

Oscar Health Plan of Pennsylvania, Inc. – Individual Plans

Rate Request filing ID # OHIN-134107350 – 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:	4.40%
Revised requested average rate change:	4.81%
Range of requested rate change:	-2.53% to 17.84%
Effective date:	January 1, 2025
Mapped members:	2,791
Available in:	Rating Areas 3, 6, 7, and 8

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	\$16,276,267
Claims	\$12,035,490
Administrative Expenses	\$2,734,424
Taxes & Fees	\$583,467
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Insurers made (after taxes)	\$922,886

How it plans to spend your premium¹

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

Claims:	89%
Administrative:	9%
Taxes & Fees:	1%
Profit:	2%

The insurer expects its annual medical costs to increase **5.1%**.

Our Decision

The insurer requested an average 4.40% 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 4.81% 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 4.81%, ranging from -2.53% to 17.84%.

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.

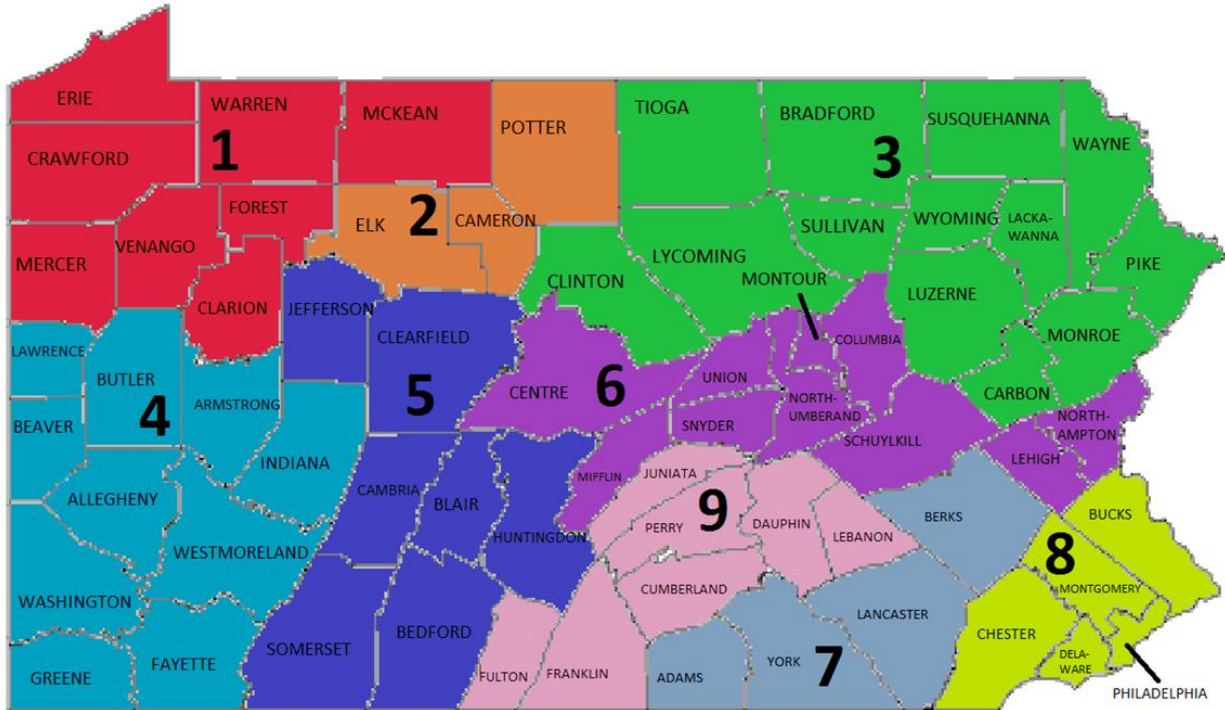
Rate: The rate is the base amount that an insurance company charges a person. An insurance company can increase the base rate depending on four factors in order to calculate the monthly premium that a consumer will be charged. See "Premium."

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



Cover Letter



July 31, 2024

Ms. Tracie Gray, Director
Bureau of Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Cover Letter for Oscar Health Plan of Pennsylvania, Inc.'s (Oscar's) Rate Filing Effective January 1, 2025
SERFF OHIN-134107350

Dear Ms. Gray:

This cover letter is in support of Oscar's Affordable Care Act (ACA) products in the individual market, to be offered with an effective date of January 1, 2025. The information requested in the Pennsylvania Insurance Department's (PID's) 2025 ACA Compliant Health Insurance Rate Filing Guidance dated April 4, 2024 is provided below.

1. Company Name and NAIC Number
 - o Oscar Health Plan of Pennsylvania, Inc.
 - o NAIC Number — 16590
2. Market (Individual or Small Group): Individual
3. On/Off or Off Exchange: On/Off
4. Effective Date of Coverage: January 1, 2025
5. Average Rate Change Requested: 4.8%
6. Range of Rate Change Requested: -2.5% to 17.8%
7. Total Additional Annual Revenue Generated from the Proposed Rate Change: \$1,021,260
8. Products: HMO
9. Rating Areas and Any Changes from 2023:
 - o Current Rating Areas: 3, 6, 7, and 8
10. Metal Levels and Catastrophic Plans: Catastrophic, Bronze, Silver, Gold
11. Current Number of Covered Lives and of Policyholders as of February 1, 2024:
 - o 2,791
 - o 2,244
12. Number of Plans Offered in 2025 and the Change this Represents from 2024:
 - o 14 plans offered in 2025

- 15 plans offered in 2024

13. Corresponding Contract Form Number, SERFF, and Binder ID Numbers:

- Forms: OSC-PA-IVL-EOC-2025-HIX
- Form Filing: OHIN-134083083
- Rate Filing: OHIN-134107350
- Binder: OHIN-PA25-125118135

14. HIOS Issuer ID Number and Submission Tracking Number:

- HIOS Issuer ID Number: 98517

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1. Scope and Range of Rate Increase

The purpose of this document is to present rate change justification for Oscar Health Plan of Pennsylvania, Inc (Oscar's) Individual Affordable Care Act (ACA) products, with an effective date of January 1, 2025, and to comply with the requirements of Section 2794 of the Public Health Service Act as added by Section 1003 of the Patient Protection and Affordable Care Act (ACA).

Using in-force business as of March 2024, the proposed average rate increase for renewing plans is 5.2%. Rate increases vary by plan due to a combination of factors including shifts in benefit leveraging and cost-sharing modifications. This rate increase is absent of rate changes due to attained age.

The rate increase impacts an estimated 2,380 members.

2. Reason for Rate Increase(s)

The significant factors driving the proposed rate change include the following:

Medical and Prescription Drug Inflation and Utilization Trends

The projected premium rates reflect the most recent emerging experience which was trended for anticipated changes due to medical and prescription drug inflation and utilization.

Administrative Expenses, Taxes and Fees, and Risk Margin

Changes to the overall premium level are needed because of required changes in federal and state taxes and fees. In addition, there are anticipated changes in both administrative expenses and targeted risk margin.

Prospective Benefit Changes

Plan benefits have been revised as a result of changes in the Center for Medicare and Medicaid Services (CMS) Actuarial Value Calculator and state requirements, as well as for strategic product considerations.

Anticipated Changes in the Average Morbidity of the Covered Population

Changes to the overall premium level are needed because of anticipated changes in the underlying morbidity of the projected marketplace.

Anticipated Changes in the Network Configuration

Changes to the overall premium level are needed because of anticipated changes in the underlying network configuration and associated unit costs.

COVID-19 Pandemic

Changes to the overall premium level are needed to reflect the anticipated impact of the change in Covid-19 vaccines and pharmaceutical treatment costs.



Jessica Saulo

Fellow, Society of Actuaries

Member, American Academy of Actuaries

1. Introduction and Purpose

The purpose of this document, which is submitted in conjunction with the Part I Unified Rate Review Template (URRT) and Pennsylvania Actuarial Memorandum Rate Exhibits (Rate Exhibits), is to comply with the requirements of the Part III Actuarial Memorandum and to support the premium rates developed for Oscar Health Plan of Pennsylvania, Inc. (Oscar's) Affordable Care Act (ACA) products in the individual market, with an effective date of January 1, 2025.

This actuarial memorandum provides certain information related to the rate filing submission including support for the values entered into the URRT, which demonstrates compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department (PID), the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of Oscar's individual market rate filing.

Future regulatory changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

2. General Information

Company Identifying Information

Company Legal Name:	Oscar Health Plan of Pennsylvania, Inc.
State:	Pennsylvania
NAIC:	16590
HIOS Issuer ID:	98517
Market:	Individual
Effective Date:	January 1, 2025
Policy Forms:	OSC-PA-IVL-EOC-2025-HIX

Company Contact Information

[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

3. Proposed Rate Increases

Reason for Rate Increase(s)

Exhibit A summarizes the proposed rate increases by plan effective January 1, 2025. Rate increases vary by plan due to a combination of factors including shifts in benefit leveraging, cost-sharing modifications, and geographic rating factors. Using in-force business as of March 2024, the proposed average rate change for renewing plans is 5.2%. This rate change is absent of rate changes due to attained age.

The significant factors driving the proposed rate change include the following:

Medical and Prescription Drug Inflation and Utilization Trends

The projected premium rates reflect the most recent emerging experience which was trended for anticipated changes due to medical and prescription drug inflation and utilization.

Administrative Expenses, Taxes and Fees, and Risk Margin

Changes to the overall premium level are needed because of required changes in federal and state taxes and fees. In addition, there are anticipated changes in both administrative expenses and targeted risk margin.

Prospective Benefit Changes

Plan benefits have been revised as a result of changes in the Center for Medicare and Medicaid Services (CMS) Actuarial Value Calculator and state requirements, as well as for strategic product considerations.

Anticipated Changes in the Average Morbidity of the Covered Population

Changes to the overall premium level are needed because of anticipated changes in the underlying morbidity of the projected marketplace.

Anticipated Changes in the Network Configuration

Changes to the overall premium level are needed because of anticipated changes in the underlying network configuration and associated unit costs.

COVID-19 Pandemic

Changes to the overall premium level are needed to reflect the anticipated impact of the change in Covid-19 vaccines and pharmaceutical treatment costs.

Rate Development Overview

The plans included in this rate filing are to be offered for sale effective January 1, 2025. Oscar's rate development, including the methodology described below, is based on generally accepted actuarial principles for community rated individual blocks of business.

Underlying Claim Experience

Oscar started with Pennsylvania's individual claim experience from January 1, 2023 through December 31, 2023, with runout through March 31, 2024, as the experience basis in the projection. The claim amount includes an estimate for Incurred But Not Reported (IBNR) claims.

In the absence of fully credible base experience claim data, Oscar also utilized Florida individual claim experience from Oscar's legal entity (Oscar Insurance Company of Florida; NAIC code 16374) as the manual rate basis in the projection. The base experience used for the manual projection reflects claims from January 1, 2023 through December 31, 2023, with runout through March 31, 2024, and includes an estimate for (IBNR) claims.



Actuarial Memorandum

Trend

Oscar applied utilization and unit cost trends to the underlying medical and prescription drug claims to reflect the expected claim levels in the projection period.

Benefit Adjustment

The projected claims were adjusted to reflect the benefits for each of the products to be offered on and off the exchange.

Demographics and Morbidity

The starting claim experience was adjusted to reflect changes in the anticipated morbidity and demographics corresponding to Oscar's projected 2025 membership distribution.

Market Morbidity

The starting claim experience was additionally adjusted to reflect changes in the anticipated market morbidity from the base period to the projection period in response to the uncertainty inherent in the marketplace.

Network Adjustment

The projected claims were adjusted to reflect changes in the anticipated provider reimbursement levels.

COVID-19 Pandemic

The starting claim experience was adjusted from the base period to the projection period to reflect the anticipated impact of the change in Covid-19 vaccines and pharmaceutical treatment costs. Future outbreaks, regulatory, legislative, or economic changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

State-Based Reinsurance Program

The claim experience was adjusted to reflect the removal of the projected reinsurance recoveries. At PID's request, recoveries were developed on a percent of net claims approach using the final parameters for the 2025 plan year — \$60,000 attachment point, coinsurance of 60%, up to a reinsurance cap of \$100,000.

Risk Adjustment

The projected claims were adjusted to reflect payments to the individual (catastrophic and non-catastrophic) risk pool as a result of the risk adjustment program.

Administrative Expenses and Risk Margin

The premium incorporates an average 9.9% administrative charge, which is inclusive of general administrative expenses, commission, and risk margin.

