
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	60	1397.18	1746.47
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	61	1446.60	1808.25
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	62	1479.03	1848.79
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	63	1519.70	1899.63
45127PA0020028	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1544.40	1930.52
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	393.64	393.64
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	15	428.63	428.63
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	16	442.01	442.01
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	17	455.39	455.39
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	18	469.79	469.79
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	19	484.20	484.20
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	20	499.12	499.12
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	21	514.56	527.43
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	22	514.56	527.43
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	23	514.56	527.43
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	24	514.56	527.43
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	25	516.62	529.54
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	26	526.91	540.08
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	27	539.26	552.74
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	28	559.33	573.31
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	29	575.79	590.19
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	30	584.03	598.63
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	31	596.38	611.29
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	32	608.73	623.94
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	33	616.44	631.86
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	34	624.68	640.29

45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	35	628.79	644.51
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	36	632.91	648.73
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	37	637.03	652.95
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	38	641.14	657.17
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	39	649.38	665.61
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	40	657.61	706.93
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	41	669.96	720.21
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	42	681.79	732.93
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	43	698.26	750.63
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	44	718.84	772.76
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	45	743.03	817.33
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	46	771.84	849.03
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	47	804.26	884.69
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	48	841.31	925.44
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	49	877.84	965.63
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	50	919.01	1056.86
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	51	959.66	1103.61
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	52	1004.42	1155.09
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	53	1049.71	1207.16
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	54	1098.59	1263.38
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	55	1147.47	1376.97
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	56	1200.47	1440.57
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	57	1253.99	1504.78
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	58	1311.10	1573.32
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	59	1339.40	1607.28
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	60	1396.52	1745.65
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	61	1445.92	1807.40
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	62	1478.33	1847.92
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	63	1518.99	1898.73
45127PA0020029	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1543.67	1929.61
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	310.31	310.31
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	15	337.90	337.90
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	16	348.44	348.44
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	17	358.99	358.99
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	18	370.35	370.35
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	19	381.71	381.71
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	20	393.47	393.47
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	21	405.64	415.78
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	22	405.64	415.78
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	23	405.64	415.78
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	24	405.64	415.78
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	25	407.26	417.44
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	26	415.38	425.76
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	27	425.11	435.74
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	28	440.93	451.95
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	29	453.91	465.26
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	30	460.40	471.91
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	31	470.14	481.89
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	32	479.87	491.87
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	33	485.96	498.11
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	34	492.45	504.76
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	35	495.69	508.08
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	36	498.94	511.41
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	37	502.18	514.74
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	38	505.43	518.06
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	39	511.92	524.72
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	40	518.41	557.29
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	41	528.14	567.75
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	42	537.47	577.78
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	43	550.45	591.74
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	44	566.68	609.18
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	45	585.74	644.32
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	46	608.46	669.31
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	47	634.02	697.42
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	48	663.22	729.54
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	49	692.02	761.22
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	50	724.47	833.14
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	51	756.52	870.00
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	52	791.81	910.58
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	53	827.51	951.63
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	54	866.04	995.95
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	55	904.58	1085.49
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	56	946.36	1135.63

45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	57	988.54	1186.25
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	58	1033.57	1240.28
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	59	1055.88	1267.06
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	60	1100.91	1376.13
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	61	1139.85	1424.81
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	62	1165.40	1456.75
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	63	1197.45	1496.81
45127PA0020030	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1216.91	1521.15
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	346.00	346.00
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	15	376.76	376.76
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	16	388.52	388.52
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	17	400.28	400.28
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	18	412.94	412.94
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	19	425.60	425.60
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	20	438.72	438.72
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	21	452.29	463.60
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	22	452.29	463.60
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	23	452.29	463.60
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	24	452.29	463.60
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	25	454.10	465.45
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	26	463.14	474.72
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	27	474.00	485.85
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	28	491.64	503.93
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	29	506.11	518.76
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	30	513.35	526.18
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	31	524.20	537.31
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	32	535.06	548.43
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	33	541.84	555.39
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	34	549.08	562.81
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	35	552.70	566.51
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	36	556.31	570.22
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	37	559.93	573.93
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	38	563.55	577.64
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	39	570.79	585.06
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	40	578.02	621.38
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	41	588.88	633.05
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	42	599.28	644.23
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	43	613.76	659.79
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	44	631.85	679.24
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	45	653.10	718.42
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	46	678.43	746.28
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	47	706.93	777.62
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	48	739.49	813.44
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	49	771.60	848.76
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	50	807.79	928.96
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	51	843.52	970.05
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	52	882.87	1015.30
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	53	922.67	1061.07
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	54	965.64	1110.48
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	55	1008.60	1210.32
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	56	1055.19	1266.23
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	57	1102.23	1322.67
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	58	1152.43	1382.92
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	59	1177.31	1412.77
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	60	1227.51	1534.39
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	61	1270.93	1588.66
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	62	1299.43	1624.28
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	63	1335.16	1668.94
45127PA0020030	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1356.86	1696.08
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	325.83	325.83
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	15	354.79	354.79
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	16	365.87	365.87
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	17	376.94	376.94
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	18	388.87	388.87
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	19	400.79	400.79
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	20	413.14	413.14
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	21	425.92	436.57
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	22	425.92	436.57
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	23	425.92	436.57
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	24	425.92	436.57
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	25	427.63	438.32
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	26	436.14	447.05
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	27	446.37	457.53

45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	28	462.98	474.55
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	29	476.61	488.52
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	30	483.42	495.51
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	31	493.64	505.98
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	32	503.87	516.46
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	33	510.25	523.01
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	34	517.07	530.00
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	35	520.48	533.49
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	36	523.88	536.98
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	37	527.29	540.47
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	38	530.70	543.97
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	39	537.51	550.95
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	40	544.33	585.15
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	41	554.55	596.14
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	42	564.35	606.67
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	43	577.98	621.32
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	44	595.01	639.64
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	45	615.03	676.53
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	46	638.88	702.77
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	47	665.72	732.29
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	48	696.38	766.02
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	49	726.62	799.29
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	50	760.70	874.80
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	51	794.34	913.50
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	52	831.40	956.11
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	53	868.88	999.21
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	54	909.34	1045.74
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	55	949.81	1139.77
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	56	993.68	1192.41
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	57	1037.97	1245.57
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	58	1085.25	1302.30
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	59	1108.67	1330.41
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	60	1155.95	1444.94
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	61	1196.84	1496.05
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	62	1223.67	1529.59
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	63	1257.32	1571.65
45127PA0020030	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1277.76	1597.21
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	266.84	266.84
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	15	290.56	290.56
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	16	299.63	299.63
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	17	308.70	308.70
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	18	318.46	318.46
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	19	328.23	328.23
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	20	338.35	338.35
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	21	348.81	357.53
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	22	348.81	357.53
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	23	348.81	357.53
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	24	348.81	357.53
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	25	350.21	358.96
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	26	357.18	366.11
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	27	365.55	374.69
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	28	379.16	388.64
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	29	390.32	400.08
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	30	395.90	405.80
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	31	404.27	414.38
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	32	412.64	422.96
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	33	417.87	428.32
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	34	423.46	434.04
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	35	426.25	436.90
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	36	429.04	439.76
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	37	431.83	442.62
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	38	434.62	445.48
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	39	440.20	451.20
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	40	445.78	479.21
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	41	454.15	488.21
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	42	462.17	496.84
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	43	473.34	508.84
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	44	487.29	523.83
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	45	503.68	554.05
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	46	523.22	575.54
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	47	545.19	599.71
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	48	570.30	627.33
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	49	595.07	654.58

45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	50	622.97	716.42
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	51	650.53	748.11
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	52	680.88	783.01
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	53	711.57	818.31
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	54	744.71	856.42
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	55	777.85	933.42
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	56	813.77	976.53
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	57	850.05	1020.06
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	58	888.77	1066.52
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	59	907.95	1089.54
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	60	946.67	1183.34
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	61	980.16	1225.20
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	62	1002.13	1252.66
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	63	1029.69	1287.11
45127PA0020031	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1046.42	1308.04
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	297.53	297.53
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	15	323.97	323.97
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	16	334.08	334.08
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	17	344.20	344.20
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	18	355.09	355.09
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	19	365.98	365.98
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	20	377.26	377.26
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	21	388.92	398.65
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	22	388.92	398.65
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	23	388.92	398.65
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	24	388.92	398.65
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	25	390.48	400.24
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	26	398.26	408.21
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	27	407.59	417.78
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	28	422.76	433.33
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	29	435.21	446.09
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	30	441.43	452.46
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	31	450.76	462.03
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	32	460.10	471.60
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	33	465.93	477.58
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	34	472.15	483.96
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	35	475.26	487.15
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	36	478.38	490.33
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	37	481.49	493.52
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	38	484.60	496.71
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	39	490.82	503.09
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	40	497.04	534.32
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	41	506.38	544.36
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	42	515.32	553.97
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	43	527.77	567.35
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	44	543.33	584.08
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	45	561.61	617.77
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	46	583.38	641.72
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	47	607.89	668.68
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	48	635.89	699.48
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	49	663.50	729.85
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	50	694.62	798.81
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	51	725.34	834.14
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	52	759.18	873.05
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	53	793.40	912.41
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	54	830.35	954.90
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	55	867.30	1040.76
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	56	907.36	1088.83
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	57	947.81	1137.37
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	58	990.98	1189.17
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	59	1012.37	1214.84
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	60	1055.54	1319.42
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	61	1092.87	1366.09
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	62	1117.38	1396.72
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	63	1148.10	1435.13
45127PA0020031	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1166.76	1458.46
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	280.18	280.18
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	15	305.09	305.09
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	16	314.61	314.61
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	17	324.13	324.13
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	18	334.39	334.39
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	19	344.64	344.64
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	20	355.26	355.26

45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	21	366.25	375.41
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	22	366.25	375.41
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	23	366.25	375.41
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	24	366.25	375.41
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	25	367.72	376.91
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	26	375.04	384.42
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	27	383.83	393.43
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	28	398.11	408.07
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	29	409.83	420.08
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	30	415.69	426.09
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	31	424.48	435.10
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	32	433.27	444.11
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	33	438.77	449.74
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	34	444.63	455.74
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	35	447.56	458.75
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	36	450.49	461.75
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	37	453.42	464.75
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	38	456.35	467.76
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	39	462.21	473.76
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	40	468.07	503.17
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	41	476.86	512.62
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	42	485.28	521.68
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	43	497.00	534.28
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	44	511.65	550.03
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	45	528.87	581.75
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	46	549.38	604.31
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	47	572.45	629.69
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	48	598.82	658.70
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	49	624.82	687.31
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	50	654.12	752.24
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	51	683.06	785.52
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	52	714.92	822.16
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	53	747.15	859.22
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	54	781.94	899.24
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	55	816.74	980.09
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	56	854.46	1025.35
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	57	892.55	1071.06
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	58	933.21	1119.85
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	59	953.35	1144.02
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	60	994.00	1242.50
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	61	1029.16	1286.45
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	62	1052.24	1315.30
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	63	1081.17	1351.46
45127PA0020031	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1098.74	1373.44
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	315.83	315.83
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	15	343.90	343.90
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	16	354.64	354.64
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	17	365.37	365.37
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	18	376.93	376.93
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	19	388.49	388.49
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	20	400.47	400.47
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	21	412.85	423.17
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	22	412.85	423.17
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	23	412.85	423.17
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	24	412.85	423.17
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	25	414.50	424.87
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	26	422.76	433.33
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	27	432.67	443.48
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	28	448.77	459.99
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	29	461.98	473.53
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	30	468.59	480.30
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	31	478.49	490.46
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	32	488.40	500.61
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	33	494.60	506.96
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	34	501.20	513.73
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	35	504.50	517.12
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	36	507.81	520.50
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	37	511.11	523.89
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	38	514.41	527.27
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	39	521.02	534.04
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	40	527.62	567.20
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	41	537.53	577.85
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	42	547.03	588.05

45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	43	560.24	602.26
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	44	576.75	620.01
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	45	596.16	655.77
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	46	619.28	681.20
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	47	645.29	709.81
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	48	675.01	742.51
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	49	704.32	774.76
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	50	737.35	847.95
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	51	769.97	885.46
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	52	805.89	926.77
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	53	842.22	968.55
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	54	881.44	1013.65
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	55	920.66	1104.79
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	56	963.18	1155.82
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	57	1006.12	1207.34
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	58	1051.94	1262.33
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	59	1074.65	1289.58
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	60	1120.48	1400.60
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	61	1160.11	1450.14
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	62	1186.12	1482.65
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	63	1218.74	1523.42
45127PA0020032	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1238.54	1548.19
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	279.12	279.12
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	15	303.93	303.93
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	16	313.42	313.42
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	17	322.90	322.90
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	18	333.12	333.12
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	19	343.33	343.33
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	20	353.92	353.92
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	21	364.86	373.98
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	22	364.86	373.98
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	23	364.86	373.98
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	24	364.86	373.98
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	25	366.32	375.48
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	26	373.62	382.96
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	27	382.37	391.93
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	28	396.60	406.52
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	29	408.28	418.49
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	30	414.12	424.47
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	31	422.87	433.45
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	32	431.63	442.42
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	33	437.10	448.03
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	34	442.94	454.02
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	35	445.86	457.01
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	36	448.78	460.00
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	37	451.70	462.99
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	38	454.62	465.98
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	39	460.46	471.97
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	40	466.29	501.26
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	41	475.05	510.68
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	42	483.44	519.70
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	43	495.12	532.25
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	44	509.71	547.94
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	45	526.86	579.55
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	46	547.29	602.02
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	47	570.28	627.31
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	48	596.55	656.20
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	49	622.45	684.70
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	50	651.64	749.39
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	51	680.47	782.54
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	52	712.21	819.04
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	53	744.32	855.96
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	54	778.98	895.83
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	55	813.64	976.37
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	56	851.22	1021.47
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	57	889.17	1067.00
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	58	929.67	1115.60
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	59	949.73	1139.68
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	60	990.23	1237.79
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	61	1025.26	1281.58
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	62	1048.25	1310.31
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	63	1077.07	1346.34
45127PA0020033	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1094.57	1368.23

45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	358.21	358.21
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	15	390.05	390.05
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	16	402.23	402.23
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	17	414.40	414.40
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	18	427.51	427.51
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	19	440.62	440.62
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	20	454.20	454.20
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	21	468.25	479.96
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	22	468.25	479.96
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	23	468.25	479.96
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	24	468.25	479.96
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	25	470.12	481.88
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	26	479.49	491.48
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	27	490.73	502.99
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	28	508.99	521.71
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	29	523.97	537.07
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	30	531.46	544.75
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	31	542.70	556.27
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	32	553.94	567.79
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	33	560.96	574.99
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	34	568.46	582.67
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	35	572.20	586.51
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	36	575.95	590.35
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	37	579.69	594.19
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	38	583.44	598.03
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	39	590.93	605.70
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	40	598.42	643.31
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	41	609.66	655.39
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	42	620.43	666.96
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	43	635.42	683.07
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	44	654.15	703.21
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	45	676.15	743.77
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	46	702.38	772.61
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	47	731.87	805.06
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	48	765.59	842.15
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	49	798.83	878.72
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	50	836.29	961.74
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	51	873.29	1004.28
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	52	914.02	1051.13
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	53	955.23	1098.51
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	54	999.71	1149.67
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	55	1044.20	1253.04
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	56	1092.43	1310.91
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	57	1141.13	1369.35
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	58	1193.10	1431.72
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	59	1218.85	1462.63
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	60	1270.83	1588.54
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	61	1315.78	1644.73
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	62	1345.28	1681.60
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	63	1382.27	1727.84
45127PA0020034	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1404.74	1755.94
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	399.41	399.41
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	15	434.91	434.91
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	16	448.48	448.48
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	17	462.06	462.06
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	18	476.68	476.68
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	19	491.29	491.29
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	20	506.44	506.44
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	21	522.10	535.15
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	22	522.10	535.15
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	23	522.10	535.15
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	24	522.10	535.15
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	25	524.19	537.29
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	26	534.63	547.99
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	27	547.16	560.84
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	28	567.52	581.71
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	29	584.23	598.83
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	30	592.58	607.40
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	31	605.11	620.24
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	32	617.64	633.08
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	33	625.47	641.11
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	34	633.83	649.67
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	35	638.00	653.95

45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	36	642.18	658.24
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	37	646.36	662.52
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	38	650.54	666.80
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	39	658.89	675.36
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	40	667.24	717.29
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	41	679.77	730.76
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	42	691.78	743.66
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	43	708.49	761.62
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	44	729.37	784.07
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	45	753.91	829.30
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	46	783.15	861.46
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	47	816.04	897.64
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	48	853.63	938.99
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	49	890.70	979.77
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	50	932.47	1072.34
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	51	973.71	1119.77
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	52	1019.14	1172.01
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	53	1065.08	1224.84
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	54	1114.68	1281.88
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	55	1164.28	1397.14
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	56	1218.06	1461.67
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	57	1272.35	1526.83
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	58	1330.31	1596.37
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	59	1359.02	1630.83
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	60	1416.98	1771.22
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	61	1467.10	1833.87
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	62	1499.99	1874.99
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	63	1541.24	1926.54
45127PA0020034	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1566.29	1957.87
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	376.12	376.12
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	15	409.55	409.55
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	16	422.34	422.34
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	17	435.12	435.12
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	18	448.89	448.89
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	19	462.65	462.65
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	20	476.91	476.91
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	21	491.66	503.95
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	22	491.66	503.95
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	23	491.66	503.95
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	24	491.66	503.95
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	25	493.63	505.97
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	26	503.46	516.05
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	27	515.26	528.14
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	28	534.44	547.80
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	29	550.17	563.92
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	30	558.04	571.99
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	31	569.84	584.08
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	32	581.64	596.18
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	33	589.01	603.74
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	34	596.88	611.80
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	35	600.81	615.83
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	36	604.74	619.86
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	37	608.68	623.90
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	38	612.61	627.93
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	39	620.48	635.99
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	40	628.34	675.47
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	41	640.14	688.16
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	42	651.45	700.31
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	43	667.19	717.22
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	44	686.85	738.37
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	45	709.96	780.96
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	46	737.49	811.24
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	47	768.47	845.32
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	48	803.87	884.26
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	49	838.78	922.65
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	50	878.11	1009.83
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	51	916.95	1054.49
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	52	959.73	1103.68
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	53	1002.99	1153.44
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	54	1049.70	1207.15
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	55	1096.41	1315.69
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	56	1147.05	1376.46
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	57	1198.18	1437.82

45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	58	1252.76	1503.31
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	59	1279.80	1535.76
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	60	1334.37	1667.97
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	61	1381.57	1726.96
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	62	1412.55	1765.68
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	63	1451.39	1814.23
45127PA0020034	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1474.98	1843.73
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	342.42	342.42
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	15	372.86	372.86
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	16	384.50	384.50
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	17	396.13	396.13
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	18	408.67	408.67
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	19	421.20	421.20
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	20	434.18	434.18
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	21	447.61	458.80
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	22	447.61	458.80
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	23	447.61	458.80
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	24	447.61	458.80
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	25	449.40	460.64
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	26	458.35	469.81
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	27	469.10	480.82
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	28	486.55	498.72
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	29	500.88	513.40
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	30	508.04	520.74
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	31	518.78	531.75
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	32	529.52	542.76
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	33	536.24	549.64
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	34	543.40	556.98
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	35	546.98	560.65
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	36	550.56	564.32
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	37	554.14	567.99
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	38	557.72	571.67
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	39	564.88	579.01
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	40	572.05	614.95
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	41	582.79	626.50
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	42	593.08	637.56
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	43	607.41	652.96
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	44	625.31	672.21
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	45	646.35	710.98
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	46	671.42	738.56
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	47	699.61	769.58
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	48	731.84	805.03
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	49	763.62	839.98
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	50	799.43	919.35
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	51	834.79	960.01
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	52	873.73	1004.79
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	53	913.12	1050.09
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	54	955.65	1098.99
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	55	998.17	1197.80
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	56	1044.27	1253.13
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	57	1090.83	1308.99
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	58	1140.51	1368.61
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	59	1165.13	1398.15
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	60	1214.81	1518.52
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	61	1257.78	1572.23
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	62	1285.98	1607.48
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	63	1321.34	1651.68
45127PA0020035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1342.82	1678.54
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	381.80	381.80
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	15	415.74	415.74
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	16	428.71	428.71
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	17	441.69	441.69
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	18	455.66	455.66
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	19	469.64	469.64
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	20	484.11	484.11
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	21	499.09	511.56
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	22	499.09	511.56
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	23	499.09	511.56
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	24	499.09	511.56
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	25	501.08	513.61
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	26	511.06	523.84
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	27	523.04	536.12
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	28	542.51	556.07

45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	29	558.48	572.44
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	30	566.46	580.62
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	31	578.44	592.90
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	32	590.42	605.18
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	33	597.90	612.85
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	34	605.89	621.04
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	35	609.88	625.13
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	36	613.87	629.22
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	37	617.87	633.31
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	38	621.86	637.41
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	39	629.85	645.59
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	40	637.83	685.67
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	41	649.81	698.54
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	42	661.29	710.88
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	43	677.26	728.05
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	44	697.22	749.51
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	45	720.68	792.75
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	46	748.63	823.49
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	47	780.07	858.08
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	48	816.00	897.60
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	49	851.44	936.58
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	50	891.37	1025.07
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	51	930.79	1070.41
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	52	974.21	1120.35
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	53	1018.13	1170.85
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	54	1065.55	1225.38
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	55	1112.96	1335.55
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	56	1164.37	1397.24
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	57	1216.27	1459.52
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	58	1271.67	1526.00
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	59	1299.12	1558.94
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	60	1354.52	1693.15
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	61	1402.43	1753.04
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	62	1433.87	1792.34
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	63	1473.30	1841.62
45127PA0020035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1497.26	1871.57
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	359.54	359.54
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	15	391.50	391.50
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	16	403.72	403.72
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	17	415.94	415.94
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	18	429.10	429.10
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	19	442.26	442.26
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	20	455.89	455.89
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	21	469.99	481.74
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	22	469.99	481.74
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	23	469.99	481.74
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	24	469.99	481.74
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	25	471.87	483.67
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	26	481.27	493.30
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	27	492.55	504.86
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	28	510.88	523.65
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	29	525.92	539.07
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	30	533.44	546.78
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	31	544.72	558.34
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	32	556.00	569.90
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	33	563.05	577.12
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	34	570.57	584.83
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	35	574.33	588.69
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	36	578.09	592.54
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	37	581.85	596.39
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	38	585.61	600.25
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	39	593.13	607.96
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	40	600.65	645.70
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	41	611.93	657.82
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	42	622.74	669.44
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	43	637.78	685.61
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	44	656.58	705.82
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	45	678.67	746.53
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	46	704.99	775.48
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	47	734.60	808.05
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	48	768.43	845.28
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	49	801.80	881.98
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	50	839.40	965.31

45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	51	876.53	1008.01
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	52	917.42	1055.03
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	53	958.78	1102.60
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	54	1003.43	1153.94
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	55	1048.08	1257.69
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	56	1096.49	1315.79
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	57	1145.37	1374.44
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	58	1197.54	1437.04
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	59	1223.39	1468.06
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	60	1275.55	1594.44
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	61	1320.67	1650.84
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	62	1350.28	1687.85
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	63	1387.41	1734.26
45127PA0020035	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1409.96	1762.46
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	379.94	379.94
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	15	413.72	413.72
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	16	426.63	426.63
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	17	439.54	439.54
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	18	453.45	453.45
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	19	467.36	467.36
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	20	481.76	481.76
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	21	496.66	509.08
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	22	496.66	509.08
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	23	496.66	509.08
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	24	496.66	509.08
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	25	498.65	511.11
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	26	508.58	521.29
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	27	520.50	533.51
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	28	539.87	553.37
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	29	555.76	569.66
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	30	563.71	577.80
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	31	575.63	590.02
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	32	587.55	602.24
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	33	595.00	609.87
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	34	602.95	618.02
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	35	606.92	622.09
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	36	610.89	626.16
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	37	614.87	630.24
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	38	618.84	634.31
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	39	626.78	642.45
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	40	634.73	682.34
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	41	646.65	695.15
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	42	658.07	707.43
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	43	673.97	724.52
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	44	693.83	745.87
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	45	717.18	788.89
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	46	744.99	819.49
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	47	776.28	853.91
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	48	812.04	893.24
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	49	847.30	932.03
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	50	887.03	1020.09
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	51	926.27	1065.21
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	52	969.48	1114.90
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	53	1013.19	1165.16
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	54	1060.37	1219.42
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	55	1107.55	1329.06
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	56	1158.71	1390.45
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	57	1210.36	1452.43
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1265.49	1518.59
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1292.81	1551.37
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1347.94	1684.92
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1395.61	1744.52
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1426.90	1783.63
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1466.14	1832.68
45127PA0020036	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1489.97	1862.48
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	423.64	423.64
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	15	461.30	461.30
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	16	475.69	475.69
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	17	490.09	490.09
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	18	505.60	505.60
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	19	521.10	521.10
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	20	537.16	537.16
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	21	553.78	567.62

45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	22	553.78	567.62
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	23	553.78	567.62
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	24	553.78	567.62
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	25	555.99	569.89
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	26	567.07	581.24
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	27	580.36	594.87
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	28	601.95	617.00
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	29	619.68	635.17
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	30	628.54	644.25
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	31	641.83	657.87
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	32	655.12	671.49
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	33	663.42	680.01
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	34	672.28	689.09
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	35	676.71	693.63
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	36	681.14	698.17
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	37	685.57	702.71
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	38	690.00	707.25
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	39	698.87	716.34
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	40	707.73	760.81
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	41	721.02	775.09
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	42	733.75	788.78
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	43	751.47	807.83
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	44	773.62	831.65
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	45	799.65	879.62
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	46	830.66	913.73
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	47	865.55	952.11
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	48	905.42	995.97
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	49	944.74	1039.22
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	50	989.04	1137.40
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	51	1032.79	1187.71
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	52	1080.97	1243.12
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	53	1129.70	1299.16
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	54	1182.31	1359.66
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	55	1234.92	1481.90
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	56	1291.96	1550.35
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	57	1349.55	1619.46
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	58	1411.02	1693.23
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	59	1441.48	1729.77
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	60	1502.95	1878.68
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	61	1556.11	1945.14
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	62	1591.00	1988.75
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	63	1634.75	2043.43
45127PA0020036	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1661.33	2076.66
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	398.94	398.94
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	15	434.40	434.40
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	16	447.96	447.96
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	17	461.52	461.52
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	18	476.12	476.12
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	19	490.72	490.72
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	20	505.85	505.85
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	21	521.49	534.53
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	22	521.49	534.53
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	23	521.49	534.53
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	24	521.49	534.53
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	25	523.58	536.67
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	26	534.01	547.36
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	27	546.52	560.19
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	28	566.86	581.03
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	29	583.55	598.14
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	30	591.89	606.69
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	31	604.41	619.52
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	32	616.93	632.35
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	33	624.75	640.37
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	34	633.09	648.92
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	35	637.26	653.20
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	36	641.44	657.47
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	37	645.61	661.75
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	38	649.78	666.02
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	39	658.12	674.58
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	40	666.47	716.45
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	41	678.98	729.91
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	42	690.98	742.80
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	43	707.67	760.74