Taxes and Fees

The premium rates reflect applicable state and federal taxes and fees for the 2025 plan year.

4. Market Experience

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

Oscar's rates are developed using a single risk pool, established according to the requirements in 45 CFR Part 156, §156.80(d). The experience period data is based on all Oscar individual market policies in Pennsylvania and the projection period reflects all projected covered lives for every non-grandfathered product/plan combination for Oscar in the Pennsylvania individual market.



Actuarial Memorandum

The premium earned during the experience period and as reported on Worksheet 1, Section I of the URRT and Table 2 — Experience Period Claims and Premiums of the Rate Exhibits are from Oscar’s data warehouse for calendar year 2023. The premiums do not reflect an adjustment for MLR rebates as Oscar does not anticipate paying rebates for the base period.

Experience Period Loss Ratio

The loss ratio, expressed as incurred claims over revenue (defined as gross premium +/- risk adjustment) for the experience period data is 73.95%, as shown in Table 2 — Experience Period Claims and Premiums of the Rate Exhibits.

Paid Through Date

The experience period in Worksheet 1, Section I of the URRT and Table 2 — Experience Period Claims and Premiums of the Rate Exhibits shows Oscar’s earned premium and incurred claims for the experience period of January 1, 2023 through December 31, 2023, with claims paid through March 31, 2024.

Current Date

The current period in Worksheet 2, Section II of the URRT and Table 1 — Number of Members of the Rate Exhibits shows Oscar’s premium and enrollment using in-force business as of March 2024.

Allowed and Incurred Claims Incurred During the Experience Period

Oscar’s calendar year 2023 medical and pharmacy claim data was used for developing the single risk pool claims. Worksheet 1, Section I of the URRT outlines Oscar’s best estimate of claims incurred during the experience period. The estimate includes:

- Claims processed through Oscar’s claim system,
- Claims processed outside of the claim system (e.g. pediatric dental and vision services), and
- Oscar’s best estimate of IBNR.

Oscar’s claim reserves consists of liabilities for both claims incurred but not reported (“IBNR”) and reported but not yet processed through our systems that are determined by employing actuarial methods that are commonly used by health insurance actuaries. The completion factor development method is utilized for non-catastrophic claims (under \$250,000), supplemented by a projected per-member per-month (PMPM) claims methodology for generally the most recent two months. Projected PMPMs are developed from the Company’s historical experience and adjusted for emerging experience data in the preceding months, which may include adjustments for known changes in estimates of recent hospital and drug utilization data, provider contracting changes, changes in benefit levels, changes in member cost sharing, changes in medical management processes, claim inventory levels, product mix, and workday seasonality. A seriatim methodology is utilized for single catastrophic claims (over \$250,000), supplemented by known open cases that are in various stages of review by Oscar’s medical management team, or under bill audit review. A separate accrual process is also employed to develop reserves for exposure related to out-of-network and other provider disputed claims.

4.2. Benefit Categories

The benefit categories described below are based on the algorithm used by Milliman’s *Health Cost Guidelines*TM (HCGs). The HCG grouper uses a combination of Diagnosis Related Groups (DRGs), Current Procedural Terminology Codes – Fourth Edition (CPT-4 Codes), Healthcare Common Procedural Coding System codes (HCPCS), and revenue codes to allocate detailed claims into roughly 60 benefit categories.



Actuarial Memorandum

The utilization and unit cost data for rate development were assigned to benefit categories as shown in Worksheet 1, Section I of the URRT based on place and type of service using a detailed claim mapping algorithm, which can be summarized as follows:

Inpatient Hospital

Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

Outpatient Hospital

Includes non-capitated facility services for surgical, emergency room, ancillary, observation and other services provided in an outpatient facility setting and billed by the facility.

Professional

Includes non-capitated primary care, specialty care, therapy, the professional component of laboratory and radiology, and other professional services, except for hospital based professionals whose payments are included in facility fees.

Other Medical

Includes non-capitated ambulance, home health care, durable medical equipment, prosthetics, supplies, vision exams, dental services and other services. The measurement units for utilization used in this category are a mix of visits, cases, and procedures.

Capitation

Includes the amount for any services that are provided on a capitated basis.

Prescription Drug

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

4.3. Projection Factors

This section includes a description of each factor used to project the experience period allowed claims to the projection period, supporting information related to the development of those factors is also included.

Trend Factors – Cost and Utilization

Average cost trends were developed based on Oscar's anticipated reimbursement levels. Utilization trends were developed at the broad service category level: inpatient facility, outpatient facility, professional, other, and prescription drugs. Utilization trend assumptions were generally estimated using Milliman's HCG secular utilization trend levels, which are based on large data sets and are widely used by insurers and others to estimate expected claim costs and model healthcare utilization.

Table 1 provides the annualized trend assumptions that were used to adjust the allowed claims from the experience period to the projection period. The overall trend used to get from the experience period to the projection period is based on an unleveraged prospective annual trend of 5.1%.



Benefit Category	Trend		
	Utilization	Unit Cost	Total
Inpatient	0.5%	3.6%	4.2%
Outpatient	0.5%	5.7%	6.3%
Physician	0.5%	0.8%	1.3%
Other	0.5%	0.8%	1.3%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	4.9%	3.0%	8.1%
Grand Total	1.5%	3.6%	5.1%

The trend factors by benefit category are included in the “Year 1 Trend” and “Year 2 Trend” entries on Worksheet 1, Section II of the URRT and “Cost” and “Utilization” entries in Table 3 — Trend Components of the Rate Exhibits.

Adjustments to Trended EHB Allowed Claims PMPM

Morbidity Adjustment

The starting allowed claim experience was adjusted to reflect changes in the anticipated morbidity corresponding to Oscar’s projected demographic mix and membership distributions.

A second adjustment was included to reflect changes in the anticipated market morbidity in response to the uncertainty inherent in the marketplace. Specifically, Oscar anticipated changes to the market morbidity associated with the change in Pennsylvania’s enrollment for the projection period relative to the experience period, as well as the anticipated impact due to a proportion of Medicaid members enrolling in the ACA marketplace throughout 2023 and 2024.

These adjustments reflect the projected change in claim costs outside of the underlying demographics of the covered population and were also assumed when estimating the risk adjustment transfer for the projection period.

A combined factor of 1.134 is included in the “Morbidity Adjustment” entry on Worksheet 1, Section II of the URRT and in the “Change in Morbidity - All Other” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Demographic Shift

An adjustment was included to account for the anticipated changes in demographic mix — in both age/gender and geography — between the experience period and the projection period.

A factor of 1.079 is included in the “Demographic Shift” entry on Worksheet 1, Section II of the URRT and the “Change in Demographics” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Plan Design Changes

Oscar applied an adjustment to account for the anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the experience period and projection period. Plan behavior change factors were applied at the plan level using factors developed from Oscar’s risk adjusted individual claim experience. The resulting allowed and net claim costs for each plan reflect differences due to cost sharing and the impact of plan behavior change only, and not due to health status.



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A factor of 1.025 is included in the “Plan Design Changes” entry on Worksheet 1, Section II of the URRT and the “Change in Benefits” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Other Adjustments – Changes in Network

Oscar applied an adjustment to account for anticipated changes in provider reimbursement levels between the experience period and projection period. The reimbursement changes are in response to modifications to Oscar’s underlying contracts with its providers.

A factor of 1.000 is included in the “Change in Network” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Other Adjustments – Prescription Drug Rebates

An adjustment of 0.981 was included to account for the anticipated changes in the level of prescription drug rebates between the experience period and projection period.

Other Adjustments – Pooling Charge

An adjustment of 1.006 was included to account for Oscar experiencing lower than expected shock claims during the experience period. In this context, a shock claim is defined as annual costs in excess of \$750,000 per individual claimant.

Other Adjustments – Impact of the COVID-19 Pandemic

Oscar included an adjustment of 1.000 to account for the changes in expected COVID-19 healthcare costs for Vaccines and Pharmaceutical treatment from the experience period to the projection period.

Other Adjustments - Combined

A combined factor of 0.972 is included in the “Other” entry on Worksheet 1, Section II of the URRT and the “Change in Other” entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Manual Rate Adjustments

Since Oscar’s base experience in Pennsylvania is partially credible, a manual rate methodology was additionally developed for rating purposes as described in this section. The adjustments described below were used to develop the Manual EHB Allowed Claims PMPM entry on Worksheet 1, Section II of the URRT and Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Source and Appropriateness of Experience Data Used

Oscar started with individual claim experience from January 1, 2023 through December 31, 2023, with runout through March 31, 2024, as the manual rate basis in the projection. The starting claim experience is from Oscar’s legal entity (Oscar Insurance Company of Florida; NAIC code 16374) offering in the Florida individual market. The premium earned and incurred claims during the manual period and as reported on Worksheet 1, Section I of the URRT and Table 2 — Manual Period Claims and Premiums of the Rate Exhibits are from Oscar’s data warehouse for calendar year 2023.

In accordance with *Actuarial Standards of Practice (ASOP) #25 — Credibility Procedures*, Oscar’s internal credibility manual, determined from statistical relationships inherent in nationwide experience in the individual market, assigns full credibility at 85,000 member months. Oscar’s manual includes 6,803,695 member months and is considered fully credible for purposes of developing claim projections.

Adjustments Made to the Data



Actuarial Memorandum

Exhibit B summarizes the adjustment factors, as described in this section, used to project the manual rate claims on an allowed basis to the projection period.

- Incurred But Not Reported

The starting claim experience represents Oscar’s best estimate of claims incurred during the manual period. The estimate includes:

- Claims processed through Oscar’s claim system,
- Claims processed outside of the claim system (e.g. pediatric dental and vision services), and
- Oscar’s best estimate of IBNR.

Oscar’s claim reserves consists of liabilities for both claims incurred but not reported (“IBNR”) and reported but not yet processed through our systems that are determined by employing actuarial methods that are commonly used by health insurance actuaries. The completion factor development method is utilized for non-catastrophic claims (under \$250,000), supplemented by a projected per-member per-month (PMPM) claims methodology for generally the most recent two months. Projected PMPMs are developed from the Company’s historical experience and adjusted for emerging experience data in the preceding months, which may include adjustments for known changes in estimates of recent hospital and drug utilization data, provider contracting changes, changes in benefit levels, changes in member cost sharing, changes in medical management processes, claim inventory levels, product mix, and workday seasonality. A seriatim methodology is utilized for single catastrophic claims (over \$250,000), supplemented by known open cases that are in various stages of review by Oscar’s medical management team, or under bill audit review. A separate accrual process is also employed to develop reserves for exposure related to out-of-network and other provider disputed claims.

- Trend Factors – Cost and Utilization

Average cost trends were developed based on Oscar’s anticipated reimbursement levels. Utilization trends were developed at the broad service category level: inpatient facility, outpatient facility, professional, other, and prescription drugs. Utilization trend assumptions were generally estimated using Milliman’s HCG secular utilization trend levels, which are based on large data sets and are widely used by insurers and others to estimate expected claim costs and model healthcare utilization.

Table 2 provides the annualized trend assumptions that were used to adjust the allowed claims from the manual period to the projection period. The overall trend used to get from the manual period to the projection period is based on an unleveraged prospective annual trend of 4.6%.

Benefit Category	Trend		
	Utilization	Unit Cost	Total
Inpatient	0.7%	3.5%	4.2%
Outpatient	0.7%	4.2%	5.0%
Physician	0.7%	2.1%	2.8%
Other	0.7%	2.1%	2.8%
Capitation	0.0%	0.0%	0.0%
Prescription Drug	5.2%	3.6%	9.0%
Grand Total	1.2%	3.3%	4.6%



Actuarial Memorandum

A factor of 1.093 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Total Applied Trend Projected Factor" entry of Table 3b — Manual Trend Components of the Rate Exhibits.

- Plan Design Changes

Oscar applied an adjustment to account for the anticipated changes in the average utilization of services due to differences in average cost sharing requirements between the manual period and projection period. Plan behavior change factors were applied at the plan level using factors developed from Oscar's nationwide risk adjusted individual claim experience. The resulting allowed and net claim costs for each plan reflect differences due to cost sharing and the impact of plan behavior change only, and not due to health status.

A second adjustment was included to account for anticipated changes in underlying benefit coverage between the manual period and the projection period capturing inherent differences in EHBs, state mandated benefits, and eliminated benefits.

A combined factor of 1.050 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Change in Benefits" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- Demographic Shift

An adjustment was included to account for the anticipated changes in demographic mix — in age and gender — between the manual base period and the projection period.