45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	44	728.53	783.17
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	45	753.04	828.34
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	46	782.24	860.46
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	47	815.09	896.60
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	48	852.64	937.91
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	49	889.67	978.63
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	50	931.39	1071.09
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	51	972.58	1118.47
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	52	1017.95	1170.65
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	53	1063.85	1223.42
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	54	1113.39	1280.40
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	55	1162.93	1395.52
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	56	1216.64	1459.97
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	57	1270.88	1525.05
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	58	1328.76	1594.52
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	59	1357.45	1628.94
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	60	1415.33	1769.17
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	61	1465.40	1831.74
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	62	1498.25	1872.81
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	63	1539.45	1924.31
45127PA0020036	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1564.47	1955.60
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.59	278.59
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	15	303.35	303.35
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	16	312.82	312.82
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	17	322.29	322.29
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	18	332.49	332.49
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	19	342.68	342.68
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	20	353.24	353.24
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	21	364.17	373.27
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	22	364.17	373.27
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	23	364.17	373.27
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	24	364.17	373.27
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	25	365.63	374.77
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	26	372.91	382.23
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	27	381.65	391.19
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	28	395.85	405.75
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	29	407.51	417.69
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	30	413.33	423.67
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	31	422.07	432.62
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	32	430.81	441.58
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	33	436.28	447.18
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	34	442.10	453.15
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	35	445.02	456.14
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	36	447.93	459.13
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	37	450.84	462.11
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	38	453.76	465.10
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	39	459.58	471.07
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	40	465.41	500.31
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	41	474.15	509.71
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	42	482.53	518.71
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	43	494.18	531.24
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	44	508.75	546.90
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	45	525.86	578.45
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	46	546.26	600.88
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	47	569.20	626.12
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	48	595.42	654.96
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	49	621.27	683.40
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	50	650.41	747.97
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	51	679.18	781.05
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	52	710.86	817.49
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	53	742.91	854.34
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	54	777.50	894.13
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	55	812.10	974.52
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	56	849.61	1019.53
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	57	887.48	1064.98
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	58	927.91	1113.49
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	59	947.93	1137.52
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	60	988.36	1235.45
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	61	1023.32	1279.15
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	62	1046.26	1307.83
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	63	1075.03	1343.79
45127PA0020037	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1092.50	1365.64
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	310.63	310.63

45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	15	338.24	338.24
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	16	348.80	348.80
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	17	359.35	359.35
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	18	370.72	370.72
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	19	382.09	382.09
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	20	393.87	393.87
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	21	406.05	416.20
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	22	406.05	416.20
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	23	406.05	416.20
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	24	406.05	416.20
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	25	407.67	417.87
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	26	415.79	426.19
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	27	425.54	436.18
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	28	441.38	452.41
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	29	454.37	465.73
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	30	460.87	472.39
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	31	470.61	482.38
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	32	480.36	492.37
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	33	486.45	498.61
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	34	492.94	505.27
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	35	496.19	508.60
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	36	499.44	511.93
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	37	502.69	515.26
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	38	505.94	518.59
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	39	512.43	525.25
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	40	518.93	557.85
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	41	528.68	568.33
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	42	538.02	578.37
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	43	551.01	592.33
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	44	567.25	609.80
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	45	586.34	644.97
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	46	609.07	669.98
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	47	634.66	698.12
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	48	663.89	730.28
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	49	692.72	761.99
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	50	725.20	833.99
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	51	757.28	870.87
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	52	792.61	911.50
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	53	828.34	952.59
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	54	866.92	996.95
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	55	905.49	1086.59
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	56	947.31	1136.78
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	57	989.54	1187.45
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	58	1034.61	1241.54
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	59	1056.95	1268.34
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	60	1102.02	1377.52
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	61	1141.00	1426.25
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	62	1166.58	1458.23
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	63	1198.66	1498.32
45127PA0020037	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1218.14	1522.69
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	292.52	292.52
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	15	318.52	318.52
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	16	328.46	328.46
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	17	338.40	338.40
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	18	349.11	349.11
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	19	359.82	359.82
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	20	370.91	370.91
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	21	382.38	391.94
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	22	382.38	391.94
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	23	382.38	391.94
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	24	382.38	391.94
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	25	383.91	393.51
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	26	391.56	401.34
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	27	400.73	410.75
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	28	415.65	426.04
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	29	427.88	438.58
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	30	434.00	444.85
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	31	443.18	454.26
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	32	452.35	463.66
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	33	458.09	469.54
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	34	464.21	475.81
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	35	467.27	478.95
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	36	470.33	482.08

45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	37	473.38	485.22
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	38	476.44	488.35
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	39	482.56	494.63
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	40	488.68	525.33
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	41	497.86	535.20
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	42	506.65	544.65
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	43	518.89	557.80
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	44	534.18	574.25
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	45	552.15	607.37
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	46	573.57	630.92
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	47	597.66	657.42
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	48	625.19	687.71
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	49	652.34	717.57
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	50	682.93	785.37
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	51	713.14	820.11
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	52	746.40	858.36
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	53	780.05	897.06
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	54	816.38	938.83
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	55	852.70	1023.24
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	56	892.09	1070.51
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	57	931.86	1118.23
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	58	974.30	1169.16
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	59	995.33	1194.40
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	60	1037.78	1297.22
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	61	1074.48	1343.10
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	62	1098.57	1373.22
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	63	1128.78	1410.98
45127PA0020037	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1147.13	1433.92
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	251.10	251.10
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	15	273.42	273.42
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	16	281.95	281.95
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	17	290.48	290.48
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	18	299.67	299.67
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	19	308.86	308.86
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	20	318.38	318.38
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	21	328.23	336.44
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	22	328.23	336.44
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	23	328.23	336.44
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	24	328.23	336.44
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	25	329.54	337.78
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	26	336.11	344.51
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	27	343.99	352.58
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	28	356.79	365.71
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	29	367.29	376.47
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	30	372.54	381.85
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	31	380.42	389.93
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	32	388.30	398.00
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	33	393.22	403.05
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	34	398.47	408.43
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	35	401.10	411.12
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	36	403.72	413.82
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	37	406.35	416.51
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	38	408.97	419.20
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	39	414.23	424.58
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	40	419.48	450.94
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	41	427.36	459.41
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	42	434.90	467.52
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	43	445.41	478.81
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	44	458.54	492.93
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	45	473.96	521.36
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	46	492.34	541.58
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	47	513.02	564.33
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	48	536.66	590.32
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	49	559.96	615.96
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	50	586.22	674.15
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	51	612.15	703.97
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	52	640.70	736.81
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	53	669.59	770.03
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	54	700.77	805.89
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	55	731.95	878.34
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	56	765.76	918.91
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	57	799.90	959.88
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	58	836.33	1003.60

45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	59	854.38	1025.26
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	60	890.82	1113.52
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	61	922.33	1152.91
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	62	943.00	1178.76
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	63	968.93	1211.17
45127PA0020038	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	984.68	1230.86
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	279.97	279.97
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	15	304.86	304.86
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	16	314.37	314.37
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	17	323.89	323.89
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	18	334.14	334.14
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	19	344.38	344.38
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	20	355.00	355.00
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	21	365.98	375.13
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	22	365.98	375.13
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	23	365.98	375.13
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	24	365.98	375.13
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	25	367.44	376.63
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	26	374.76	384.13
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	27	383.54	393.13
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	28	397.82	407.76
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	29	409.53	419.77
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	30	415.38	425.77
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	31	424.17	434.77
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	32	432.95	443.77
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	33	438.44	449.40
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	34	444.30	455.40
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	35	447.22	458.40
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	36	450.15	461.40
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	37	453.08	464.41
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	38	456.01	467.41
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	39	461.86	473.41
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	40	467.72	502.80
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	41	476.50	512.24
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	42	484.92	521.29
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	43	496.63	533.88
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	44	511.27	549.61
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	45	528.47	581.32
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	46	548.96	603.86
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	47	572.02	629.22
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	48	598.37	658.21
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	49	624.36	686.79
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	50	653.63	751.68
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	51	682.55	784.93
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	52	714.39	821.54
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	53	746.59	858.58
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	54	781.36	898.56
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	55	816.13	979.35
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	56	853.82	1024.59
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	57	891.88	1070.26
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	58	932.51	1119.01
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	59	952.64	1143.16
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	60	993.26	1241.58
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	61	1028.39	1285.49
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	62	1051.45	1314.31
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	63	1080.36	1350.45
45127PA0020038	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1097.93	1372.41
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	263.65	263.65
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	15	287.09	287.09
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	16	296.05	296.05
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	17	305.01	305.01
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	18	314.66	314.66
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	19	324.31	324.31
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	20	334.30	334.30
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	21	344.64	353.26
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	22	344.64	353.26
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	23	344.64	353.26
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	24	344.64	353.26
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	25	346.02	354.67
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	26	352.91	361.74
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	27	361.18	370.21
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	28	374.63	383.99
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	29	385.65	395.30

45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	30	391.17	400.95
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	31	399.44	409.43
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	32	407.71	417.90
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	33	412.88	423.20
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	34	418.39	428.85
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	35	421.15	431.68
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	36	423.91	434.51
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	37	426.67	437.33
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	38	429.42	440.16
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	39	434.94	445.81
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	40	440.45	473.49
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	41	448.72	482.38
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	42	456.65	490.90
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	43	467.68	502.75
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	44	481.46	517.57
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	45	497.66	547.43
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	46	516.96	568.66
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	47	538.67	592.54
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	48	563.49	619.84
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	49	587.96	646.75
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	50	615.53	707.86
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	51	642.76	739.17
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	52	672.74	773.65
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	53	703.07	808.53
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	54	735.81	846.18
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	55	768.55	922.26
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	56	804.05	964.86
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	57	839.89	1007.87
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	58	878.15	1053.78
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	59	897.10	1076.52
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	60	935.36	1169.20
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	61	968.44	1210.55
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	62	990.16	1237.69
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	63	1017.38	1271.73
45127PA0020038	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1033.91	1292.41
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	352.72	352.72
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	15	384.07	384.07
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	16	396.06	396.06
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	17	408.04	408.04
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	18	420.95	420.95
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	19	433.86	433.86
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	20	447.23	447.23
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	21	461.07	472.59
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	22	461.07	472.59
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	23	461.07	472.59
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	24	461.07	472.59
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	25	462.91	474.48
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	26	472.13	483.93
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	27	483.20	495.28
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	28	501.18	513.71
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	29	515.93	528.83
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	30	523.31	536.39
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	31	534.37	547.73
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	32	545.44	559.08
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	33	552.36	566.17
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	34	559.73	573.73
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	35	563.42	577.51
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	36	567.11	581.29
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	37	570.80	585.07
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	38	574.49	588.85
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	39	581.86	596.41
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	40	589.24	633.43
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	41	600.31	645.33
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	42	610.91	656.73
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	43	625.67	672.59
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	44	644.11	692.42
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	45	665.78	732.36
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	46	691.60	760.76
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	47	720.65	792.71
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	48	753.84	829.23
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	49	786.58	865.24
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	50	823.46	946.98
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	51	859.89	988.87

45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	52	900.00	1035.00
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	53	940.57	1081.66
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	54	984.37	1132.03
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	55	1028.18	1233.81
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	56	1075.67	1290.80
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	57	1123.62	1348.34
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	58	1174.79	1409.75
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	59	1200.15	1440.18
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	60	1251.33	1564.16
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	61	1295.59	1619.49
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	62	1324.64	1655.80
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	63	1361.07	1701.33
45127PA0020039	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1383.20	1729.00
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	337.24	337.24
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	15	367.22	367.22
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	16	378.68	378.68
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	17	390.15	390.15
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	18	402.49	402.49
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	19	414.83	414.83
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	20	427.62	427.62
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	21	440.84	451.86
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	22	440.84	451.86
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	23	440.84	451.86
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	24	440.84	451.86
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	25	442.61	453.67
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	26	451.42	462.71
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	27	462.00	473.55
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	28	479.20	491.18
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	29	493.30	505.64
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	30	500.36	512.87
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	31	510.94	523.71
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	32	521.52	534.55
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	33	528.13	541.33
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	34	535.18	548.56
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	35	538.71	552.18
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	36	542.24	555.79
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	37	545.76	559.41
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	38	549.29	563.02
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	39	556.34	570.25
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	40	563.40	605.65
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	41	573.98	617.03
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	42	584.12	627.93
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	43	598.22	643.09
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	44	615.86	662.05
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	45	636.58	700.23
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	46	661.26	727.39
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	47	689.04	757.94
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	48	720.78	792.86
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	49	752.08	827.29
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	50	787.34	905.45
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	51	822.17	945.50
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	52	860.52	989.60
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	53	899.32	1034.22
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	54	941.20	1082.38
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	55	983.08	1179.69
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	56	1028.49	1234.18
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	57	1074.33	1289.20
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	58	1123.27	1347.92
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	59	1147.51	1377.02
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	60	1196.45	1495.56
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	61	1238.77	1548.46
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	62	1266.54	1583.18
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	63	1301.37	1626.71
45127PA0020040	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1322.52	1653.16
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	374.02	374.02
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	15	407.26	407.26
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	16	419.97	419.97
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	17	432.69	432.69
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	18	446.38	446.38
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	19	460.07	460.07
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	20	474.24	474.24
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	21	488.91	501.13
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	22	488.91	501.13