A factor of 1.315 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Change in Demographics" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- Changes in the Morbidity of the Covered Population

The starting claim experience was adjusted to reflect changes in the anticipated morbidity corresponding to Oscar's projected demographic mix and membership distributions.

A second adjustment was included to reflect changes in the anticipated market morbidity in response to the uncertainty inherent in the marketplace. Specifically, Oscar anticipated changes to the market morbidity associated with the change in Pennsylvania's enrollment for the projection period relative to the experience period, as well as the anticipated impact due to a proportion of Medicaid members enrolling in the ACA marketplace throughout 2023 and 2024.

Lastly, an adjustment was made to account for the anticipated changes in market morbidity between the Florida and Pennsylvania individual markets. To estimate the market morbidity impact, Oscar relied upon the completed regression results in The Wakely National Risk Adjustment Reporting Project (WNRAR) provided to Oscar to estimate the market wide plan liability risk score, allowable rating factor, actuarial value, and induced demand factor for the Florida and Pennsylvania individual markets.

These adjustments reflect the projected change in claim costs outside of the underlying demographics of the covered population and were also utilized when estimating the risk adjustment transfer for the projection period.

A combined factor of 1.064 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT. and in the "Change in Morbidity - All Other" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.



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- Other Adjustments — Change in Network

Oscar applied an adjustment to account for anticipated changes in provider reimbursement levels between the manual period and projection period. The reimbursement changes are in response to modifications to Oscar's underlying contracts with its providers.

A factor of 0.994 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT and the "Change in Network" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

- Other Adjustments — Prescription Drug Rebates

An adjustment was included to account for the anticipated changes in the level of prescription drug rebates between the manual period and projection period.

A factor of 0.979 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

- Other Adjustments — Pooling Charge

An adjustment was included to account for Oscar experiencing lower than expected shock claims during the manual period. In this context, a shock claim is defined as annual costs in excess of \$750,000 per individual claimant.

A factor of 1.000 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

- Other Adjustments — Impact of the COVID-19 Pandemic

Oscar included an adjustment of 0.991 to account for the changes in expected COVID-19 healthcare costs for Vaccines and Pharmaceutical treatment from the experience period to the projection period.

- Other Adjustments — Combined

A combined factor of 0.995 is included in the "Manual EHB Allowed Claims PMPM" entry on Worksheet 1, Section II of the URRT.

Separately, a combined factor of 0.989 is included in the "Change in Other" entry of Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits. The factor excludes the Changes in Network impact as that is accounted for in the "Change in Network" entry.

Inclusion of Capitation Payments

Not applicable.

Credibility of Experience

In accordance with *Actuarial Standards of Practice (ASOP) #25 — Credibility Procedures*, Oscar's internal credibility manual, determined from statistical relationships inherent in nationwide experience in the individual market, assigns full credibility at 85,000 member months. Oscar's experience includes 35,852 member months and is considered 64.9% credible for purposes of developing claim projections. Furthermore, the base period experience was not used to develop the manual rate, so there is no double counting of base period experience.

Establishing the Index Rate



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Experience Period

As shown in Worksheet 1, Section II of the URRT, the experience period index rate is \$444.96. The experience period index rate reflects the estimated total combined allowed essential health benefit (EHB) claim experience in the single risk pool, and is not adjusted for payments and charges under the risk adjustment program or for marketplace user fees.

Projection Period

The index rate is defined as the EHB portion of projected allowed claims with respect to trend, benefit, and demographics and divided by all projected single risk pool lives. Oscar's projection period index rate for the 2025 plan year as shown in Worksheet 1, Section II of the URRT is \$645.60.

Development of the Market-Wide Adjusted Index Rate

The market-adjusted index rate is calculated as the sum of the projection period index rate, the impact of the risk adjustment program, and the projected exchange user fees. Table 3 details the projection period index rate, allowable market-wide modifiers as defined in 45 CFR Part 156, §156.80(d), and the resulting market-adjusted index rate.

Description	Value
Projection Period Index Rate	\$645.60
Net Impact of Risk Adjustment Program	\$58.62
Net Impact of State Reinsurance Program	(\$31.45)
Exchange User Fees	\$22.89
Market-Adjusted Index Rate	\$695.67

The adjustments in the table above reflect all of the market-wide modifiers allowed in federal regulation and the average demographic characteristics of the single risk pool. Please note the allowable market-wide modifiers were adjusted to an allowed basis in the development of the market-adjusted index rate which is consistent with the basis of the projected index rate. The market-adjusted modifiers on a net basis are summarized in Table 5 — Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims of the Rate Exhibits.

Reinsurance

The starting claim experience was adjusted to reflect the removal of the projected reinsurance recoveries due to the anticipated impact of the state-based reinsurance program proposed in the Pennsylvania 1332 waiver application that was approved by CMS on July 24, 2020. The reinsurance recoveries were developed on a percent of net claims approach using the final parameters for the 2025 plan year — \$60,000 attachment point, coinsurance of 60%, up to a reinsurance cap of \$100,000.

Oscar started with a subset of its nationwide claim experience in the individual market as the basis for estimating the impact of reinsurance recoveries on net claims. The claim experience was both trended to the 2025 plan year at similar trend rates to that of what were included in the premium rate projections and additionally calibrated to align with the projected index rate. Oscar then bootstrapped the projected population with membership samples in line with Oscar's population in the Pennsylvania market.

The expected impact of the state reinsurance program was estimated to be a recovery of approximately 4.9% of net claims (i.e. the mean of the bootstrapped samples), which was then applied evenly across all plans in Oscar's individual market single risk pool.

Additionally, Oscar adjusted the risk adjustment transfer to account for the estimated impact of the state-based reinsurance program to the statewide average premium, which was then applied to the rate projection to bring the



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medical expense (i.e. net claims +/- risk adjustment) levels to market-wide levels, which form the basis of the market-adjusted index rate.

The projected reinsurance recovery amount, expressed on an allowed basis, is estimated as a recovery of \$31.45 and is reflected on Worksheet 1, Section II of the URRT.

Risk Adjustment Payment/Charge

To estimate the risk adjustment PMPM, Oscar relied upon the results of the *Summary Report on Permanent Risk Adjustment Transfers for the 2023 Benefit Year* published by CMS on July 22, 2024 in combination with the *Transfer Payment Issuer Report* supplied to Oscar by CMS, to estimate the market wide plan liability risk score, allowable rating factor, actuarial value, statewide average premium, and induced demand factor for the individual market. Oscar's geographic cost factor was also adjusted based on the anticipated geographic mix for the 2024 plan year.

Oscar modeled two independent risk adjustment transfers to appropriately correspond with the risk profile of the members in the underlying experience and manual projections. For the risk adjustment transfer that corresponds to the experience projection, Oscar relied upon projected risk and rating factors that are specific to the experience period in the Pennsylvania market. For the risk adjustment transfer that corresponds to the manual projection, Oscar crosswalked the market metrics — plan liability risk score, statewide average premium, and geographic cost factors — from the manual period (i.e. Florida market) to the projection period (i.e. Pennsylvania market) while maintaining similar relative risk profiles by metal level. The two risk adjustment transfers were then blended by the same credibility weighting used to project allowed claims

Additional adjustments were made to account for the anticipated changes in the Health and Human Services Hierarchical Condition Categories (HHS-HCC) risk adjustment coefficient changes from the 2023 plan year to the 2025 plan year, for both Oscar and the market. These adjustments were determined from the HHS Risk Weight Conversion Tool that was supplied to Oscar by Wakely.

Oscar also included an adjustment to account for the anticipated impact of the Risk Adjustment Data Validation (RADV) audit on the 2025 plan year. To estimate the RADV impact, Oscar relied on historical experience in the individual market, measured anticipated risk adjustment coding error rates inherent in the 2021 and 2022 plan years, and forecasted those error rates to the projection period. The RADV impact is estimated as a payment of \$1.71 PMPM and is included in the "Insurer Specific Manual Adjustment PMPM" entry of Table 16 — Risk Adjustment Calculation.

Lastly, Oscar considered the impact to the projected risk adjustment transfer for the addition of the high-cost risk pooling mechanism that was implemented starting with the 2018 plan year.

The projected risk adjustment transfer, net of the risk adjustment user fee and expressed on an allowed basis, is estimated as a payment of approximately \$58.62 and is reflected in Worksheet 1, Section II of the URRT.

Any resulting risk adjustment transfer payments would be allocated proportionally across all plans in Oscar's individual market single risk pool.

Detailed quantitative support of the risk adjustment transfer projection is provided in Exhibit C and Table 16 - Rate Adjustment Calculation.

Exchange User Fees

The impact of the exchange user fee was based on an overall assessment of 3.29%, weighted on the projected premium associated with the distribution of membership expected to enroll on the exchange.



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The projected exchange user fee, expressed on an allowed basis, is estimated as a payment of approximately \$22.89 and is reflected in Worksheet 1, Section II of the URRT.

4.4. Plan-Adjusted Index Rate

Projected Plan-Adjusted Index Rates

Exhibit D summarizes the plan-adjusted index rates, which are determined by applying the allowable plan-level modifiers to the market-adjusted index rate.

The allowable modifiers as described in 45 CFR Part 156, §156.80(d)(2) are the following:

Actuarial Value and Cost-Sharing

Each plan's actuarial value and cost-sharing factor includes a benefit relativity adjustment and the expected impact of the plan's cost sharing amounts on the member's utilization of services. Oscar's internal benefit pricing model, which uses a single claim distribution for all plans, was used to estimate how members purchase services differently based on the level of plan-specific cost sharing. By utilizing a static claim distribution, the pricing model's adjustments assume the same demographic and risk characteristics for each plan priced and therefore exclude expected differences in the health status of members assumed to select each plan.

Plan's Provider Network and Delivery System Characteristics

There are no anticipated plan-specific differences in the provider network or utilization management practices in Oscar's projected product suite.

Plan Benefits in Addition to the EHBs

Oscar's proposed product suite does not cover any benefits above and beyond the EHB services detailed in the Pennsylvania state benchmark plan.

Administrative Costs, Excluding Exchange User Fees

The net claims costs are adjusted to account for expected non-benefit expenses. The resulting administrative cost factors inherent in the plan-adjusted index rate development are not static due to the application of fixed cost allocation on a PMPM basis as opposed to a percent of premium basis. As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees), and profit/risk loads.

Oscar modeled the plan-adjusted index rate development to allocate the fixed cost portion of total administrative expense on a PMPM basis to more appropriately align with the economics of the business.

Exhibit E summarizes the components of the administrative cost factor as shown in Worksheet 2, Section III of the URRT.

Expected Impact of the Specific Eligibility Categories for the Catastrophic Plan

A specific eligibility adjustment reflects the difference in expected demographics between the catastrophic plan and the non-catastrophic plans due to the unique eligibility requirements of the catastrophic plan (i.e. that only individuals under the age of 30 or eligible by reason of financial hardship can enroll). This adjustment reflects that costs vary by age and the cost of the population expected to enroll in the catastrophic plan is anticipated to be lower than non-catastrophic plans.

Oscar is proposing no change to the currently approved catastrophic eligibility adjustment.



4.5. Calibration

A composite calibration adjustment is applied uniformly to all plans. Detailed support of the calibration factor is provided in Exhibit F. The market-wide calibration factor is 1.778.

Age Curve Calibration

The average age factor used in the calibration process is 1.751 and was determined by applying the standard age curve established by HHS to the projected member distribution by age, with an adjustment for non-billable members who exceed the maximum of three child dependents under the age of 21 rule.

Under this methodology, the approximate average age, rounded to the nearest whole number, associated with the single risk pool is 49.

Geographic Factor Calibration

The average geographic rating factor is 1.007. In order to determine the geographic calibration factor the projected distribution of members by area was determined. The weighted average of the area factors was then calculated using this distribution.

Oscar intends to sell individual market products in Bucks, Carbon, Chester, Delaware, Lackawanna, Lancaster, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, and Wyoming counties, which are within Rating Areas 3, 6, 7, and 8.

Exhibit G provides a summary of the proposed geographic rating factors applied to the plan-adjusted index rates.

Tobacco Factor Calibration

The average tobacco rating factor used in the calibration process is 1.009.

The tobacco factors by age were developed using a Milliman research report titled *Impact of Height, Weight, and Smoking on Medical Claim Costs*, which tabulates the medical claim costs by age for smokers and non-smokers using a government data source, the Medical Expenditure Panel Survey (MEPS). Smoker prevalence rates, which were utilized above to develop the tobacco calibration factor, were based on Oscar's empirical data, and are not anticipated to be substantially different in the projection period.

Oscar is proposing no change to the currently approved tobacco rating factors.

4.6. Consumer-Adjusted Premium Rate Development

Oscar derives consumer-adjusted premium rates by calibrating the plan-adjusted index rate and applying the rating factors specified by 45 CFR Part 147, §147.102. Exhibit H includes the proposed rate manual and a sample rate calculation.

5. Projected Loss Ratio

Oscar's projected loss ratio based on the federally-prescribed MLR methodology is 90.6%. The numerator of the projected loss ratio contains claim costs and HCQI expenses net of receipts from the risk adjustment program and the denominator consists of total premiums net of premium taxes and regulatory fees. Note the MLR in this context does not capture all adjustments, including multi-year averaging, credibility, and deductible averaging.

A summary of each component included in the loss ratio projection is provided in Exhibit I.



6. Plan Product Information

6.1. AV Metal Values

The AV metal values included in Worksheet 2, Section I of the URRT were based solely on the HHS actuarial value calculator. Copies of the results from the actuarial value calculator including screenshots for each plan are provided as a supplemental supporting document titled "ACA AV Screenshots" accompanying the rate filing submission.

6.2. Membership Projections

Oscar projected membership as displayed in Worksheet 2, Section IV of the URRT by considering the size of the projected Pennsylvania individual market in 2025 as well as our historical enrollment patterns of the Pennsylvania individual market, to estimate our assumed market penetration rate and member months projection. For silver level plans in the individual market, an estimate was made for the portion of projected enrollment that will be eligible for CSR subsidies at each subsidy level. When allocating membership within a metal level, Oscar distributed membership uniformly by plan within each metal level for both new and renewing plans.

Exhibit J summarizes the membership projection by metal level, including the alternative variant silver plans which CSR eligibles can purchase, and exchange status.

6.3. Plan Type

The plan types listed in Worksheet 2, Section I of the URRT appropriately describe Oscar's plans.

7. Miscellaneous Information

7.1. Effective Rate Review Information

CSR Subsidies

Oscar assumed that CSR subsidies will not be funded by the federal government for the 2025 plan year. If CSR funds are not appropriated and CSR plans continue to be offered, Oscar will then be solely responsible for covering cost sharing for these members. The proposed rates contained herein assume that CSR subsidies remain unfunded by the federal government and that the resulting shortfall will be accounted for with a factor of 1.220 applied exclusively to Oscar's on-exchange silver plans.

Terminated Products

Exhibit L summarizes both the discontinued plans that were included in the single risk pool during the experience period or made available thereafter and the corresponding mapped plans.

Oscar confirms that all discontinued plans are being mapped in accordance with the hierarchy established in 45 CFR 155.355(j). Discontinued plans are mapped at the plan ID level and will be renewed to a different plan within the existing product. Members who do not actively select a different plan during open enrollment will be re-enrolled in a plan at the same metal level as their current QHP.

Renewability

The products offered within this filing are all guaranteed issue (i.e., no medical underwriting) and guaranteed renewable as required under the ACA. This rate filing applies to non-grandfathered plans only that are open to new sales. Premiums will be charged on a monthly basis and are guaranteed for the duration of the 2025 plan year.



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[Pennsylvania Actuarial Memorandum and Rate Exhibits](#)

The following information was added to comply with Section D of the 2025 ACA Compliant Health Insurance Rate Filing Guidance and a crosswalk of the various requirements is summarized in Exhibit K.

1A — Company Information

Refer to Table 0 — Identifying Information of the Rate Exhibits for general company information.

1B — Rate History and Proposed Variations in Rate Changes

Table 4 provides Oscar’s most recent three years of historical rate changes in Pennsylvania, including the proposed rate change for 2025. Historical filed and approved rate changes varied by plan due to a combination of factors including shifts in benefit leveraging, cost-sharing modifications, and geographic rating factors.

Plan Year	Average Rate Change	SERFF ID
2025	5.2%	OHIN-134107350
2024	8.2%	OHIN-133678196
2023	8.4%	OHIN-133283238
2022	-9.4%	OHIN-132808338

1C — Average Rate Change

The average rate change over all plans from 2024 to 2025 using the calibrated adjusted index rate is 3.1%. The average rate change for a 21-year-old non-tobacco premium over all plans and rating areas from 2024 to 2025 is 4.8%. Rates are weighted on Oscar’s Pennsylvania individual membership as of March 31, 2024. Refer to Table 10 — Plan Rates and Table 11 — Plan Premium Development for 21-Year-Old Non-Tobacco User of the Rate Exhibits for additional details.

1D — Membership Count

Refer to Table 1 — Number of Members of the Rate Exhibits for the projected and current (as of February 2024) average age and member months by age group in the rating period.

1E — Benefit Changes

Refer to the Cost Sharing Changes tab in the attached supplemental supporting document titled “ACA Supporting Rate Exhibits” accompanying the rate filing submission.

Refer to Section 4.4 — Plan-Adjusted Index Rate for a description of the pricing assumptions used in development of the proposed premium rates.

1I — Historical Experience

Refer to Table 4 — Historical Experience and Table 4b — Manual Historical Experience of the Rate Exhibits for historical experience estimates for both the experience period and manual period sources.

Refer to Section 4.3 — Projection Factors for a description of the unit cost and utilization trends by service category that were assumed in both the experience period and manual period rate development.

2A — Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Table 5 provides support for the average projected paid-to-allowed ratio. The average projected allowed and incurred PMPM reflect the member month weighted average from Worksheet 2, Section IV of the URRT.



Table 5
Projected Paid-to-Allowed Ratio

Description	Value
Allowed Claim PMPM	\$645.60
Net Claim PMPM	\$536.47
Paid-to-Allowed Ratio	0.831

Refer to Section 4.3 — Projection Factors and Section 4.4 — Plan-Adjusted Index Rate for a detailed explanation of the development of the projected index rate, projected market-adjusted index rate, and projected allowed claims.

2B — Retention Items

Refer to Table 6 — Retention of the Rate Exhibits for an illustration of the non-benefit expenses, profit, and risk reflected in the projected premium rates.

The proposed commission schedule for the 2025 plan year that Oscar applies to policies in the individual market is \$20 PMPM for both new business and renewal business. This commission schedule shall remain in effect until terminated or replaced by Oscar in writing and within the company's sole discretion. For purposes of this commission schedule, "Initial Term" shall include the months of the first calendar year that the applicable coverage is in effect, up to and including December 31 of the first calendar year. "Renewal Term" shall refer to any months after the "Initial Term" for which the applicable coverage is in effect.

The percentage of members estimated to come through Oscar's broker channel is 36%. Using the proposed commission schedule of \$20.00 PMPM, along with override and bonus compensation, this results in a broker commission assumption of \$7.47 PMPM (or 1.16% of premium) at the total book level.

In addition, the net claims costs are adjusted to account for expected non-benefit expenses. The resulting administrative cost factors inherent in the plan-adjusted index rate development are not static due to the application of fixed cost allocation on a PMPM basis as opposed to a percent of premium basis. As documented in the market rating rules, 45 CFR 156.80(d)(2), administrative costs are permitted plan-level adjustments to the index rate. Administrative costs in this context include administrative expenses, taxes and fees (excluding exchange user fees), and profit/risk loads.

Oscar modeled the plan-adjusted index rate development to allocate the fixed cost portion of total administrative expense on a PMPM basis to more appropriately align with the economics of the business.

2D — Components of Rate Change

Refer to Table 8 — Components of Rate Change and Table 9 — Year-Over-Year Data to Support Table 8 of the Rate Exhibits for the components of the rate change.

Note that Line H does not match Line A in Table 8 — Components of Rate Change of the Rate Exhibits for a number of reasons, including the following:

- The Calibrated Plan Adjusted Index Rate shown in Line A is weighted on current membership, but many of the factors applied to the base period allowed claims before normalization in Line B, including those in Table 7 — Normalized Market-Adjusted Projected Allowed Total Claims and Table 9 — Year-Over-Year Data to Support Table 8 of the Rate Exhibits, are weighted on projected membership.
- The retention components shown in Lines F1 to F3 are calculated as a percentage of the Plan Adjusted Index Rate in Table 10 — Plan Rates of the Rate Exhibits, but are applied as a percentage of the Calibrated Plan



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Adjusted Index Rate in Table 8 — Components of Rate Change. This leads to discrepancies when there are fixed PMPM administrative expenses as is the case for the 2025 plan year.

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

Refer to Table 11 — Plan Premium Development for 21-Year-Old Non-Tobacco User of the Rate Exhibits for an illustration of the development of the premium rate offered to a 21-year-old non-tobacco user in the Pennsylvania individual market for the 2025 plan year.

5E — Composite Rating

Not applicable.

7.2. Reliance

In developing this rate filing, several internal departments were relied upon for information and assumption setting. This information includes, but is not limited to: Actuarial providing pandemic modeling, rating factors, and claim trend projections; Insurance Financial Management providing membership projections, non-benefit expenses, and taxes and fees; and the Insurance Business providing product changes and contractual terms for healthcare providers and vendors. I have performed a limited review of this information and have deemed it to be reasonable.

7.3. Actuarial Certification

I, [REDACTED] am a Senior Director, Actuarial for Oscar. I am a member of the American Academy of Actuaries and I meet the qualification standards of the Academy to render the actuarial opinion contained herein.

I hereby certify that the projected index rate is to the best of my knowledge and understanding:

- In compliance with all applicable state and federal statutes and regulations (45 CFR Part 156, §156.80(d)(2) and 45 CFR Part 147, §147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice, including but not limited to:
 - ASOP No. 5, *Incurred Health and Disability Claims*,
 - ASOP No. 8, *Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits*,
 - ASOP No. 12, *Risk Classification*,
 - ASOP No. 23, *Data Quality*,
 - ASOP No. 25, *Credibility Procedures*,
 - ASOP No. 26, *Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans*,
 - ASOP No. 41, *Actuarial Communications*,
 - ASOP No. 42, *Determining Health and Disability Liabilities Other than Liabilities for Incurred Claims*,
 - ASOP No. 45, *The Use of Health Status Based Risk Adjustment Methodologies*, and
 - ASOP No. 50, *Determining Minimum Value and Actuarial Value Under the ACA*.



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- Reasonable in relation to the benefits provided and the population anticipated to be covered, and
- Neither excessive nor deficient.

I further certify that:

- The index rate and only the allowable modifiers as described in 45 CFR Part 156, §156.80(d)(1) and 45 CFR Part 156, §156.80(d)(2) were used to generate plan level rates,
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area,
- The AV calculator was used to determine the AV metal values shown on Worksheet 2 of the Part I URRT for all plans,
- All factor, benefit, and other changes from the prior approved filing have been discussed in the actuarial memorandum,
- The proposed new plans are not modifications of an existing plan, and
- The information presented in the Pennsylvania Actuarial Memorandum and Pennsylvania Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2025 Rate Filing Justification.

[URRT and Rate Exhibit Methodology](#)

The Part I URRT and the Rate Exhibits do not demonstrate the process used by Oscar to develop proposed premium rates. It is representative of information required by federal and state regulation to be provided in support of the review of rate increases, for certification of qualified health plans and for certification that the index rate is developed in accordance with federal regulations and used consistently and only adjusted by the allowable modifiers.

[COVID-19 Pandemic](#)

The starting claim experience was adjusted from the experience period to the projection period to reflect the anticipated impact of items such as the change in the cost of vaccines and pharmaceutical treatment. Unforeseen strains, causing severe outbreaks or changes to legislation, may affect the extent to which the rates presented herein are neither excessive nor deficient.

[Medicaid Redetermination and the Public Health Emergency](#)

Rates were developed in line with the current law, which at the time of this rate filing includes the end of Medicaid continuous coverage, followed by redetermination of Medicaid members, as well as the end of the Public Health Emergency. Future regulatory, legislative, and economic changes may affect the extent to which the rates presented herein are neither excessive nor deficient.