45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	23	488.91	501.13
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	24	488.91	501.13
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	25	490.87	503.14
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	26	500.65	513.16
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	27	512.38	525.19
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	28	531.45	544.73
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	29	547.09	560.77
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	30	554.91	568.79
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	31	566.65	580.81
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	32	578.38	592.84
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	33	585.72	600.36
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	34	593.54	608.38
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	35	597.45	612.39
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	36	601.36	616.40
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	37	605.27	620.40
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	38	609.18	624.41
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	39	617.01	632.43
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	40	624.83	671.69
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	41	636.56	684.30
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	42	647.81	696.39
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	43	663.45	713.21
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	44	683.01	734.24
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	45	705.99	776.59
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	46	733.37	806.70
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	47	764.17	840.59
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	48	799.37	879.31
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	49	834.08	917.49
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	50	873.20	1004.18
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	51	911.82	1048.59
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	52	954.36	1097.51
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	53	997.38	1146.99
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	54	1043.83	1200.40
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	55	1090.27	1308.33
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	56	1140.63	1368.76
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	57	1191.48	1429.77
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	58	1245.75	1494.90
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	59	1272.64	1527.16
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	60	1326.91	1658.63
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	61	1373.84	1717.30
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	62	1404.64	1755.80
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	63	1443.27	1804.08
45127PA0020041	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1466.72	1833.42
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	274.69	274.69
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	15	299.10	299.10
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	16	308.44	308.44
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	17	317.78	317.78
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	18	327.83	327.83
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	19	337.88	337.88
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	20	348.30	348.30
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	21	359.07	368.05
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	22	359.07	368.05
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	23	359.07	368.05
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	24	359.07	368.05
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	25	360.50	369.52
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	26	367.69	376.88
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	27	376.30	385.71
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	28	390.31	400.07
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	29	401.80	411.84
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	30	407.54	417.73
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	31	416.16	426.56
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	32	424.78	435.40
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	33	430.16	440.92
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	34	435.91	446.81
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	35	438.78	449.75
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	36	441.65	452.70
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	37	444.53	455.64
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	38	447.40	458.58
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	39	453.14	464.47
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	40	458.89	493.31
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	41	467.51	502.57
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	42	475.77	511.45
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	43	487.26	523.80
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	44	501.62	539.24

45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	45	518.49	570.34
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	46	538.60	592.46
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	47	561.22	617.35
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	48	587.08	645.78
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	49	612.57	673.83
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	50	641.30	737.49
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	51	669.66	770.11
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	52	700.90	806.04
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	53	732.50	842.37
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	54	766.61	881.60
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	55	800.72	960.87
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	56	837.71	1005.25
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	57	875.05	1050.06
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	58	914.91	1097.89
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	59	934.66	1121.59
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	60	974.51	1218.14
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	61	1008.98	1261.23
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	62	1031.60	1289.50
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	63	1059.97	1324.96
45127PA0020042	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1077.20	1346.51
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	247.74	247.74
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	15	269.76	269.76
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	16	278.18	278.18
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	17	286.60	286.60
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	18	295.67	295.67
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	19	304.73	304.73
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	20	314.13	314.13
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	21	323.84	331.94
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	22	323.84	331.94
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	23	323.84	331.94
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	24	323.84	331.94
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	25	325.14	333.26
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	26	331.61	339.90
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	27	339.39	347.87
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	28	352.02	360.82
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	29	362.38	371.44
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	30	367.56	376.75
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	31	375.33	384.72
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	32	383.10	392.68
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	33	387.96	397.66
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	34	393.14	402.97
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	35	395.73	405.63
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	36	398.32	408.28
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	37	400.92	410.94
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	38	403.51	413.59
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	39	408.69	418.90
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	40	413.87	444.91
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	41	421.64	453.26
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	42	429.09	461.27
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	43	439.45	472.41
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	44	452.41	486.34
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	45	467.63	514.39
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	46	485.76	534.34
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	47	506.16	556.78
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	48	529.48	582.43
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	49	552.47	607.72
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	50	578.38	665.14
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	51	603.96	694.56
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	52	632.14	726.96
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	53	660.64	759.73
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	54	691.40	795.11
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	55	722.17	866.60
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	56	755.52	906.63
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	57	789.20	947.04
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	58	825.15	990.18
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	59	842.96	1011.55
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	60	878.90	1098.63
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	61	909.99	1137.49
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	62	930.40	1162.99
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	63	955.98	1194.97
45127PA0020043	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	971.51	1214.40
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	389.12	389.12
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	15	423.71	423.71

45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	16	436.94	436.94
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	17	450.16	450.16
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	18	464.41	464.41
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	19	478.65	478.65
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	20	493.40	493.40
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	21	508.66	521.38
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	22	508.66	521.38
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	23	508.66	521.38
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	24	508.66	521.38
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	25	510.69	523.46
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	26	520.87	533.89
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	27	533.08	546.40
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	28	552.91	566.74
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	29	569.19	583.42
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	30	577.33	591.76
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	31	589.54	604.28
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	32	601.74	616.79
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	33	609.37	624.61
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	34	617.51	632.95
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	35	621.58	637.12
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	36	625.65	641.29
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	37	629.72	645.46
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	38	633.79	649.64
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	39	641.93	657.98
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	40	650.07	698.82
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	41	662.28	711.95
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	42	673.97	724.52
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	43	690.25	742.02
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	44	710.60	763.89
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	45	734.51	807.96
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	46	762.99	839.29
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	47	795.04	874.54
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	48	831.66	914.83
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	49	867.77	954.55
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	50	908.47	1044.74
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	51	948.65	1090.95
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	52	992.90	1141.84
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	53	1037.67	1193.32
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	54	1085.99	1248.89
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	55	1134.31	1361.17
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	56	1186.70	1424.04
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	57	1239.60	1487.53
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	58	1296.07	1555.28
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	59	1324.04	1588.85
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	60	1380.50	1725.63
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	61	1429.33	1786.67
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	62	1461.38	1826.73
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	63	1501.56	1876.96
45127PA0020044	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1525.97	1907.48
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	433.87	433.87
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	15	472.44	472.44
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	16	487.19	487.19
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	17	501.93	501.93
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	18	517.81	517.81
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	19	533.69	533.69
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	20	550.14	550.14
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	21	567.16	581.33
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	22	567.16	581.33
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	23	567.16	581.33
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	24	567.16	581.33
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	25	569.42	583.66
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	26	580.77	595.29
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	27	594.38	609.24
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	28	616.50	631.91
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	29	634.65	650.51
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	30	643.72	659.81
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	31	657.33	673.77
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	32	670.95	687.72
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	33	679.45	696.44
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	34	688.53	705.74
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	35	693.06	710.39
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	36	697.60	715.04
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	37	702.14	719.69

45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	38	706.68	724.34
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	39	715.75	733.64
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	40	724.83	779.19
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	41	738.44	793.82
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	42	751.48	807.84
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	43	769.63	827.35
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	44	792.32	851.74
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	45	818.97	900.87
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	46	850.73	935.81
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	47	886.46	975.11
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	48	927.30	1020.03
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	49	967.57	1064.32
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	50	1012.94	1164.88
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	51	1057.75	1216.41
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	52	1107.09	1273.15
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	53	1157.00	1330.55
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	54	1210.88	1392.51
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	55	1264.76	1517.71
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	56	1323.17	1587.81
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	57	1382.16	1658.59
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	58	1445.11	1734.14
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	59	1476.31	1771.57
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	60	1539.26	1924.08
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	61	1593.71	1992.14
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	62	1629.44	2036.80
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	63	1674.24	2092.81
45127PA0020044	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1701.47	2126.83
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	408.58	408.58
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	15	444.90	444.90
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	16	458.79	458.79
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	17	472.67	472.67
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	18	487.63	487.63
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	19	502.58	502.58
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	20	518.07	518.07
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	21	534.09	547.45
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	22	534.09	547.45
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	23	534.09	547.45
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	24	534.09	547.45
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	25	536.23	549.64
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	26	546.91	560.58
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	27	559.73	573.72
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	28	580.56	595.07
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	29	597.65	612.59
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	30	606.20	621.35
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	31	619.01	634.49
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	32	631.83	647.63
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	33	639.84	655.84
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	34	648.39	664.60
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	35	652.66	668.98
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	36	656.93	673.36
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	37	661.21	677.74
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	38	665.48	682.12
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	39	674.03	690.88
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	40	682.57	733.76
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	41	695.39	747.54
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	42	707.67	760.75
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	43	724.76	779.12
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	44	746.13	802.09
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	45	771.23	848.35
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	46	801.14	881.25
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	47	834.79	918.27
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	48	873.24	960.57
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	49	911.16	1002.28
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	50	953.89	1096.97
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	51	996.08	1145.50
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	52	1042.55	1198.93
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	53	1089.55	1252.98
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	54	1140.29	1311.33
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	55	1191.03	1429.23
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	56	1246.04	1495.25
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	57	1301.58	1561.90
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	58	1360.87	1633.04
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	59	1390.24	1668.29

45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	60	1449.53	1811.91
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	61	1500.80	1876.00
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	62	1534.45	1918.06
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	63	1576.64	1970.80
45127PA0020044	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1602.27	2002.85
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	413.39	413.39
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	15	450.13	450.13
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	16	464.18	464.18
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	17	478.23	478.23
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	18	493.36	493.36
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	19	508.49	508.49
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	20	524.16	524.16
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	21	540.37	553.88
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	22	540.37	553.88
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	23	540.37	553.88
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	24	540.37	553.88
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	25	542.54	556.10
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	26	553.34	567.18
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	27	566.31	580.47
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	28	587.39	602.07
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	29	604.68	619.80
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	30	613.32	628.66
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	31	626.29	641.95
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	32	639.26	655.24
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	33	647.37	663.55
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	34	656.01	672.41
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	35	660.34	676.84
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	36	664.66	681.28
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	37	668.98	685.71
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	38	673.31	690.14
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	39	681.95	699.00
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	40	690.60	742.39
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	41	703.57	756.33
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	42	716.00	769.69
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	43	733.29	788.28
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	44	754.90	811.52
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	45	780.30	858.33
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	46	810.56	891.62
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	47	844.60	929.06
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	48	883.51	971.86
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	49	921.88	1014.07
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	50	965.11	1109.87
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	51	1007.80	1158.97
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	52	1054.81	1213.03
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	53	1102.36	1267.72
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	54	1153.70	1326.75
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	55	1205.03	1446.04
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	56	1260.69	1512.83
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	57	1316.89	1580.27
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	58	1376.87	1652.25
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	59	1406.59	1687.91
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	60	1466.57	1833.22
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	61	1518.45	1898.06
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	62	1552.49	1940.62
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	63	1595.18	1993.98
45127PA0020045	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1621.11	2026.40

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

ACTUARIAL MEMORANDUM

Individual Rates

Effective January 1, 2025

General Information

Company Information

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Individual
- Effective Date: 1/1/2025

PID Company Information

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Individual
- On/Off Exchange: On/Off Exchange
- Effective Date: 1/1/2025
- Average Rate Change Requested: 7.6%
- Range of Requested Rate Change: 0.6% to 15.3%
- Total additional annual revenue generated from the proposed rate change: \$38,455,990
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Gold, Silver, Bronze, and Catastrophic
- Current Covered Lives and Policyholders: 52,650/36,473
- 2025 Number of Plans/Change from 2024: 28/-3 plans
- Contract Form #: CAAC-Ind-PPO-C-v0125, CAAC-Ind-PPO Tier-C-v0125, CAAC-Ind_QHDHP-PPO-C-V0125, and CAAC-Ind-QHDHP-PPO Tier-C-v0125
- Form Filing SERFF #: CABC-134076942, CABC-134076671
- Binder SERFF #: CABC-PA25-125118193
- HIOS Issuer ID: 45127

Company Contact Information

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

Scope and Purpose

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital Blue Cross (Capital), submits rates for products to be made available to individuals effective January 1, 2025. CAAC will offer individual products on and off the PA state-based exchange.

Rate History and Proposed Variations in Rate Changes

Market	Company	Effective Date	SERFF #	Annual Increase
Individual	CAAC	1/1/2021	CABC-132354885	-14.4%
Individual	CAAC	1/1/2022	CABC-132796292	2.9%
Individual	CAAC	1/1/2023	CABC-133247263	11.2%
Individual	CAAC	1/1/2024	CABC-133647313	8.0%

Average Rate Change

CAAC is proposing an aggregate annual 7.6% rate change, which varies by plan. The rate change is calculated in PA Rate Exhibits Part IV, Table 11, cell AN13.

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

- Future cost and utilization: 6.6%
- 2023 claims net risk adjustment: 2.0%
- Change to reinsurance parameters: -1.0%

Regulatory Considerations

Rates submitted by this filing assume changes to the current regulatory framework. As directed by the Insurance Department, the following factors have been applied to the rates for regulatory changes:

- Cost Sharing Reduction (CSR) Funding: Factor of 1.24 applied in the PA Rate Exhibits, Part III, column P to the on-exchange silver plan.
 - Unchanged from 2024
 - Needs to be reassessed if Capital experiences a large influx of CSR 94 members in 2024 due to Medicaid Redetermination.
- User Exchange Fee of 3%
- Reinsurance Morbidity Adjustment of 1.0

- Reinsurance attachment point of \$60,000, a cap of \$100,000, and a coinsurance parameter of 60%.

Membership

Membership is shown in PA Rate Exhibits Part I, Table 1. The average age is 44.

Benefit Changes 2024-2025

A summary of proposed 2025 benefits is included in Exhibit A. There are several benefit changes being implemented in 2025. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

Experience Period Premium and Claims

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

Base Experience Period: The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2023 and December 31, 2023.