[Redacted]



Exhibit A

Summary of Proposed Rate Increases

Summary of Proposed Rate Increases					
Benefit Plan	HIOS ID	Members	Plan-Adjusted Index Rate ¹		Rate Change
			2024	2025	
Bronze Classic	98517PA0010003	465	\$520.90	\$553.26	6.2%
Bronze Elite PCP Saver	98517PA0010005	239	\$637.60	\$657.85	3.2%
Bronze Simple HSA	98517PA0010014	75	\$472.50	\$507.66	7.4%
Bronze Classic PCP Saver Plus	98517PA0010021	511	\$506.03	\$542.68	7.2%
Bronze Classic 4700	98517PA0010024	107	\$544.41	\$578.89	6.3%
Bronze Classic Standard	98517PA0010050	60	\$509.89	\$546.82	7.2%
Secure	98517PA0010011	28	\$228.83	\$254.77	11.3%
Gold Classic	98517PA0010013	235	\$680.73	\$703.13	3.3%
Gold Elite Saver Plus	98517PA0010035	58	\$585.26	\$583.57	-0.3%
Gold Elite	98517PA0010036	147	\$702.44	\$727.28	3.5%
Silver Classic	98517PA0010006	140	\$653.39	\$671.09	2.7%
Silver Simple PCP Saver	98517PA0010025	201	\$714.74	\$761.78	6.6%
Silver Elite Saver Plus	98517PA0010030	46	\$698.33	\$711.66	1.9%
Silver Classic Standard	98517PA0010052	68	\$699.39	\$747.97	6.9%
Total		2,380	\$586.50	\$616.98	5.2%

¹Represents the demographic mix of current membership by age and area distributions for renewing plans.



Exhibit B

Manual Rate Development

Manual Rate Development	
Base Period Allowed Claim PMPM	\$456.27
Trend Factors -- Cost and Utilization	1.093
Plan Design Change	1.050
Demographic Shift	1.315
Morbidity Adjustment	1.064
Change in Network	0.994
Pharmacy Drug Rebates	0.979
Pooling Charge	1.000
COVID-19 Impact & Normalization	0.991
Others	1.035
Manual Allowed Claim PMPM	\$730.96



Exhibit C

Risk Adjustment Transfer Projection for the 2025 Plan Year

Description	Risk Pool		Definition
	Individual	Catastrophic	
Risk Factor — Oscar	1.435	0.168	A
Risk Factor — Market	1.495	0.303	B
Rating Factor — Oscar	1.453	0.659	C
Rating Factor — Market	1.402	0.588	D
State Average Premium PMPM — 2023 Plan Year	\$612.30	\$216.56	E
State Average Premium Increase ¹	0.019	0.019	F
State Average Premium PMPM — 2025 Plan Year	\$635.39	\$224.73	$G = E \times (1 + F)^2$
Administrative Cost Adjustment	0.86	0.86	H
Transfer PMPM	-\$42.00	-\$109.41	$I = [(A / B) - (C / D)] \times G \times H$
Billable Member Months	21,862	242	J
Forecasted Reinsurance Assessment PMPM	\$3.68	\$3.68	K
Estimated Reinsurance Recovery PMPM	\$0.00	\$0.00	L
Risk Adjustment Data Validation (RADV) Estimate	-\$1.71	-\$1.71	M
Transfer Total	-\$944,801		$N = I \times J$
Member Months	21,808		O
Transfer PMPM	-\$48.71		$P = N / O - K + L + M$

¹Annualized over two plan years.



Exhibit D

Plan-Adjusted Index Rates (1 of 2)

Benefit Plan	HIOS ID	Market-Adjusted Index Rate	AV & Cost Sharing	Provider Network	EHB Adjustment	Admin Costs	Catastrophic Eligibility	Plan-Adjusted Index Rate ¹
		A	B	C	D	E	F	
Bronze Classic	98517PA0010003	\$695.67	0.718	1.000	1.000	1.131	1.000	\$565.01
Bronze Elite PCP Saver	98517PA0010005	\$695.67	0.808	1.000	1.000	1.119	1.000	\$629.18
Bronze Simple HSA	98517PA0010014	\$695.67	0.716	1.000	1.000	1.131	1.000	\$563.40
Bronze Classic PCP Saver Plus	98517PA0010021	\$695.67	0.717	1.000	1.000	1.131	1.000	\$564.03
Bronze Classic 4700	98517PA0010024	\$695.67	0.731	1.000	1.000	1.129	1.000	\$574.40
Bronze Classic Standard	98517PA0010050	\$695.67	0.718	1.000	1.000	1.131	1.000	\$565.21
Secure	98517PA0010011	\$695.67	0.651	1.000	1.000	1.164	0.843	\$444.12
Gold Classic	98517PA0010013	\$695.67	0.886	1.000	1.000	1.111	1.000	\$684.39
Gold Elite Saver Plus	98517PA0010035	\$695.67	0.992	1.000	1.000	1.101	1.000	\$759.84
Gold Elite	98517PA0010036	\$695.67	0.925	1.000	1.000	1.107	1.000	\$712.14
Silver Classic	98517PA0010006	\$695.67	0.999	1.000	1.000	1.101	1.000	\$764.93
Silver Simple PCP Saver	98517PA0010025	\$695.67	0.966	1.000	1.000	1.104	1.000	\$741.48
Silver Elite Saver Plus	98517PA0010030	\$695.67	1.010	1.000	1.000	1.100	1.000	\$772.95
Silver Classic Standard	98517PA0010052	\$695.67	0.975	1.000	1.000	1.103	1.000	\$748.01

¹Plan-Adjusted Index Rate = A x B x C x D x E x F



Exhibit D

Plan-Adjusted Index Rates (2 of 2)

AV & Cost Sharing					
Benefit Plan	HIOS ID	Paid-to-Allowed Ratio	CSR Load	Induced Demand Factor	AV & Cost Sharing ¹
		A	B	C	
Bronze Classic	98517PA0010003	0.750	1.000	0.958	0.718
Bronze Elite PCP Saver	98517PA0010005	0.817	1.000	0.989	0.808
Bronze Simple HSA	98517PA0010014	0.748	1.000	0.957	0.716
Bronze Classic PCP Saver Plus	98517PA0010021	0.749	1.000	0.957	0.717
Bronze Classic 4700	98517PA0010024	0.760	1.000	0.962	0.731
Bronze Classic Standard	98517PA0010050	0.750	1.000	0.958	0.718
Secure	98517PA0010011	0.694	1.000	0.938	0.651
Gold Classic	98517PA0010013	0.869	1.000	1.019	0.886
Gold Elite Saver Plus	98517PA0010035	0.934	1.000	1.062	0.992
Gold Elite	98517PA0010036	0.894	1.000	1.034	0.925
Silver Classic	98517PA0010006	0.769	1.220	1.065	0.999
Silver Simple PCP Saver	98517PA0010025	0.753	1.220	1.051	0.966
Silver Elite Saver Plus	98517PA0010030	0.774	1.220	1.069	1.010
Silver Classic Standard	98517PA0010052	0.758	1.220	1.055	0.975

¹AV & Cost Sharing = A x B x C



Exhibit E

Administrative Cost Factor Components

Description	Allocation Category	
	PMPM	% of Premium
General Administration	\$40.17	6.2%
Broker Commissions	\$7.47	1.2%
HCQI	\$5.77	0.9%
Subtotal — Administrative Expense Load	\$53.41	8.3%
Premium Tax	\$0.00	0.0%
Risk Adjustment User Fee	\$0.18	0.0%
PCORI	\$0.27	0.0%
Exchange Fee	\$19.02	2.9%
Federal Income Tax	\$2.83	0.4%
Subtotal — Taxes and Fees	\$22.30	3.5%
Risk Margin ¹	\$10.63	1.7%
Subtotal — Risk Margin	\$10.63	1.7%
Total Retention²	\$67.32	10.4%

¹The targeted risk margin is net federal income taxes.

²The exchange user fee is excluded from the total retention estimate.



Exhibit F Calibration Development

Age	Member Distribution ¹	Age Factor ²	Age	Member Distribution		Tobacco Factor	Rating Area	Member Distribution	Area Factor
				Smoker	Non-Smoker				
0-14	2.4%	0.765	0-14	0.0%	2.5%	1.000	3	32.7%	0.934
15	0.2%	0.833	15	0.0%	0.2%	1.000	6	23.3%	1.153
16	0.2%	0.859	16	0.0%	0.2%	1.000	7	18.8%	1.003
17	0.4%	0.885	17	0.0%	0.4%	1.000	8	25.2%	0.969
18	0.3%	0.913	18	0.0%	0.3%	1.000	Total	100.0%	1.007
19	0.7%	0.941	19	0.0%	0.7%	1.000			
20	0.9%	0.970	20	0.0%	0.9%	1.000			
21	0.9%	1.000	21	0.0%	0.9%	1.000			
22	0.9%	1.000	22	0.0%	0.9%	1.000			
23	1.2%	1.000	23	0.0%	1.1%	1.000			
24	0.7%	1.000	24	0.0%	0.7%	1.000			
25	1.3%	1.004	25	0.0%	1.3%	1.050			
26	2.4%	1.024	26	0.2%	2.2%	1.050			
27	2.5%	1.048	27	0.1%	2.4%	1.050			
28	2.5%	1.087	28	0.0%	2.4%	1.050			
29	2.4%	1.119	29	0.2%	2.2%	1.050			
30	2.4%	1.135	30	0.0%	2.4%	1.050			
31	2.2%	1.159	31	0.0%	2.2%	1.050			
32	2.4%	1.183	32	0.1%	2.3%	1.050			
33	2.2%	1.198	33	0.1%	2.1%	1.050			
34	2.4%	1.214	34	0.2%	2.3%	1.050			
35	2.0%	1.222	35	0.1%	1.9%	1.090			
36	1.6%	1.230	36	0.1%	1.5%	1.090			
37	1.8%	1.238	37	0.1%	1.7%	1.090			
38	2.1%	1.246	38	0.1%	2.0%	1.090			
39	1.7%	1.262	39	0.1%	1.6%	1.090			
40	1.8%	1.278	40	0.2%	1.7%	1.090			
41	2.1%	1.302	41	0.1%	2.0%	1.090			
42	1.6%	1.325	42	0.1%	1.5%	1.090			
43	2.2%	1.357	43	0.3%	1.9%	1.090			
44	2.1%	1.397	44	0.1%	2.0%	1.090			
45	1.7%	1.444	45	0.0%	1.7%	1.090			
46	1.9%	1.500	46	0.1%	1.8%	1.090			
47	1.8%	1.563	47	0.1%	1.7%	1.090			
48	1.8%	1.635	48	0.3%	1.5%	1.090			
49	1.8%	1.706	49	0.3%	1.6%	1.090			
50	2.1%	1.786	50	0.2%	1.9%	1.090			
51	1.5%	1.865	51	0.4%	1.1%	1.090			
52	1.8%	1.952	52	0.2%	1.6%	1.090			
53	2.2%	2.040	53	0.3%	1.9%	1.090			
54	2.2%	2.135	54	0.3%	1.9%	1.090			
55	1.6%	2.230	55	0.2%	1.5%	1.125			
56	2.2%	2.333	56	0.2%	1.9%	1.125			
57	2.3%	2.437	57	0.2%	2.2%	1.125			
58	2.8%	2.548	58	0.2%	2.6%	1.125			
59	3.0%	2.603	59	0.3%	2.7%	1.125			
60	2.8%	2.714	60	0.4%	2.5%	1.125			
61	2.8%	2.810	61	0.2%	2.5%	1.125			
62	3.3%	2.873	62	0.2%	3.1%	1.125			
63	3.7%	2.952	63	0.5%	3.3%	1.125			
64+	6.2%	3.000	64+	0.6%	5.6%	1.125			
Total	100.0%	1.751	Total	7.3%	92.7%	1.009			

Calibration Factor
1.778

¹Distribution of projected billed members.

²Non-billed members were assigned a factor of 0.



Exhibit G Geographic Rating Factors

Rating Area	Description	Member Distribution ¹	Area Factor		% Change
			Current ²	Proposed	
3	Scranton	30.6%	0.928	0.934	0.7%
6	Allentown	21.6%	1.112	1.153	3.7%
7	Central PA	18.1%	1.016	1.003	-1.3%
8	Philadelphia	29.7%	0.998	0.969	-2.9%
Total		100.0%	1.004	1.004	0.0%

¹Membership distribution as of March 2024.

²The current factors were normalized with the current distribution for comparison purposes.



Exhibit H Rate Manual

Sample Rate Calculation

Sample Member Demographics

Silver Classic, 40 Year-Old, Rating Area 8

	<u>Source</u>	<u>Factor</u>
Plan-Adjusted Index Rate:	Exhibit D	\$764.93
Age Factor:	Exhibit F	1.278
Tobacco Factor:	Exhibit F	1.090
Area Factor:	Exhibit F	0.969
Calibration Factor:	Exhibit F	1.778

Calculation of Projected Premium

=Plan-Adjusted Index Rate x Age Factor x Tobacco Factor x Area Factor / Calibration Factor

=\$580.61



Exhibit I

Projected Medical Loss Ratio

Projected Medical Loss Ratio (Federally-Prescribed)

Description	Value	Definition
Net Claims	\$536.47	A
HCQI	\$5.77	B
Risk Adjustment	(\$48.71)	C
State Reinsurance	\$26.14	n/a
MLR Numerator	\$564.82	$D = A + B - C$
Premium	\$645.40	E
Taxes	\$22.30	F
MLR Denominator	\$623.10	$G = E - F$
Projected MLR	90.6%	$H = D / G$



Exhibit J

Distribution of Membership Across Metal

Metal	Exchange Status	Membership	
		Distribution	Member Months
Catastrophic	On	0.9%	202
	Off	0.2%	37
Bronze	On	48.1%	10,495
	Off	0.5%	105
Silver Base Plan	On	0.4%	92
	Off	0.2%	46
Silver 94% CSR Variant	On	10.1%	2,192
	Off	0.0%	0
Silver 87% CSR Variant	On	6.3%	1,382
	Off	0.0%	0
Silver 73% CSR Variant	On	1.2%	259
	Off	0.0%	0
Gold	On	31.2%	6,806
	Off	0.9%	192
Total		100.0%	21,808



Exhibit K

Crosswalk to Components of the Pennsylvania Actuarial Memorandum

Item	Location
Section 1 — Basic Information and Data	
A. Company Information	Section 7.1
B. Rate History & Proposed Variation in Rate Changes	Section 7.1
C. Average Rate Change	Section 3
D. Membership Count	Section 7.1
E. Benefit Changes	Section 4.4
F. Experience Period Claims & Premium	Sections 4.1 & 4.3
G. Credibility of Data	Section 4.3
H. Trend Identification	Section 4.3
I. Historical Experience	Section 7.1
Section 2 — Rate Development & Change	
A. Development of PAIR, MAIR and Total Allowed Claims	Sections 7.1
B. Retention Items	Section 7.1
C. Normalized Market-Adjusted Projected Allowed Total Claims	Section 4.5
D. Components of Rate Change	Section 7.1
Section 3 — Plan Rate Development	Sections 4.4 & 4.5 & 5
Section 4 — Plan Premium Development for 21-Year-Old Non-Tobacco User	Section 7.1
Section 5 — Plan Factors	
A. Age and Tobacco Factors	Section 4.5
B. Geographic Factors	Section 4.5
C. Network Factors	Section 4.3
D. Service Area Composition	Section 4.5
E. Composite Rating	Section 7.1
Section 6 — Actuarial Certifications	Section 7.3



Exhibit L Terminated Products

Terminated Plan Name	Terminated HIOS ID	Mapped Plan Name	Mapped HIOS ID
Plans offered during the 2024 plan year and terminated prior to the 2025 plan year			
Gold Classic Standard	98517PA0010053	Gold Classic	98517PA0010013
Plans offered during the 2023 plan year and terminated prior to the 2024 plan year			
Bronze Classic- PCP Saver	98517PA0010002	Bronze Classic	98517PA0010003
Silver Simple- Specialist Saver	98517PA0010008	Silver Simple PCP Saver	98517PA0010025
Bronze Elite- Specialist Saver	98517PA0010012	Bronze Elite PCP Saver	98517PA0010005
Bronze Classic- \$3000 Ded	98517PA0010023	Bronze Elite PCP Saver	98517PA0010005
Silver Simple- HSA	98517PA0010029	Silver Classic	98517PA0010006
Silver Simple- For Diabetes	98517PA0010045	Silver Simple PCP Saver	98517PA0010025
Bronze Simple Standard	98517PA0010051	Bronze Classic Standard	98517PA0010050



PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.
Product/Policy:	Individual
Market Segment:	Individual
Rate Effective Date:	1/1/2025
Base Period Start Date:	1/1/2023
Date of Most Recent Membership:	1/1/2024

Table 1. Number of Members

Member-months	Members	Member-months
Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	43.7	43.7
Total	2,791	21,808
18	107	1,117
18-24	153	1,228
25-29	218	2,388
30-34	337	2,838
35-39	259	2,004
40-44	210	1,621
45-49	251	1,875
50-54	271	2,111
55-59	371	2,888
60-63	164	1,760
64+	177	1,844

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & PMPM)	Allowed Claims (Non-Capitated)	Non-EBB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$19,147,267.30	\$11,747,129.53	\$14,071,909.44	35,852	\$376.70	\$17,285,226.14	\$0.00	\$1,417,744.11	\$0.00	\$0.00	\$4,864,006.66	\$540,786.69
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$
Legal Ratio											\$

*Express Prescription Drug Rebates as a nonline number

Table 3. Trend Components

Service Category	Cost*	Utilization**	Induced Demand**	Composite Trend	Weight*
Inpatient Hospital	5.93%	0.00%	0.00%	5.93%	11.02%
Outpatient Hospital	5.73%	0.00%	0.00%	5.73%	20.07%
Professional	0.84%	0.00%	0.00%	0.84%	20.07%
Other Medical	0.84%	0.00%	0.00%	0.84%	1.02%
Capitation				0.00%	0.00%
Prescription Drugs	1.04%	4.90%	0.00%	5.94%	22.86%
Total Annual Trend				5.13%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.105	

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

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + PMP)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20		\$167,182.61	0.9998	\$167,211.33	1,562	\$107.04	\$155.94	\$28,937.89	\$726,338.81	\$293.90
Feb-20		\$152,562.51	0.9999	\$152,903.59	1,658	\$92.22	\$133.97	\$18,561.31	\$1,328,910.46	\$201.90
Mar-20		\$164,500.18	0.9998	\$164,500.18	1,535	\$107.04	\$155.94	\$12,264.32	\$811,603.87	\$293.92
Apr-20		\$166,567.32	0.9999	\$166,746.52	1,520	\$109.70	\$161.22	\$14,854.54	\$811,606.07	\$293.92
May-20		\$159,521.30	0.9997	\$159,521.30	1,552	\$102.76	\$150.36	\$14,061.37	\$665,414.27	\$193.97
Jun-20	\$23,540,186.36	\$199,218.96	0.9999	\$199,218.96	1,544	\$129.02	\$179.77	\$15,537.50	\$1,074,891.29	\$303.90
Jul-20		\$189,009.39	0.9998	\$189,009.39	1,679	\$112.51	\$164.36	\$17,229.33	\$970,953.48	\$278.99
Aug-20		\$1,108,216.61	0.9995	\$1,108,216.61	1,456	\$758.19	\$2,181.10	\$62,656.68	\$1,443,832.11	\$399.93
Sep-20		\$1,155,021.95	0.9998	\$1,155,021.95	1,417	\$817.01	\$2,181.10	\$80,162.65	\$1,256,502.41	\$367.92
Oct-20		\$1,126,546.46	0.9995	\$1,127,058.97	1,336	\$843.91	\$3,383.91	\$64,074.31	\$912,092.00	\$364.46
Nov-20		\$1,246,936.61	0.9998	\$1,247,387.38	1,265	\$987.00	\$3,802.00	\$56,126.59	\$1,352,134.96	\$414.98
Dec-20		\$1,076,496.03	0.9998	\$1,076,496.03	1,447	\$743.64	\$3,066.64	\$49,059.89	\$1,676,852.03	\$314.64
Jan-21		\$1,099,955.81	0.9995	\$1,099,955.81	1,546	\$710.63	\$3,163.63	\$48,322.64	\$1,758,719.45	\$331.63
Feb-21		\$1,024,034.24	0.9996	\$1,024,034.24	1,406	\$728.64	\$3,163.63	\$14,106.74	\$1,021,677.80	\$250.64
Mar-21		\$1,513,523.41	0.9995	\$1,514,459.28	1,669	\$907.74	\$3,721.74	\$12,292.64	\$1,709,830.81	\$430.24
Apr-21		\$1,417,646.49	0.9995	\$1,418,336.80	1,407	\$1,010.49	\$3,451.49	\$10,814.96	\$1,598,340.38	\$389.17
May-21		\$1,024,872.82	0.9998	\$1,024,872.82	1,236	\$831.51	\$2,051.51	\$9,983.39	\$1,492,252.21	\$286.64
Jun-21	\$27,537,374.34	\$1,264,878.10	0.9995	\$1,264,878.10	1,477	\$859.84	\$2,466.84	\$14,660.24	\$1,465,632.41	\$387.24
Jul-21		\$1,150,883.11	0.9995	\$1,151,473.05	1,428	\$810.41	\$2,466.84	\$17,099.78	\$1,389,327.81	\$318.92
Aug-21		\$1,613,267.70	0.9995	\$1,613,934.44	1,449	\$1,117.71	\$3,175.71	\$13,951.08	\$1,838,089.85	\$422.85
Sep-21		\$1,711,466.88	0.9995	\$1,712,473.81	1,497	\$1,146.88	\$3,175.71	\$15,208.19	\$1,847,489.48	\$434.02
Oct-21		\$1,813,218.91	0.9995	\$1,813,958.98	1,476	\$1,248.91	\$3,175.71	\$16,807.89	\$1,921,438.85	\$465.91
Nov-21		\$1,623,795.23	0.9994	\$1,624,686.35	1,395	\$1,189.67	\$3,175.71	\$17,100.71	\$1,780,484.20	\$465.12
Dec-21		\$1,976,226.60	0.9998	\$1,976,226.60	1,281	\$1,543.91	\$3,175.71	\$18,689.51	\$1,713,414.49	\$469.24
Jan-22		\$1,761,011.18	0.9998	\$1,761,011.18	1,399	\$1,260.11	\$3,175.71	\$19,199.54	\$1,906,492.46	\$475.11
Feb-22		\$1,107,734.94	0.9998	\$1,104,055.77	1,456	\$756.07	\$2,477.07	\$8,986.31	\$1,329,333.15	\$298.32
Mar-22		\$1,393,600.39	0.9997	\$1,395,023.98	1,482	\$938.07	\$3,000.07	\$8,177.98	\$1,498,220.88	\$300.07
Apr-22		\$1,014,250.14	0.9988	\$1,014,479.85	1,454	\$699.14	\$2,642.14	\$10,553.54	\$1,484,344.34	\$285.14
May-22		\$1,085,512.11	0.9998	\$1,085,969.65	1,509	\$720.65	\$2,642.14	\$14,629.41	\$1,277,389.36	\$304.65
Jun-22		\$1,150,715.13	0.9995	\$1,151,558.59	1,596	\$720.65	\$2,642.14	\$16,620.17	\$1,321,293.15	\$314.65
Jul-22		\$1,231,485.29	0.9997	\$1,232,232.51	1,876	\$657.29	\$3,175.71	\$10,905.46	\$1,435,812.81	\$324.44
Aug-22	\$23,805,944.47	\$1,294,718.15	0.9995	\$1,294,718.15	1,841	\$701.56	\$3,175.71	\$9,817.78	\$1,464,662.81	\$318.15
Sep-22		\$1,278,718.18	0.9993	\$1,287,347.21	1,782	\$718.51	\$3,175.71	\$10,145.17	\$1,430,770.09	\$378.11
Oct-22		\$1,020,915.01	0.9997	\$1,027,388.24	1,756	\$584.61	\$3,175.71	\$9,212.64	\$1,207,696.61	\$324.61
Nov-22		\$1,400,388.54	0.9924	\$1,402,548.65	1,695	\$828.62	\$3,175.71	\$7,114.58	\$1,376,882.46	\$484.58
Dec-22		\$1,027,041.63	0.9994	\$1,026,470.50	1,609	\$638.07	\$2,827.07	\$6,717.69	\$1,192,508.07	\$310.67
Jan-23		\$1,044,250.14	0.9995	\$1,044,250.14	1,376	\$756.07	\$3,175.71	\$9,939.61	\$1,351,409.61	\$418.61
Feb-23		\$771,499.27	0.9800	\$787,489.49	1,164	\$673.64	\$2,487.64	\$7,114.01	\$988,956.07	\$312.67
Mar-23		\$981,590.39	0.9798	\$1,003,990.63	1,071	\$933.39	\$3,175.71	\$11,161.79	\$1,161,755.68	\$375.39
Apr-23		\$1,309,670.61	0.9188	\$1,426,458.99	2,990	\$476.83	\$4,763.83	\$13,686.55	\$1,571,534.35	\$526.83
May-23		\$799,187.60	0.9700	\$816,886.55	2,929	\$275.92	\$3,175.71	\$11,020.81	\$997,462.80	\$346.89
Jun-23		\$972,262.18	0.9681	\$1,008,296.71	2,931	\$345.42	\$3,175.71	\$11,706.83	\$1,127,314.51	\$385.99
Jul-23		\$1,565,383.11	0.9689	\$1,613,289.44	2,921	\$569.69	\$3,175.71	\$12,159.46	\$1,170,312.49	\$696.16
Aug-23		\$1,163,543.51	0.9207	\$1,254,403.06	2,951	\$424.15	\$3,175.71	\$14,624.49	\$1,434,426.49	\$495.37
Sep-23		\$1,148,416.84	0.9113	\$1,258,021.49	2,888	\$434.64	\$3,175.71	\$10,422.49	\$1,410,272.49	\$491.73
Oct-23		\$1,183,915.90	0.9188	\$1,209,291.55	2,937	\$419.00	\$3,175.71	\$11,770.50	\$1,469,771.48	\$509.75
Nov-23		\$1,130,296.74	0.8742	\$1,292,260.88	2,954	\$437.68	\$3,175.71	\$11,687.84	\$1,461,125.48	\$494.63
Dec-23		\$1,014,009.87	0.8661	\$1,178,721.35	2,922	\$402.73	\$3,175.71	\$15,059.11	\$1,255,440.30	\$429.69