Paid Through Date: Claims in the BEP are paid through February 28, 2024.

Premiums (net of MLR Rebate) in BEP: Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments applied are equal to zero.

Allowed and Incurred Claims in BEP:

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

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

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.

2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of “completion”.
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary’s chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.
5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

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

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

Risk Adjustment in BEP: Risk adjustment amounts in the BEP are equal to the amounts sent by the Department on 7/22/2024.

Loss Ratio in BEP: Loss ratio is 88.05%

Credibility of Data

CAAC individual data was used to develop rates. No credibility manual is used.

Trend Identification

Trend: 6.64%

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

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

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. Capital uses the following to project future costs:
 - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
 - i. The medical cost models use best estimates of Capital Blue Cross (Capital)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the Capital book of business level for all commercial business.
 - b. Internal Prescription Drug Trend Model
 - i. Price Inflation
 - ii. Contract Pricing
 - iii. Member Cost-Sharing
 - iv. Units per Script
 - v. Brand/Generic Mix
 - vi. Therapeutic Mix
 - vii. Cost per Script
 - viii. Pipeline (new drugs)
2. Utilization Considerations:
 - a. Intensity of medical services rendered
 - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
 - c. Further migration from brand prescription drugs to generic prescription drugs
 - d. Favorable impacts of value based benefits designs
 - e. Medical utilization estimates reviewed by Capital's Chief Medical Officer
3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles and copays, to the paid trend.
4. Intensity: Measure of cost increase due to change in treatment sophistication. An example is migration from x-rays to MRIs at significantly higher cost.
5. Underwriting Cycle: The underwriting cycle is defined as the tendency to swing between profitable and unprofitable periods over time. The underwriting cycle is exacerbated partly by pricing performed with incomplete information as to the level of current experience trends. A reaction delay occurs, as carriers tend to rely on measurements of past experience in developing current pricing assumptions. As a result, carriers are often increasing their pricing trends when actual experience trends have begun to decline, and decreasing their pricing trends actual trends are increasing. Capital strives to mitigate the

underwriting cycle by keeping trends consistent through times of increasing and decreasing claim cost and utilization.

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

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

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

Rate Development & Change

Projection Factors

Changes in Morbidity: Found in URRT Worksheet 1, “Morbidity Adjustment”, and PA Rate Exhibits, Table 5.

$$\text{Total Morbidity Factor} = [\text{Other Morbidity Factor}] \times [\text{Reinsurance Morbidity Factor}]$$

The Reinsurance Morbidity Factor is discussed in *Regulatory Considerations* above. The Other Morbidity Factor is 1.0.

The factors are found in Exhibit Q, Morbidity Factor Calculation.

Changes in Benefits: Benefit changes are not applied to allowed claims as allowed should stay consistent from 2023 to 2025. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from Capital’s internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

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

- Senate Bill 8: Coverage of mammographic examinations and diagnostic breast imaging at no cost share. This bill goes into effect for Small Group and Individual policies in 2025, but Capital adopted early compliance and covered the relevant services at no cost share starting in 2024.
 - Capital will continue to adjust plan year 2025 claims by an additional claim PMPM of \$0.20. This amount is unchanged from the additional claim PMPM calculated in 2024.
- The Mental Health Parity and Addiction Equity Act (MHPAEA) has expanded definitions of mental health services to include Autism coverage. With this expansion, Capital started coverage of Autism services in the Small Group market starting in 2024.

- Capital will continue to adjust plan year 2025 claims by an additional claim PMPM of \$0.40. This amount is unchanged from the additional claim PMPM calculated in 2024.

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

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

Changes in Network: A network adjustment is applied to show the value of implementing EPO and 2-tier PPO network plans in the projection period. The value is calculated as:

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

The network factor calculation is found on Exhibit D1, Network Mix.

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

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

Index Rate

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

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

To calculate the projected index rate:

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

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

Paid to Allowed Ratio

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

Please note that the Paid to Allowed ratio calculation excludes CSR membership and claims. The additional costs associated with these members is covered by the CSR Funding factor. They are removed from this calculation so not to overstate incurred claims before the application of the CSR funding factor.

Projected Paid and Incurred Claims are calculated as follows:

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

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

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

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

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

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

Trended Claim PMPM

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

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

$$\begin{aligned} \text{Projected Paid and Incurred Claims PMPM} \\ &= [\text{Trended Claim PMPM}] \times [\text{Benefit Adjustment}] \\ &\times [\text{Morbidity Adjustment}] \times [\text{Network Adjustment}] \\ &+ [\text{Benefit Additions}] \end{aligned}$$

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

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

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

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

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

$$\begin{aligned} &\text{Base Plan Paid and Incurred Claims PMPM} \\ &= \frac{\text{Benefit Adjusted Paid and Incurred Claims PMPM}}{\text{Benefit Level Adjustment}} \end{aligned}$$

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

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

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

- i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
 - ii. Adjustments for plan designs that fall outside of the actuarial cost model.
- a. So the *Projected Claims PMPM by Benefit* is:

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

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

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

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

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

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

Market Adjusted Index Rate

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

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

Projected Incurred Risk Adjustments PMPM:

Relevant to 2025 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2025. The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans

2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2022-2023 risk adjustment results
5. Market improvement in coding risk: Capital’s ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that Capital is disadvantaged in the market. This will drive Capital’s relative risk to the market down over time.

The 2025 projected risk adjustment amounts are equal to 2023 transfer amounts plus 0.5% of premium.

Projected Incurred Reinsurance Recoveries:

In order to calculate the value of reinsurance, the following is provided:

1. PA Rate Exhibits, tab II.a show the company-specific BEP claims data.
2. PA Rate Exhibits, tab II.b shows the company-specific projected claims. The claims represent BEP claims trended at 7% to the projection period.

Exchange Fee PMPM:

The exchange fee PMPM is calculated as:

$$\begin{aligned}
 & \text{Exchange Fee PMPM} \\
 &= [\text{Avg 2025 On} \\
 & \quad - \text{Exchange Premium PMPM}] \times [\text{Expected 2025 \% Members On} \\
 & \quad - \text{Exchange}]
 \end{aligned}$$

Where

$$[\text{Avg 2025 On} - \text{Exchange Premium PMPM}] = [\text{Avg 2024 On} - \text{Exchange Premium PMPM}] \times (1 + [\text{Avg Proposed Rate Change}])$$

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

Retention Items

Administrative Expense Load:

1. Risk Adjustment User Fee: To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.22 PMPM. The Risk Adjustment Fee PMPM is included in URRT Worksheet 1, URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.
2. Administrative Expense: Calculated using an allocation method from Capital’s Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center

within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to Capital individual products. Administrative expenses are included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.

- a. Value-Based Benefits (VBB): Standard with each plan, Capital Blue Cross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
 - i. Complete Health Risk Assessment questionnaire and receive a gift card.
 - ii. Participate in an online coaching program and receive a gift card reward.
 - iii. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
 - iv. Fees are included in overall administrative expense fee discussed above.
 - v. Included in URRT Worksheet 2 “Administrative Expense”, and PA Rate Exhibits Table 6.
3. Broker Expense: Calculated based on Capital’s explicit per contract broker fee. Broker Expense is included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6. Capital pays commissions for new business and renewal enrollment received during open enrollment and the special enrollment period (SEP), both on and off exchange, and in all geographic areas. Attached please find the 2025 broker agreements – redacted versions. Files are as follows:
 - a. Redacted Agent Agreement: “Ind_24-55_Initial_CAAC_PPO_WBEBrokerIndRedacted_Supporting_20240515.pdf”
 - b. Redacted Preferred Producer Master Agreement: “Ind_24-55_Initial_CAAC_PPO_PPMABrokerIndRedacted_Supporting_20240515.pdf”
4. Additional Quality Improvement: Additional QI amounts applied in rating equal 0%. Included in URRT Worksheet 2, “Administrative Expense”, and PA Rate Exhibits Table 6.

Profit (or Contribution to Surplus) & Risk Margin:

5. Contingency: Contingency is included in URRT Worksheet 1, “Profit and Risk”, and PA Rate Exhibits Table 6.

Taxes and Fees:

1. Fee for Patient-Centered Outcomes Research Trust Fund (PCORTF): As per the Notice of Proposed Rulemaking for Fees on Health Insurance Policies and Self-Insured Plans for the Patient-Centered Outcomes Research Trust Fund (REG-136008-11), 77 Fed. Reg.

22691: For policy years ending on or after October 1, 2023, and before October 1, 2024, the applicable dollar amount is \$3.22 per member per year (\$0.27 PMPM). Capital assumes the 2025 projected fee will be trended at 0%.

2. Exchange Fee – All issuers participating in the state-based-facilitated exchange will remit 3% of premium. The exchange user fee is applied as an adjustment to the Index Rate at the market level. The calculation and amount is found in Exhibit K. The amount is also found in PA Rate Exhibits, Table 5.
3. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in URRT Worksheet 2, “Taxes and Fees”, and PA Rate Exhibits, Table 6.

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

Plan Adjusted Index Rates

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

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

1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC’s actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
2. Induced Demand: Please see Table 8. Induced Demand is calculated as:
$$[Pricing AV]^2 - [Pricing AV] + 1.24$$
Where *Pricing AV* is adjusted by the Non-Funding of CSR factor: PA Rate Exhibits, Table 10, column K x column P.
3. Provider Network: CAAC is offering four networks: PPO, PPO Choice (2-tiered PPO), PPO Choice Select (2-tiered PPO), and Performance PPO (2-tiered PPO). Exhibit O2 – Network is a summary of the network products offered and network factors. The network factors are the same across each plan in the network.
 - a. The PPO Choice tiered design allows members to choose lower cost providers within their region.
 - i. The product is offered in Lancaster county.
 - ii. While Lancaster General Hospital’s health system has historically been lower cost than those in the surrounding area, 2023 risk-adjusted results were unfavorable. Due to this, Capital is proposing a new network factor.

- iii. Exhibit O1- Network Calculation shows the risk-adjusted loss ratio of region 7 split by PPO and PPO Choice. The data shows that the current PPO Choice network factor is 14% underpriced, as it ran at 98% loss ratio in 2023 compared to PPO at 83% in the surrounding region 7 area.
- iv. Capital began incrementally increasing the network factor in 2024 and raised PPO Choice rates approximately 2% more than the PPO rate increase in region 7. So adjusting the 2023 loss ratio for 2024 rate actions means PPO Choice loss ratio of 98% compared to 85% in the surrounding area, or about 14% underpriced.
- v. Capital is proposing to incrementally improve the financial performance of this product without significant disruption to our Lancaster county members. This means raising the network from 0.90 to 0.93.
- b. The PPO Choice Select tiered design allows members to choose lower cost providers within their region. The product is offered in Cumberland (9), Dauphin (9), and Perry (9).
 - i. Exhibit O1- Network Calculation shows the risk-adjusted loss ratio of region 9 split by PPO and assumed PPO Choice Select experience. By assumed, we mean that that we used Capital Advantage EPO 2023 experience as a proxy for PPO Choice Select. Capital Advantage EPO members were mapped to PPO Choice Select 2023 to 2024 and the product is very similar with UPMC as either the sole or tier 1 provider. The data shows that the current PPO Choice network factor is 17% overpriced, as it ran at 74% loss ratio in 2023 compared to PPO at 95% in the region 9 area.
 - ii. Capital change regional factors in 2024 and raised region 9 PPO rates approximately 3% more than the average PPO rate. So adjusting the 2023 loss ratio for 2024 rate actions means PPO Choice Select loss ratio of 74% compared to 92% region 9 PPO, or about 17% overpriced.
 - iii. Capital is proposing to incrementally change the network factor until more data is available. This means changing the network from 0.88 to 0.84.
- c. The Performance PPO tiered design allows members to choose lower cost providers within their region. The product is offered in Franklin (9), Lebanon (9), Lehigh (9), Northampton (9), Adams (7) and York (7) counties.
 - i. Exhibit O1- Network Calculation shows the risk-adjusted loss ratio split by PPO and assumed Performance PPO experience. By assumed, we mean that that we used Valley Advantage EPO 2023 experience in region 6 as a proxy for Performance PPO in that region. Valley Advantage EPO members will be mapped to Performance PPO 2024 to 2025 and the product is very similar in that region with St. Luke's as either the sole or tier 1 provider in close proximity. For regions 7 and 9, experience was set equal to the PPO experience in those regions due to no Performance PPO (or proxy product) in those regions in 2023. The data shows that the current Performance PPO network factor is 5% overpriced, as it ran at 82% loss ratio in 2023 compared to PPO at 87%.
 - ii. Capital is proposing to incrementally change the network factor until more data is available. This means changing the network from 0.91 to 0.90.

4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Catastrophic Plans: Applied to catastrophic plans to reflect lower morbidity. This factor is the same as approved in 2024.
6. Adjustment for distribution and administrative costs: Described in Retention section above.
7. Tobacco Adjustment: Calculated as the average tobacco factor applied across the risk pool.

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

Calibrated Plan Adjusted Index Rates

Age Curve Calibration: The average age factor is calculated by taking the member-weighted average of current individual enrollment by age in CAAC. Age factors are applied in accordance with CMS’s Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file Ind_24-55_Initial_CAAC_PPO_List-Billed_Supporting_20240515.xlsx for the calculation.

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

Geographic Factors are changing from 2024 to 2025:

- a. Exhibit O3- Region shows the risk-adjusted loss ratio by region. The data shows that region 9 underperforms regions 6 and 7.
- b. Capital is proposing to incrementally improve the financial performance of 9 without significant disruption to those members.
- c. PA Rate Exhibits Table IV show the resulting average rate change by region, with region 9 approximate 1.5% above the average rate increase. Region 9 PPO plans are about 2% above the average rate increase.