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

Carrier Name: Oscar Health Plan of Pennsylvania, Inc.
 Product: HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HS)	Allowed Claims (Non-Capitated)	Non-ERB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ERB Capitation	Total Non-ERB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recovery
\$1,294,117,404.21	\$1,294,117,404.21	\$1,294,117,404.21	6,403,405	\$394,477,791.17	\$1,809,639,633.02	20.00	\$119,668,147.00	\$0.00	\$1,689,971,486.02	\$0.00	\$0.00
											\$1,809,639,633.02
*Express Prescription Drug Rebates as a negative number											

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.10%	0.50%		3.61%	23.46%
Outpatient Hospital	0.58%	0.50%		5.71%	29.67%
Professional	0.82%	0.50%		0.83%	20.69%
Other Medical	0.82%	0.50%		0.83%	1.03%
Capitation				0.00%	0.00%
Prescription Drugs	2.50%	4.90%		7.53%	22.00%
Total Annual Trend					100.00%
Months of Trend					24
Total Annual Trend Projection Factor					1.004
*Express Cost, Utilization, Induced 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 + HS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20	\$20,538,074.00	\$20,562,247.31	0.9940	\$20,562,247.31	118,080	\$174.98	\$533,300.00	\$23,978,527.00	\$	202.73
Feb-20	\$24,544,187.45	\$24,668,547.73	0.9949	\$24,668,547.73	119,168	\$207.01	\$793,107.63	\$28,098,899.72	\$	235.49
Mar-20	\$28,215,084.21	\$28,407,885.54	0.9990	\$28,407,885.54	118,750	\$239.83	\$869,331.06	\$32,777,665.30	\$	277.87
Apr-20	\$48,964,084.99	\$49,084,938.55	0.9937	\$49,084,938.55	144,303	\$341.56	\$1,008,784.03	\$51,005,833.37	\$	348.77
May-20	\$33,684,575.01	\$33,815,346.75	0.9940	\$33,815,346.75	114,780	\$293.47	\$931,331.10	\$35,475,750.21	\$	290.46
Jun-20	\$31,188,277.79	\$31,310,371.65	0.9951	\$31,310,371.65	115,979	\$269.72	\$1,050,484.11	\$34,868,875.51	\$	295.59
Jul-20	\$46,345,179.62	\$46,466,491.46	0.9967	\$46,466,491.46	116,272	\$318.35	\$1,144,149.46	\$48,387,180.97	\$	333.01
Aug-20	\$31,030,287.79	\$31,177,884.50	0.9953	\$31,177,884.50	115,503	\$269.82	\$1,150,751.53	\$33,212,109.94	\$	286.46
Sep-20	\$12,190,507.41	\$12,325,189.56	0.9952	\$12,325,189.56	115,750	\$107.64	\$1,208,677.85	\$15,627,317.70	\$	137.40
Oct-20	\$18,152,374.62	\$18,316,326.21	0.9964	\$18,316,326.21	114,722	\$159.11	\$1,242,006.08	\$17,240,006.16	\$	149.48
Nov-20	\$19,204,515.48	\$19,338,444.26	0.9961	\$19,338,444.26	114,561	\$169.06	\$1,071,814.11	\$19,818,264.10	\$	172.40
Dec-20	\$13,970,761.79	\$14,092,179.71	0.9964	\$14,092,179.71	112,111	\$129.99	\$1,142,487.49	\$16,205,481.00	\$	122.83
Jan-21	\$9,711,119.00	\$9,786,441.27	0.9913	\$9,786,441.27	73,892	\$133.55	\$1,023,119.78	\$11,551,451.05	\$	109.90
Feb-21	\$12,123,268.31	\$12,205,872.06	0.9920	\$12,205,872.06	231,461	\$53.86	\$2,543,937.00	\$15,949,309.35	\$	142.88
Mar-21	\$8,718,105.51	\$8,735,842.21	0.9911	\$8,735,842.21	213,882	\$40.73	\$1,021,281.37	\$9,810,126.51	\$	184.45
Apr-21	\$8,714,953.12	\$8,834,583.12	0.9929	\$8,834,583.12	238,420	\$36.33	\$1,110,679.77	\$10,606,812.25	\$	188.78
May-21	\$8,703,422.47	\$8,808,536.29	0.9922	\$8,808,536.29	248,889	\$35.19	\$1,401,896.21	\$10,005,044.32	\$	177.26
Jun-21	\$9,964,659.81	\$10,122,035.02	0.9926	\$10,122,035.02	252,298	\$39.33	\$1,616,074.53	\$11,601,450.00	\$	188.49
Jul-21	\$10,835,769.32	\$10,953,334.56	0.9929	\$10,953,334.56	261,449	\$45.79	\$1,685,097.30	\$12,606,109.29	\$	405.79
Aug-21	\$11,013,809.04	\$11,068,609.10	0.9994	\$11,068,609.10	270,689	\$40.20	\$1,800,960.20	\$13,292,299.12	\$	453.39
Sep-21	\$18,083,021.50	\$18,090,488.11	0.9955	\$18,090,488.11	278,831	\$65.56	\$1,148,728.50	\$19,200,546.18	\$	404.94
Oct-21	\$18,588,197.90	\$18,703,987.25	0.9977	\$18,703,987.25	281,094	\$68.04	\$1,987,179.05	\$18,655,878.09	\$	600.14
Nov-21	\$19,126,115.40	\$19,089,780.48	0.9918	\$19,089,780.48	285,472	\$65.22	\$1,507,246.41	\$18,586,962.41	\$	381.51
Dec-21	\$18,892,821.82	\$18,946,466.46	0.9948	\$18,946,466.46	284,894	\$72.14	\$1,477,458.48	\$19,115,862.53	\$	383.40
Jan-22	\$18,721,202.89	\$18,909,176.28	0.9853	\$18,909,176.28	283,223	\$63.53	\$1,401,611.65	\$20,319,945.37	\$	378.88
Feb-22	\$18,889,606.37	\$19,025,488.07	0.9843	\$19,025,488.07	287,211	\$71.37	\$1,181,767.73	\$20,478,276.36	\$	343.34
Mar-22	\$21,611,921.16	\$21,700,488.48	0.9892	\$21,700,488.48	314,704	\$67.58	\$1,008,539.61	\$22,808,857.41	\$	407.01
Apr-22	\$21,961,755.00	\$22,087,761.81	0.9851	\$22,087,761.81	311,464	\$83.88	\$1,065,984.41	\$23,154,800.41	\$	384.78
May-22	\$24,123,297.77	\$24,015,073.81	0.9958	\$24,015,073.81	405,263	\$40.33	\$1,181,059.38	\$25,493,095.95	\$	426.18
Jun-22	\$21,113,804.21	\$21,439,324.89	0.9811	\$21,439,324.89	389,622	\$69.62	\$1,388,894.10	\$23,484,164.88	\$	424.63
Jul-22	\$22,931,201.27	\$23,036,771.54	0.9820	\$23,036,771.54	401,850	\$88.20	\$1,477,458.38	\$24,517,118.28	\$	408.00
Aug-22	\$20,681,313.90	\$20,688,381.00	0.9913	\$20,688,381.00	413,269	\$71.79	\$1,010,193.86	\$21,701,644.90	\$	452.42
Sep-22	\$21,781,841.52	\$21,485,078.58	0.9896	\$21,485,078.58	383,71	\$69.79	\$1,110,132.05	\$22,595,806.31	\$	402.79
Oct-22	\$20,245,095.28	\$20,756,469.64	0.9844	\$20,756,469.64	446,734	\$71.72	\$1,010,243.74	\$21,767,020.97	\$	432.36
Nov-22	\$20,920,009.07	\$20,928,176.50	0.9902	\$20,928,176.50	461,277	\$69.02	\$1,018,112.28	\$20,928,465.48	\$	406.36
Dec-22	\$24,008,354.17	\$24,009,062.00	0.9998	\$24,009,062.00	461,178	\$85.63	\$1,077,948.40	\$25,086,381.88	\$	397.63
Jan-23	\$28,553,835.54	\$28,818,701.56	0.9905	\$28,818,701.56	613,234	\$40.74	\$1,164,843.17	\$29,983,726.90	\$	434.58
Feb-23	\$26,486,339.90	\$26,644,483.77	0.9911	\$26,644,483.77	601,678	\$39.65	\$1,110,345.10	\$27,756,556.20	\$	417.43
Mar-23	\$25,525,075.88	\$25,589,815.97	0.9919	\$25,589,815.97	586,531	\$49.77	\$1,245,527.31	\$26,836,386.40	\$	476.30
Apr-23	\$28,200,434.62	\$28,251,664.21	0.9998	\$28,251,664.21	570,974	\$49.65	\$1,248,265.16	\$29,499,929.40	\$	452.36
May-23	\$26,047,569.57	\$26,851,993.00	0.9696	\$26,851,993.00	554,351	\$57.92	\$1,313,509.35	\$28,164,329.25	\$	479.55
Jun-23	\$23,545,458.68	\$24,538,355.17	0.9545	\$24,538,355.17	545,275	\$45.46	\$1,077,958.68	\$25,616,313.85	\$	445.41
Jul-23	\$23,639,260.92	\$23,384,857.81	0.9200	\$23,384,857.81	530,331	\$36.26	\$1,312,245.38	\$24,697,103.04	\$	452.46
Aug-23	\$23,216,862.24	\$24,140,814.46	0.9214	\$24,140,814.46	513,325	\$49.84	\$1,443,812.26	\$25,584,705.51	\$	487.14
Sep-23	\$26,766,484.72	\$26,210,840.84	0.9212	\$26,210,840.84	540,210	\$43.59	\$1,155,764.81	\$27,366,605.11	\$	459.66
Oct-23	\$26,462,095.52	\$26,131,749.65	0.9210	\$26,131,749.65	560,545	\$34.34	\$1,215,605.54	\$27,347,350.00	\$	495.71
Nov-23	\$29,212,983.91	\$28,882,008.81	0.9884	\$28,882,008.81	579,261	\$60.69	\$1,443,460.20	\$29,788,946.00	\$	476.11
Dec-23	\$28,682,422.83	\$28,637,853.84	0.9922	\$28,637,853.84	568,894	\$50.74	\$1,471,677.48	\$27,166,176.31	\$	465.45

*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:	Oscar Health Plan of Pennsylvania, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	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:	-4.3%