Tobacco Factor Calibration: Average tobacco factor is calculated using current month member by smoking status data.

The calibration is:

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

Calibrated Plan Adjusted Index Rates are found on PA Rate Exhibits Table 10. The calibration factors and development are found on Exhibit N.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned} & [\textit{Member – Level Consumer Adjusted Premium Rate}] \\ & = [\textit{Calibrated Plan Adjusted Index Rate}] \times [\textit{Age Factor}] \\ & \times [\textit{Geographic Factor}] \times [\textit{Tobacco Factor}] \end{aligned}$$

2. $[\textit{Family Consumer Adjusted Premium Rate}] = \sum[\textit{Member – Level Consumer Adjusted Premium Rate}]$

With no more than three child dependents under age 21 taken into account

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

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

AV Metal Values

Plans 45127PA0020025, 45127PA0020038, 45127PA0020043 use alternative method 156.135(b)(2) to establish AV.

Ind_24-55_Initial_CAAC_PPO_UniquePlanDesign_Supporting_20240515 includes a detailed explanation of the approach.

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

See AV Screenshots included with the submission:

Ind_24-55_Initial_CAAC_PPO_AVScreenPrints_Supporting_CONF_20240515

AV Pricing Values

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

Projected Loss Ratio

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

Membership Projection

The membership projections found in Worksheet 2 of URRT were developed by assuming enrollment growth due to Medicaid Redetermination. A similar distribution to current is applied.

Projected versus Actual MLR

Exhibit R shows a history of projected versus actual MLR and Member Months. Projected comes from the 2020-2022 filings. Actual comes from Table 4.

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2019	71.88%	88.09%	404,781	606,804
2020	98.88%	89.51%	586,150	554,592
2021	94.01%	88.71%	623,326	599,346

Claim Cost Projection

Exhibit S shows a history of claim cost projection versus actual from 2020-2023 filings.

Attachments and Examples

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

PA Rate Exhibits Part I through Part VI

Table B

Exhibit A – Benefit Summary
Exhibit B – Benefit Change Summary
Exhibit C – Benefit Categories
Exhibit D – Benefit Mix
Exhibit D1 – Network Mix
Exhibit D2 – Benefit Additions
Exhibit E – Trend
Exhibit F – URRT
Exhibit G – Paid-to-Allowed Development
Exhibit H – Retention
Exhibit I – Projected Loss Ratio
Exhibit J – Index Rate
Exhibit K – Market Adjusted Index Rate
Exhibit L – Rate Development by Plan
Exhibit M – Plan Adjusted Index Rates
Exhibit N – Calibration
Exhibit O – Rating Factors
Exhibit O1 – Network Calculation
Exhibit O2 – Network Factors
Exhibit O3 – Region
Exhibit P – Quarterly Base Rates
Exhibit R – MLR Exhibit

Exhibit S – Claim Cost Projection

Broker Contracts
Actuarial Value Screenshots
List-Billed Data
Standard Questions

Actuarial Statement

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


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

1. This filing has been prepared in accordance with the following:
 - a. Actuarial Standard of Practice No. 5, “Health and Disability Claims”
 - b. Actuarial Standard of Practice No. 8, “Regulatory Filings for Rates and Financial Projections for Health Plans”
 - c. Actuarial Standard of Practice No. 12, “Risk Classification”
 - d. Actuarial Standard of Practice No. 23, “Data Quality”
 - e. Actuarial Standard of Practice No. 25, “Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage”
 - f. Actuarial Standard of Practice No. 26, “Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans”
 - g. Actuarial Standard of Practice No. 41, “Actuarial Communications”.
2. The index rate is:
 - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
 - b. Developed in compliance with the applicable Actuarial Standards of Practice.
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
 - d. Neither excessive nor deficient.
 - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
3. The percent of total premium that represents essential health benefits were calculated in accordance with actuarial standards of practice.
4. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods

outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

- a. The analysis was
 - i. conducted by a member of the American Academy of Actuaries, and
 - ii. performed in accordance with generally accepted actuarial principles and methods.
5. Geographic area rating factors reflect only differences in the costs of delivery and not differences due to population morbidity.
6. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
7. New plans are not considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the Rate Filing Justification.



, ASA, MAAA
Actuarial Analyst II
Capital Blue Cross

CAPITAL ADVANTAGE ASSURANCE COMPANY
RFJ Part II – Consumer Friendly Justification

Changes being requested are based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Unfavorable 2023 claims net risk adjustment
- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Standard Questions Individual Rates Effective January 1, 2025

Question 1 – Membership. If the projected membership for plan year 2025 significantly differs from the current 2/1/2024 membership, please explain why.

Answer 1. The projected membership for plan year 2025 does not significantly differ from the current 2/1/2024 membership.

Question 2 – Experience Period Claims.

- a. Please confirm that all claims which are capitated have been removed from the experience period claims.
- b. Please confirm that all non-EHB claims have been removed from the experience period claims.
- c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

Answer 2.

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

Question 3 – COVID.

- a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.
- b. If there is a COVID adjustment other than 1.0, please provide a quantitative exhibit supporting the factor.
- c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY25. Within your response, please clarify if these services will be considered preventative and covered at 100%.

Answer 3.

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

- c. Capital will revert to handling COVID testing by application of normal benefits and cost sharing. Coverage for OTC COVID tests will be discontinued. COVID vaccinations will be covered as part of the preventive benefit at 100%.

Question 4 – Trend.

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

Answer 4.

- a. N/A
- b. N/A

Question 5 – Retention.

- a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.
- b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2025.
- c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

Answer 5.

- a. I confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%.
- b. I confirm that the Risk Adjustment User Fee PMPM is consistent with the HHS Final Notice of Benefit and Payment Parameters for plan year 2025.
- c. Brokers are paid more for new business to appropriately compensate them for the additional time required to enroll a new member over an existing member, i.e. marketing and the time to educate a new enrollee over a renewal.

Broker Commissions

	OEP	SEP
New	\$22.00	\$22.00
Renewing	\$18.00	\$18.00

Question 6 – Pricing AVs.

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

Answer 6.

- a. I confirm that the Pricing AVs were calculated using a single risk pool.
- b. Capital uses Milliman, Inc. Health Cost Guidelines Commercial Rating Structures (for active employees) to develop benefit relativities, which translate into pricing AVs. Below, I am pulling from Milliman’s methodology description. Anything in quotations is directly from Milliman, Inc.
“Milliman utilizes an enrollment and utilization database of full medical and prescription drug claims experience for over 78 million lives, of which approximately 41 million lives were selected and used as the primary source in developing the [model]. Other sources include a database of inpatient admission representing a large percentage of all admissions nationwide, retail pharmacy information, and other reference data sources.” CBC adjusts nationwide data to CBC’s average costs and contracting in our service area.

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

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

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

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

Answer 7. Please see the following file for an exhibit which demonstrates that expanded bronze plans have been met.

“Ind_24-55_Initial_CAAC_PPO_ExpandedBronze_Supporting_20240515.xlsx”

Question 8 – PAAM Exhibits – Consumer Factors.

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

Answer 8.

- a. The proposed 2025 geographic rating area factors are changing from 2024. The qualitative and quantitative support are found in the actuarial memorandum, Calibrated Plan Adjusted Index Rates, Geographic Factor Calculation.
- b. The proposed 2025 network factors are changing from 2024, and two additional networks are being offered. The qualitative and quantitative support are found in the actuarial memorandum, Plan Adjusted Index Rates, 3. Provider Network.

Question 9 – MLR Exhibit.

- a. Please complete table below which summarizes the most recent three years of complete MLR information.
 - i. Actual is the final information which was filed for the specified calendar year
 - ii. Projected is the information which was projected in the final annual filing for the given year (i.e., 2021 pricing information is from the plan year 2021 annual filing submitted in 2020)
- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
- c. Does the insurer expect to pay MLR rebates for the 3-year period above?

Answer 9.

- a. The MLR Exhibit is below:

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	71.88%	88.09%	404,781	606,804
2021	98.88%	89.51%	586,150	554,592
2022	94.01%	88.71%	623,326	599,346

- b. Historically, the projected MLR has been higher than actual due to instability in the Individual market, making both claim and risk adjustment projections difficult to predict. In 2021 & 2022, we see results reverse.
- c. CAAC does not expect to refund any MLR rebates in the BEP.

Question 10 – Plan of Withdrawal.

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

Answer 10.

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

Question 11 – Transitional Plans.

- a. Starting in October 2024, the PID will discontinue the non-enforcement policy for individual transitional plans (the non-enforcement policy for small group transitional plans will continue until further notice, or until the federal government discontinues its non-enforcement policy). If applicable, please discuss the migration of individual transitional members into ACA-compliant plans effective January 1, 2025.

Answer 11

- a. Capital does not have any transitional plans and does not foresee migration from transition members into ACA-compliant plans.

Question 12 – Copay Adjustment Programs.

- a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
- b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?
- c. If any change to such a program has resulted in a pricing impact, please include a detailed quantitative exhibit supporting the pricing impact.

Answer 12

- a. Capital will be using a copay accumulator program for plan year 2025.
- b. Coupons do not apply to the MOOP.
- c. Capital started the copay accumulator program in 2024. Since the 2025 plan year filing uses 2023 BEP, Capital does not have sufficient data to make pricing conclusions. The assumed pricing impact in the 2025 filings is 0%.

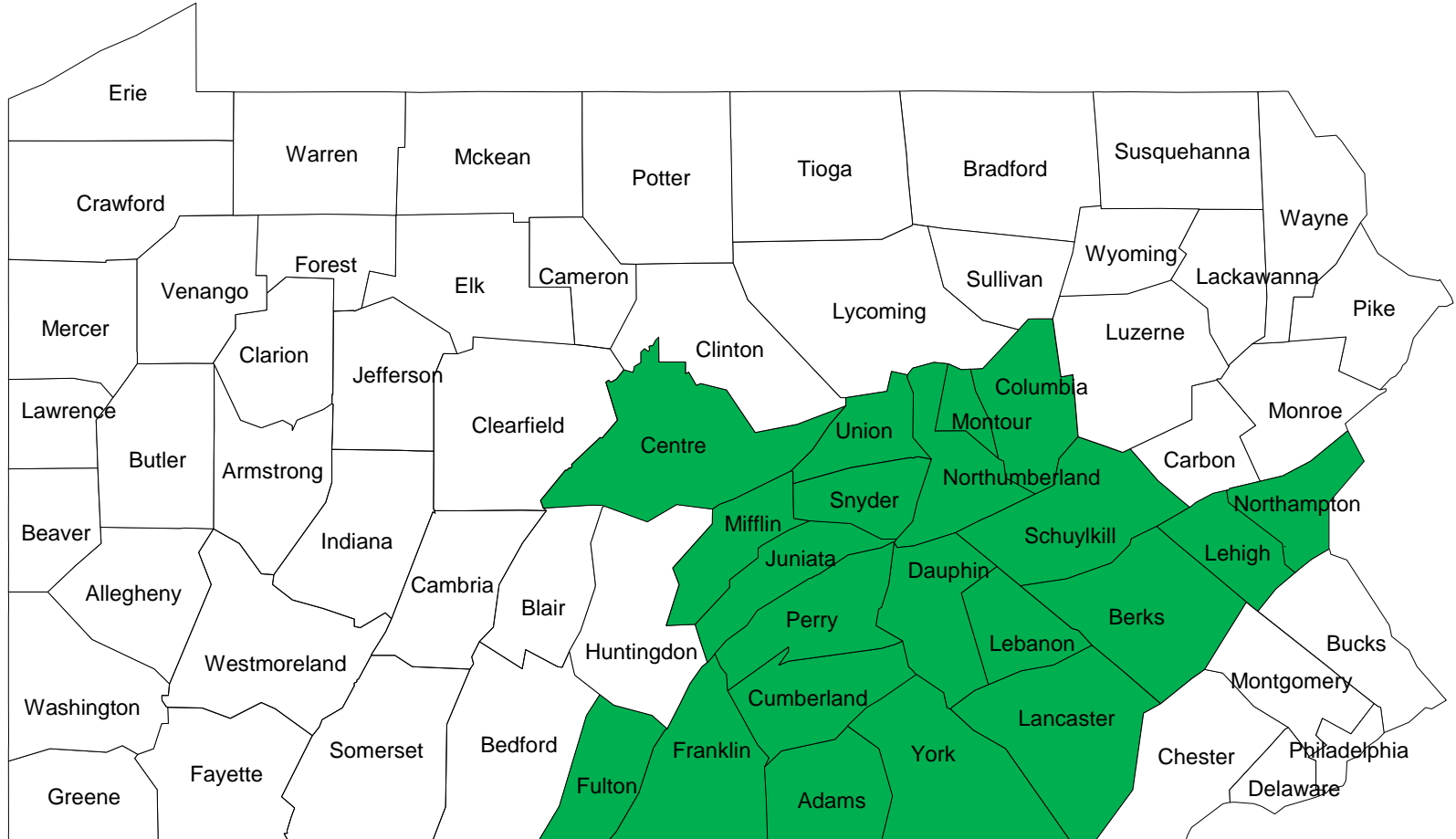
Issuer Name: Capital Advantage Assurance Company
Market: Individual
SERFF ID: CAB-134076960

TOC #	Description	Completed (Mark with "X")	Redaction Justification		
			Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Documents Required to Be Filed with PID					
A.2.	RFJ Part I - Unified Rate Review Template	X			
	RFJ Part II – Consumer Friendly Justification	X			
	RFJ Part III – Actuarial Memorandum	X	N		
	Federal Rates Template	X			
Summary Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	X			
A.2.C.	SERFF Submission	X			
A.2.D.	SERFF Rate/Rule Schedule Tab	X			
B.	Cover Letter & PA Bulletin Information	X			
PA Actuarial Memorandum and Rate Exhibits					
D.1.A.	Company Information	X	N		
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N		
D.1.C.	Average Rate Change	X	N		
D.1.D.	Membership Count	X	N		
	<i>PA Act. Exhibits Table 1</i>	X	N		
D.1.E.	Benefit Changes	X	N		
D.1.F.	Experience Period Claims & Premium	X	N		
	<i>PA Act. Exhibits Table 2</i>	X	N		
D.1.G.	Credibility of Data	X	N		
	<i>PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)</i>	X	N		
D.1.H.	Trend Identification	X	N		
	<i>PA Act. Exhibits Table 3</i>	X	N		
D.1.I.	Historical Experience	X	N		
	<i>PA Act. Exhibits Table 4</i>	X	N		
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	N		
	<i>PA Act. Exhibits Table 5</i>	X	N		
D.2.B.	Retention Items	X	N		
	<i>PA Act. Exhibits Table 6</i>	X	N		
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N		
	<i>PA Act. Exhibits Table 7</i>	X	N		
D.2.D.	Components of Rate Change	X	N		
	<i>PA Act. Exhibits Table 8</i>	X	N		
	<i>PA Act. Exhibits Table 9</i>	X	N		
D.3.	Plan Rate Development	X	N		
	<i>PA Act. Exhibits Table 10</i>	X	N		
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N		
	<i>PA Act. Exhibits Table 11</i>	X	N		
D.5.A.	Age and Tobacco Factors	X	N		
	<i>PA Act. Exhibits Table 12</i>	X	N		
D.5.B.	Geographic Factors	X	N		
	<i>PA Act. Exhibits Table 13</i>	X	N		
D.5.C.	Network Factors	X	N		
	<i>PA Act. Exhibits Table 14</i>	X	N		
D.5.D.	<i>Rate Change Request Summary</i>	X	N		
	<i>PA Act. Exhibits Table 15</i>	X	N		
D.5.E.	Service Area Composition	X	N		
D.5.F.	Composite Rating	X	N		
D.6.	Actuarial Certifications	X	N		
Additional Exhibits					
E.	Department Plan Design Summary & Rate Tables	X	N		
	Service Area Map	X	N		
Redaction Justification (must be submitted if any information is redacted)		X			

2024 Service Area

Issuer: 45127

Market: Individual



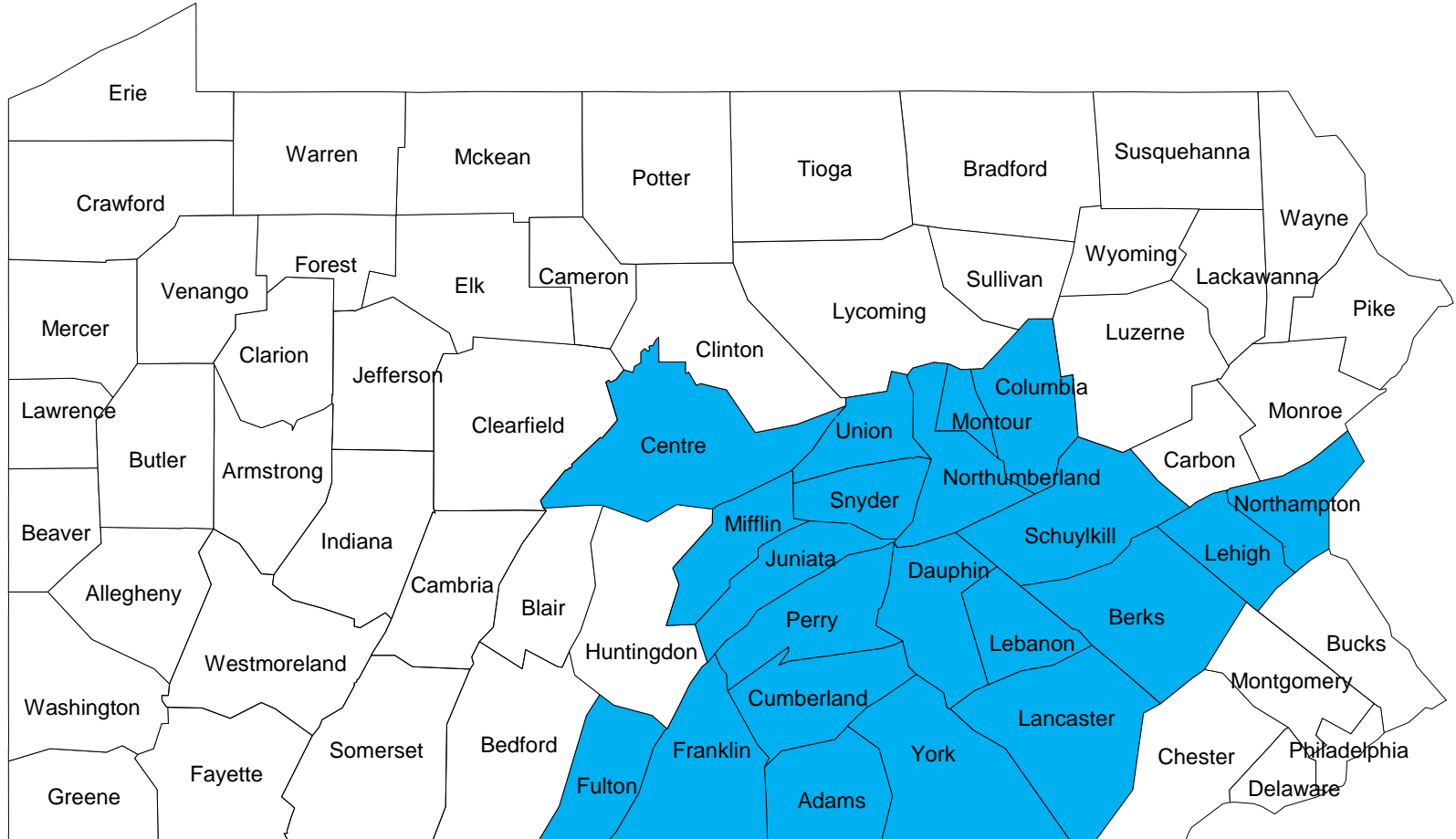
Key (*modify as needed*)

- : 2024 on-exchange service area
- : 2024 off-exchange only service area

2025 Service Area

Issuer: 45127

Market: Individual



Key (*modify as needed*)

- : 2025 on-exchange service area
- : 2025 off-exchange only service area

June 19, 2024

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

Re: **Capital Advantage Assurance Company**
Individual Rates
Filing No 24-55
TOI Code: H16I Individual Health – Major Medical
Sub-TOI Code: H16I.005A Individual - Preferred Provider (PPO)
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated June 5, 2024. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Revised rate development workbook
- Revised PAAM exhibits
- Revised rates (PA and Federal templates)
- Revised memos – Actuarial

All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 1: Correction to Risk Adjustment User Fee PMPMs
- Question 9: Correction to Benefits in Addition to EHB on Table 8.

If you have any questions regarding this filing, please call me at [REDACTED]

[REDACTED] Thank you for your assistance in this matter.

Sincerely,



CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer Individual Rates Effective January 1, 2025

Question 1. Page 11 of the PA actuarial memo and Table 6 of the PAAM exhibits, indicate that CAAC has used 20 cents PMPM to cover the risk adjustment user fee. Please change this to 18 cents PMPM to be consistent with the final version of the Notice of Benefit and Payment Parameters.

Answer 1. The risk adjustment fee has been changed in the Rate Dev as well as the Actuarial Memorandum.

Question 2. Please confirm that there is no adjustment for Covid in the PY2025 rate development.

Answer 2. I confirm that no adjustment for Covid in the PY2025 rate development has been made.

Question 3. Page 6 of the PA actuarial memo discusses the Senate Bill 8 coverage of mammographic examinations and diagnostic breast imaging at no cost share. CAAC has included a charge of 20 cents PMPM to cover the cost of this mandate. Please demonstrate how this charge was determined.

Answer 3. Please see the supporting file “IND_24-55_Initial_CAAC_PPO_SenateBill8_Supporting_20240619.xlsx” for support of the \$0.20 Additional Claim PMPM. This is the same file sent with last year’s filing. The PMPM is unchanged from last year.

Question 4. Page 7 of the PA actuarial memo discusses the MHPAEA autism mandate. CAAC has included a charge of 40 cents PMPM to cover the cost of this mandate. Please demonstrate how this charge was determined.

Answer 4. Please see the supporting file “IND_24-55_Initial_CAAC_PPO_AutismDefinition_Supporting_20240619.xlsx” for support of the \$0.40 Additional Claim PMPM. This is the same file sent with last year’s filing. The PMPM is unchanged from last year.

Question 5. Pages 13 – 15 of the actuarial memo describe the CAAC provider networks. Please answer the following:

- a. CAAC uses multiple tiered provider networks. In these tiered networks, can a provider change tiers mid-way through the year?
- b. If so, how are the metallic AVs determined in such a case?

Answer 5.

- a. A provider cannot change tiers mid-way through the year.
- b. N/A

Question 6. Table 1 of the PAAM exhibits shows that the average age in the rating period is projected to be 1.1 years younger than the average age in the experience period. Is there any favorable adjustment in the rate development to reflect this?

Answer 6. No favorable adjustment is applied for a population 1.1 years younger. While the current month's population is younger, the Individual market sees enough churn to reasonably argue the 2025 population will be the same or older than the 2023 population. Aging of the current population alone would make up for the 1 year difference.

Question 7. Cell C18 of Table 5 in the PAAM has a demographic change factor of 1.0, yet Table 1 shows the average age in the rating period is projected to be 1.1 years younger than the average age in the experience period. Please explain this anomaly.

Answer 7. While the current month's population is younger, the Individual market sees enough churn to reasonably argue the 2025 population will be the same or older than the 2023 population. Aging of the current population alone would make up for the 1 year difference.

Question 8. We understand that you have addressed the differences between the company's metallic AV calculator results and the corresponding pricing AVs in our Standard Question 6(b). But we noticed that the pricing AV is 17% higher than the metallic AV for gold plans, yet only 13% higher for silver plans and 12% higher for bronze plans. What explains this difference?

Answer 8. The pricing AV is calculated relative to the paid-to-allowed ratio. So as an example, if a gold plan has a pricing AV of 0.93 and the paid-to-allowed ratio is 0.858, the benefits are $0.93/0.858 - 1 = 11.8\%$ richer than the average plan in the projection period. It is important to note that the average pricing AV in Table 10 (before application of non-funding CSR adjustment) matches the pricing AV calculated in Exhibit G, so rates are not inflated. Relativities are developed from Capital's manual cost model.

This first paragraph explains why pricing AV can be higher than metallic AV in general. Secondly, I think the best way to compare pricing AV to metallic AV is to compare the relativities between plans. If we take our most popular PPO plans, you can see that the relativity using pricing AV and metallic AV are similar. Given the differences between Capital's pricing model and the AV calculator, these answers are within a reasonable range.

HIOS	Description	AV	Pricing AV	AV Relativity	Pricing AV Relativity
45127PA0020026	Gold Simple PPO 0/0/25	81%	94%	100%	100%
45127PA0020013	Gold PPO 1800/10/20	79%	93%	97%	99%
45127PA0020028	Gold PPO 2300/10/20	78%	91%	96%	97%
45127PA0020008	Silver PPO 3500/0/40 Rx 250	70%	80%	86%	85%
45127PA0020020	Bronze PPO 7450/0/50	65%	72%	80%	77%

Question 9. The Department’s understanding is that there were no benefits in addition to the EHBs for both PY2024 plans and PY2025 plans. Consequently, it appears that line E5 of Table 8 is incorrect. Please fix this.

Answer 9. Line E5 of Table 8 has been corrected to show no benefits in addition to EHBs.

Question 10. In the Excel file called “Ind_24-55_Initial_CAAC_PPO_RateDev_Supporting_20240515”, the tab called “VII Risk Adjustment” contains an item called “RA improvement dollars”. Please explain how this was determined.

Answer 10. Capital has attained additional resources to improve risk adjustment accuracy including:

- Provider collaboration for electronic medical records (EMR) access
- Provider collaboration to improve encounter diagnosis substantiation

While the ultimate financial impact is unknown, Capital is estimating 0.5% of premium in risk adjustment transfer improvement. I would like to caveat that we may ask to adjust this amount depending on final 2023 risk adjustment results.

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

Answer 11. I confirm that we have tested to ensure that the rates in Table 11 of PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

July 31, 2024

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

Re: **Capital Advantage Assurance Company**
Individual Rates
Filing No 24-55
TOI Code: H16I Individual Health – Major Medical
Sub-TOI Code: H16I.005A Individual - Preferred Provider (PPO)
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated July 24, 2024. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Revised rate development workbook
- Revised PAAM exhibits
- Revised rates (PA and Federal templates)
- Revised memos
- Revised URRT

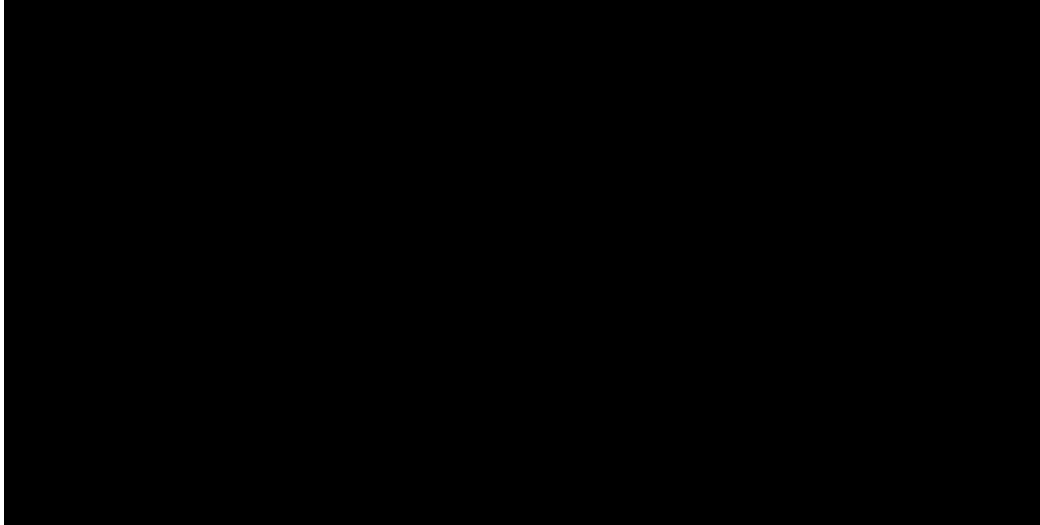
All changes are due to PID requests/questions and have been disclosed in the Q&A written response. Additionally, below is a summary of changes:

- Question 1: Update to 2023 experience period risk adjustment
- Question 2: Update to projected risk adjustment
- Question 3: Update to reinsurance parameters

If you have any questions regarding this filing, please call me at [REDACTED]

[REDACTED] Thank you for your assistance in this matter.

Sincerely,



CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer Individual Rates Effective January 1, 2025

Question 1. Please update the 2023 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on July 22nd.

Answer 1. The 2023 experience period risk adjustment amount has been updated in Table 2 to reflect the final CMS risk adjustment amount released on July 22nd.

Question 2. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on July 22nd, please provide a narrative and detailed supporting data to justify the proposed changes.

Answer 2. The 2025 projected risk adjustment amounts are equal to 2023 transfer amounts.

Question 3. The reinsurance program parameters for Plan Year 2025 will be adjusted from the parameters announced in Notice 2024-07 published at 54 Pa.B. 2907 (May 25, 2024). Beginning January 1, 2025, the program-adopted parameters will be adjusted to an attachment point of \$60,000, a cap of \$100,000 and a coinsurance rate of 60%. In other words, the coinsurance parameter will be raised from 50% to 60%. Please update the PAAM to reflect this change.

Answer 3. The PAAM and Rate Dev have been updated to reflect this change.

Question 4. Please ensure that the 7/31/24 versions of the following items are posted in SERFF with your July 31st response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – do not use “NA” or any other non-numeric values)
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary tab in the PA Actuarial Memorandum Exhibits
- 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).

Answer 4. I confirm that the above items are updated in SERFF.

Question 5. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Answer 5. I confirm that we have tested to ensure that the rates in Table 11 of PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Question 6. The Department is interested in seeing certain updated items from Table 2 of the PAAM. In particular, we would like to see the revised calendar year 2023 membership, drug rebates, capitations, and claims with run-out through the end of May 2024. Please fill out the restated experience exhibit spreadsheet which is provided as an Excel attachment.

Answer 6. Please see Q&A Exhibit 1 for the revised calendar year 2023 information with runout through May 2024.

Question 7. The Department's Standard Question 12(c) asks the issuer to estimate the pricing impact of any copay adjustment program. Capital's response to this question indicated that their copay adjustment program began in 2024; hence, they have insufficient data to estimate the pricing impact. Never-the-less, the Department would like Capital to estimate the program's expected impact on the 2025 premiums.

Answer 7. The net savings for individual is running around \$6 PMPM YTD for 2024. As coupons start to be exhausted, I'd expect that number to drop to closer to \$5 PMPM by year end.

Capital Advantage Assurance Company
Individual Rates
Q&A Exhibit 1
Revised CY23 with Runout Through May 2024

Member Months	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Prescription Drug Rebates	Total EHB Capitation
575,861	\$513,048,284	\$0	-\$25,415,262	\$0

August 5, 2024

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

Re: **Capital Advantage Assurance Company**
Individual Rates
Filing No 24-55
TOI Code: H16I Individual Health – Major Medical
Sub-TOI Code: H16I.005A Individual - Preferred Provider (PPO)
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated August 1, 2024. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits

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

Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Actuarial Analyst II
Capital Blue Cross

Enclosures

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

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer Individual Rates Effective January 1, 2025

Question 1. Please fill in the highlighted cells in the attached Excel workbook with the total number of members at each age for the base experience period and February 2024.

Answer 1. Please see Q&A Exhibit 1 for the age calibration of Individual CAAC.

Question 2. Please ensure that the 8/2/24 versions of the following items are posted in SERFF with your July 31st response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – do not use “NA” or any other non-numeric values)
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary tab in the PA Actuarial Memorandum Exhibits
- 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).

Answer 2. I confirm that the above items are updated in SERFF. The file names for the above items are listed below:

- a. Ind_24-55_Revised_CAAC_PPO_RateCvLtr_Supporting_20240731.pdf
- b. Ind_24-55_Revised_CAAC_PPO_PAActlMemo_Supporting_20240731.pdf
- c. 2025_Indiv_CAAC_PAAMEXhibits_20240731.xlsm
- d. Ind_24-55_Revised_CAAC_PPO_RateDev_Supporting_20240731.xlsm
- e. URRT_CAAC_Ind.xml or URRT_CAAC_Ind.xlsm
- f. Ind_24-55_Revised_CAAC_PPO_FedRates_RateRule_20240731.xls
- g. Ind_24-55_Revised_CAAC_PPO_FedActlMemo_Supporting_20240731.pdf
- h. 2025_Indiv_CAAC_PAAMEXhibits_20240731.xlsm
- i. Ind_24-55_Revised_CAAC_PPO_PublicFiling_Supporting_20240731.pdf

Question 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.

Answer 3. I confirm that we have tested to ensure that the rates in Table 11 of PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Capital Advantage Assurance Company
 Individual Rates
 Q&A Exhibit 1
 Age Calibration

Age	Age Factor	Number of Members in BEP	Number of Members at 2/1/2024
0-14	0.7650	35,746	3,421
15	0.8330	3,157	301
16	0.8590	3,305	316
17	0.8850	3,272	321
18	0.9130	3,560	331
19	0.9410	3,752	459
20	0.9700	5,322	538
21	1.0000	6,096	606
22	1.0000	5,937	562
23	1.0000	5,969	519
24	1.0000	5,328	469
25	1.0040	5,131	484
26	1.0240	6,021	782
27	1.0480	8,064	780
28	1.0870	8,592	803
29	1.1190	8,147	776
30	1.1350	8,022	783
31	1.1590	7,345	718
32	1.1830	7,119	709
33	1.1980	8,301	773
34	1.2140	7,825	766
35	1.2220	7,409	702
36	1.2300	7,551	753
37	1.2380	8,210	744
38	1.2460	7,870	772
39	1.2620	8,265	797
40	1.2780	8,016	773
41	1.3020	8,636	823
42	1.3250	8,297	800
43	1.3570	8,802	827
44	1.3970	8,535	831
45	1.4440	8,281	773
46	1.5000	8,507	800
47	1.5630	8,433	795
48	1.6350	8,953	869
49	1.7060	8,833	846
50	1.7860	9,724	849
51	1.8650	10,249	927
52	1.9520	11,146	1,012
53	2.0400	12,766	1,151
54	2.1350	12,302	1,128
55	2.2300	12,344	1,186
56	2.3330	14,510	1,304
57	2.4370	14,479	1,357
58	2.5480	16,235	1,550
59	2.6030	18,418	1,745
60	2.7140	20,529	1,940
61	2.8100	21,801	2,100
62	2.8730	25,976	2,705
63	2.9520	31,805	3,046
64+	3.0000	62,968	3,528

August 9, 2024

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

Re: **Capital Advantage Assurance Company**
Individual Rates
Filing No 24-55
TOI Code: H16I Individual Health – Major Medical
Sub-TOI Code: H16I.005A Individual - Preferred Provider (PPO)
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated August 7, 2024. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Updated public filing

No changes have been made to exhibits or rates.

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

Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Actuarial Analyst II
Capital Blue Cross

Enclosures

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

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer Individual Rates Effective January 1, 2025

Question 1. The Department submitted a question to CAAC (Q#7 of our 7/24/2024 letter) and a question to KHPC (Q#8 of our 7/24/2024 letter) inquiring about the value of Capital's copay adjustment program. CBC estimated that the program could reduce claims by about \$5 PMPM for both CAAC and KHPC in the individual market. Please provide a revised PAAM that incorporates this savings by converting this PMPM value into an overall factor and incorporate this in the "Change in Benefits" section of Table 5 (Cells C20 and D20).

Answer 1. The response to question #7 in the 7/31/2024 response letter was to estimate the savings we are currently seeing due to coupons reducing the costs of specialty drugs. This is strictly the cost of the drug with the coupon versus the cost without the coupon. We anticipate this savings is offset by increased utilization driven by coupons making specialty drugs more affordable. The copay optimization program is new and Capital does not yet have enough data to project the impact to 2025. Increased utilization and coupon expirations are two very large unknowns. Because of this uncertainty, we are not applying a specific copay optimization factor. But this program is considered by our Pharmacy department when projecting pharmacy trends.

Question 2. The Department submitted a question to CAAC (Q#1 of our 8/2/2024 letter) and a question to KHPC (Q#1 of our 8/2/2024 letter) inquiring about the age distribution in the Base Experience Period (BEP) versus the 2/1/2024 snapshot. The average age in the BEP was higher than that found in the 2/1/2024 snapshot. The Department combined the CAAC and KHPC distributions and found that the member-weighted average age factor fell by 2.9% (please see the attached Excel worksheet for the details). Please provide a revised PAAM that incorporates this savings by including a factor of 0.971 in the "Change in Demographics" section of Table 5 (Cells C18 and D18).

Answer 2. While Capital understands the calculation, we cannot reduce rates for demographics. Our current population is younger than our base experience period, but we have not seen decreased utilization in 2024 from younger demographics. Individual total PMPM trends through June are at 10.3% over the same time period in 2023, driven by medical utilization at 12.8%. So despite a younger population, both PMPM and utilization trends are far above filed. Please see Q&A Exhibit 1 for a trend exhibit.

Question 3. Please ensure that the 8/9/24 versions of the following items are posted in SERFF with your response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits

- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – do not use “NA” or any other non-numeric values)
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary tab in the PA Actuarial Memorandum Exhibits
- 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).

Answer 3.

Capital did not make changes to exhibits in response to this objection letter. An updated public PDF is being provided to include this round of questions and responses.

Question 4. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Answer 4.

Rates were not changed in response to this objection letter. All previously submitted files have been tested and rates confirmed to be identical.

Capital Advantage Assurance Company
Individual Rates
Q&A Exhibit 1
Trend Exhibit

<u>Incurring</u>	<u>Total PMPM</u>	<u>Medical Util/1000</u>
202301-202306	712.52	18,043
202401-202406	785.76	20,346
Trend	10.3%	12.8%

Total PMPM is Medical + Rx + Embedded Pediatric Dental + Embedded Pediatric Vision
 Incurred and Paid through 202406

Rx is net of prescription rebates

2023 6 month Incurred PMPM varies from Table 4 due to different valuation dates

August 23, 2024

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

Re: **Capital Advantage Assurance Company**
Individual Rates
Filing No 24-55
TOI Code: H16I Individual Health – Major Medical
Sub-TOI Code: H16I.005A Individual - Preferred Provider (PPO)
Filing Type: Rate

Dear Ms. Swartz:

CAAC received an objection letter from the Department dated August 9, 2024. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Updated public filing

No changes have been made to exhibits or rates.

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

Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA
Actuarial Analyst II
Capital Blue Cross

Enclosures

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

CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.

Question and Answer Individual Rates Effective January 1, 2025

Question 1. The Department submitted a question to CAAC (Q#7 of our 7/24/2024 letter) and a question to KHPC (Q#8 of our 7/24/2024 letter) inquiring about the value of Capital's copay adjustment program. CBC estimated that the program could reduce claims by about \$5 PMPM for both CAAC and KHPC in the individual market. Please provide a revised PAAM that incorporates 50% of this savings (i.e. \$2.50 PMPM) by converting this PMPM value into an overall factor and incorporate this in the "Change in Benefits" section of Table 5 (Cells C20 and D20).

Answer 1. Per the PID's email dated August 22, 2024, Capital will not be revising rates.

Question 2. The Department submitted a question to CAAC (Q#1 of our 8/2/2024 letter) and a question to KHPC (Q#1 of our 8/2/2024 letter) inquiring about the age distribution in the Base Experience Period (BEP) versus the 2/1/2024 snapshot. The average age in the BEP was higher than that found in the 2/1/2024 snapshot. The Department combined the CAAC and KHPC distributions and found that the member-weighted average age factor fell by 2.9%. Please provide a revised PAAM that incorporates 50% of this savings by including a factor of 0.9855 (i.e. $.9855=1-2.9\%/2$) in the "Change in Demographics" section of Table 5 (Cells C18 and D18).

Answer 2. Per the PID's email dated August 22, 2024, Capital will not be revising rates.

Question 3. Please ensure that the 8/23/24 versions of the following items are posted in SERFF with your response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – do not use "NA" or any other non-numeric values)
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary tab in the PA Actuarial Memorandum Exhibits
- 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).

Answer 3. Capital did not make changes to exhibits in response to this objection letter. An updated public PDF is being provided to include this round of questions and responses.

Question 4. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Answer 4. Rates were not changed in response to this objection letter. All previously submitted files have been tested and rates confirmed to be identical.