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	4,414	34,922	\$6,575,500	\$6,575,500
\$30,000	\$34,999	15	161	\$540,899	\$540,899
\$35,000	\$39,999	13	124	\$541,497	\$541,497
\$40,000	\$44,999	7	68	\$334,983	\$334,983
\$45,000	\$49,999	10	98	\$537,898	\$537,898
\$50,000	\$54,999	8	84	\$472,246	\$472,246
\$55,000	\$59,999	4	48	\$259,170	\$259,170
\$60,000	\$64,999	5	53	\$349,314	\$319,725
\$65,000	\$69,999	2	18	\$147,370	\$130,948
\$70,000	\$74,999	1	12	\$79,527	\$67,811
\$75,000	\$79,999	3	32	\$256,934	\$210,774
\$80,000	\$84,999	1	12	\$91,190	\$72,476
\$85,000	\$89,999	1	12	\$97,443	\$74,977
\$90,000	\$94,999	1	12	\$101,636	\$77,636
\$95,000	\$99,999	1	12	\$108,536	\$84,536
\$100,000	\$109,999	4	37	\$478,572	\$382,572
\$110,000	\$119,999	1	12	\$130,307	\$106,307
\$120,000	\$129,999	1	8	\$143,307	\$119,307
\$130,000	\$139,999	2	24	\$297,980	\$249,980
\$140,000	\$149,999	1	12	\$159,650	\$135,650
\$150,000	\$159,999	1	11	\$169,204	\$145,204
\$160,000	\$169,999	0	0	\$0	\$0
\$170,000	\$179,999	1	10	\$193,249	\$169,249
\$180,000	\$189,999	2	24	\$417,073	\$369,073
\$190,000	\$199,999	0	0	\$0	\$0
\$200,000	\$209,999	0	0	\$0	\$0
\$210,000	\$219,999	0	0	\$0	\$0
\$220,000	\$229,999	0	0	\$0	\$0
\$230,000	\$239,999	0	0	\$0	\$0
\$240,000	\$249,999	0	0	\$0	\$0
\$250,000	\$259,999	0	0	\$0	\$0
\$260,000	\$269,999	0	0	\$0	\$0
\$270,000	\$279,999	0	0	\$0	\$0
\$280,000	\$289,999	1	12	\$316,082	\$292,082
\$290,000	\$299,999	1	10	\$330,411	\$306,411
\$300,000	\$324,999	0	0	\$0	\$0
\$325,000	\$349,999	0	0	\$0	\$0
\$350,000	\$374,999	0	0	\$0	\$0
\$375,000	\$399,999	1	12	\$419,777	\$395,777
\$400,000	\$424,999	1	12	\$468,245	\$444,245
\$425,000	\$449,999	0	0	\$0	\$0
\$450,000	\$474,999	0	0	\$0	\$0
\$475,000	\$499,999	0	0	\$0	\$0
\$500,000	\$599,999	0	0	\$0	\$0
\$600,000	\$699,999	0	0	\$0	\$0
\$700,000	\$799,999	0	0	\$0	\$0
\$800,000	\$899,999	0	0	\$0	\$0
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		0	0	\$0	\$0
Total		4,503	35,852	\$14,017,999	\$13,416,932

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

Carrier Name:	Oscar Health Plan of Pennsylvania, Inc.	Attachment Point:	\$60,000
Product(s):	HMO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2025	Proj. Incurred Claim Impact:	-4.9%
		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	14,534	123,885	\$31,271,977	\$31,271,977	\$31,271,977
\$30,000	\$34,999	72	786	\$2,384,235	\$2,384,235	\$2,384,235
\$35,000	\$39,999	55	602	\$2,094,855	\$2,094,855	\$2,094,855
\$40,000	\$44,999	42	461	\$1,825,726	\$1,825,726	\$1,825,726
\$45,000	\$49,999	34	369	\$1,650,615	\$1,650,615	\$1,650,615
\$50,000	\$54,999	28	305	\$1,499,314	\$1,499,314	\$1,499,314
\$55,000	\$59,999	23	256	\$1,371,701	\$1,371,701	\$1,371,701
\$60,000	\$64,999	20	216	\$1,263,981	\$1,263,981	\$1,263,981
\$65,000	\$69,999	17	186	\$1,177,620	\$1,177,620	\$1,177,620
\$70,000	\$74,999	15	159	\$1,084,496	\$1,084,496	\$1,084,496
\$75,000	\$79,999	12	135	\$957,822	\$957,822	\$957,822
\$80,000	\$84,999	11	115	\$874,163	\$874,163	\$874,163
\$85,000	\$89,999	9	101	\$806,940	\$806,940	\$806,940
\$90,000	\$94,999	8	92	\$779,199	\$779,199	\$779,199
\$95,000	\$99,999	8	85	\$760,363	\$760,363	\$760,363
\$100,000	\$109,999	14	149	\$1,420,724	\$1,420,724	\$1,420,724
\$110,000	\$119,999	11	121	\$1,259,424	\$1,259,424	\$1,259,424
\$120,000	\$129,999	9	97	\$1,112,098	\$1,112,098	\$1,112,098
\$130,000	\$139,999	7	81	\$1,011,112	\$1,011,112	\$1,011,112
\$140,000	\$149,999	6	69	\$921,510	\$921,510	\$921,510
\$150,000	\$159,999	5	59	\$846,943	\$846,943	\$846,943
\$160,000	\$169,999	5	52	\$789,673	\$789,673	\$789,673
\$170,000	\$179,999	4	45	\$725,874	\$725,874	\$725,874
\$180,000	\$189,999	3	37	\$628,236	\$628,236	\$628,236
\$190,000	\$199,999	3	34	\$613,451	\$613,451	\$613,451
\$200,000	\$209,999	3	32	\$581,398	\$581,398	\$581,398
\$210,000	\$219,999	3	28	\$551,939	\$551,939	\$551,939
\$220,000	\$229,999	3	27	\$570,811	\$570,811	\$570,811
\$230,000	\$239,999	2	24	\$530,691	\$530,691	\$530,691
\$240,000	\$249,999	2	23	\$517,705	\$517,705	\$517,705
\$250,000	\$259,999	2	21	\$485,161	\$485,161	\$485,161
\$260,000	\$269,999	2	20	\$477,350	\$477,350	\$477,350
\$270,000	\$279,999	2	20	\$505,077	\$505,077	\$505,077
\$280,000	\$289,999	2	18	\$466,519	\$466,519	\$466,519
\$290,000	\$299,999	1	16	\$440,890	\$440,890	\$440,890
\$300,000	\$324,999	3	36	\$1,011,717	\$1,011,717	\$1,011,717
\$325,000	\$349,999	3	30	\$916,921	\$916,921	\$916,921
\$350,000	\$374,999	2	26	\$825,901	\$825,901	\$825,901
\$375,000	\$399,999	2	20	\$689,927	\$689,927	\$689,927
\$400,000	\$424,999	2	17	\$640,057	\$640,057	\$640,057
\$425,000	\$449,999	1	16	\$646,728	\$646,728	\$646,728
\$450,000	\$474,999	1	13	\$544,913	\$544,913	\$544,913
\$475,000	\$499,999	1	12	\$520,207	\$520,207	\$520,207
\$500,000	\$599,999	3	33	\$1,667,399	\$1,667,399	\$1,667,399
\$600,000	\$699,999	2	22	\$1,264,034	\$1,264,034	\$1,264,034
\$700,000	\$799,999	1	12	\$820,727	\$820,727	\$820,727
\$800,000	\$899,999	1	8	\$581,401	\$581,401	\$581,401
\$900,000	\$999,999	0	5	\$426,899	\$426,899	\$426,899
\$1,000,000+		2	17	\$2,260,546	\$2,260,546	\$2,260,546
Total		15,000	128,993	\$77,076,969		\$73,321,771

**PA Rate Template Part II
Rate Development and Change**

Client Name:
Product:
Market Segment:
Rate Effective Date:

Clear Health Plan of Pennsylvania, Inc.
HMO
Individual
3/1/2025

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 EIB Claims + EIB Cancellation PMPM (on of annuities due reduced) PMPM	\$ 646.56	\$ 462.51
Two year trend reversion factor	1.05	1.04
Unweighted Projected Allowed EIB Claims PMPM	\$ 491.80	\$ 506.40
Single Risk Pool Adjustment Factors		
Change in Mortality - Impact of Reinsurance Program	1.00	1.00
Change in Mortality - All Other	2.04	2.04
Total Non-Mortality Changes	1.05	1.05
Change in Demographics	1.05	1.15
Change in Network	1.00	0.99
Change in Benefits	1.05	1.00
Change in Other	0.97	0.98
Total Adjusted Projected Allowed EIB Claims PMPM	\$ 505.13	\$ 730.56
Credibility Factors	0.95	0.95
Blended Projected EIB Claims PMPM	\$ 480.87	\$ 695.60
Development of the Market-Adjusted Index Rate and Total Allowed Claims	\$ 645.00	
Adjusted Projected Allowed EIB Claims PMPM	\$ 645.00	
Projected Paid to Allowed Ratio	0.93	
Projected Incurred EIB Claims PMPM	\$ 598.47	
Marketwide Adjustments	\$ 448.71	
Projected Incurred Risk Adjustment PMPM	\$ 149.76	
Projected Incurred Exclusion User Fees PMPM	\$ 519.95	
Projected Incurred Reinsurance Recoveries PMPM	\$ 245.14	
Market-Adjusted Projected Incurred EIB Claims PMPM	\$ 578.08	
Market-Adjusted Projected Allowed EIB Claims PMPM	\$ 654.67	
Market-Adjusted Projected Allowed EIB Claims PMPM	\$ 654.67	
Projected Allowed Non-EIB Claims PMPM	\$ 0.00	
Catastrophic Eligibility Adjustment	\$ 577.076751	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 654.67	

* Actual Experience PMPM should be consistent with the Index Rate for Experience Period on LBRT

For Informational Purposes only - No input required.

Blended Base Period Unweighted Claims before Normalization	\$ 452.35	* Index Rate of Experience Period on LBRT
Blended Catastrophic Premium	\$ 1,487,882,823.80	
Blended Loss Ratio	78.72%	

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

Effective Date	1/1/2023	4/1/2023	7/1/2023	10/1/2023	Total Single Risk Pool
Adjusted Projected Allowed EIB Claims PMPM	\$ 645.00	\$ 645.00	\$ 645.00	\$ 645.00	\$ 645.00
Months of Trend	0	0	0	0	0
Annual Trend	-0.04%	-0.04%	-0.04%	-0.04%	-0.04%
Single Risk Pool Projected Allowed Claims	\$ 645.00	\$ 623.84	\$ 645.30	\$ 665.38	\$ -
Quarterly Trend Factor	1.000	1.013	1.024	1.037	0.999

Table 6. Retention

Retention Items - Expense in percentages	Percentage	PMPM Amounts
Administrative Expenses	8.28%	555.53
General and Claims	4.48%	341.91
Agent/Broker Fees and Commissions	3.35%	274.42
Quality Improvement Initiatives	0.46%	37.71
Taxes and Fees	0.51%	53.78
Risk Adjustment User Fee	0.00%	0.00
PCRM Fee	0.04%	50.27
PA Premium & Other Taxes (if applicable)	0.00%	0.00
Federal Income Tax	0.00%	0.00
Health Insurance Provider Fee (Provided for Small Groups only)	0.00%	0.00
Profit/Contingency (After tax)	1.05%	100.05
Total Retention	20.24%	565.47
Projected Reversion Revenue PMPM	\$ 646.55	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.763	1.771
Average Geographic Factor	1.045	1.047
Average Tobacco Factor	1.007	1.000
Average Benefit Redress (Indemnity)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 669.99	\$ 694.47
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 372.64	\$ 390.55

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan-Adjusted Index Rate PMPM	\$ 343.56	\$ 354.27	\$ 10.71	3.1%
B. Base period allowed claims before normalization	\$ 537.65	\$ 451.25	\$ 78.63	22.9%
C. Normalization factor component of change	\$ 132.23	\$ 139.51	\$ 6.28	13.2%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 220.42	\$ 218.75	\$ 16.33	9.7%
D2. LBRT Trend	\$ 28.58	\$ 28.71	\$ 4.76	1.6%
D3. LBRT Mortality	\$ 1.03	\$ 30.50	\$ 29.56	8.6%
D4. LBRT Other	\$ 0.21	\$ 33.86	\$ 33.65	11.8%
D5. Normalized LBRT Risk Adjustment on an allowed basis	\$ 121.78	\$ 12.96	\$ 108.82	-25.9%
D6. Normalized Exclusion User Fee on an allowed basis	\$ 22.18	\$ 22.87	\$ 6.69	3.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ 102.09	\$ 17.89	\$ 184.20	-2.2%
D8. Subtotal - Sum(D2-D7)	\$ 272.82	\$ 392.08	\$ 119.26	5.6%
E. Change in Allowable Plan-Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ 171.77	\$ 172.77	\$ 1.00	-0.3%
E3. Benefit Redress	\$ 16.58	\$ 12.63	\$ 12.86	-0.8%
E4. Catastrophic Eligibility	\$ 1.24	\$ 0.53	\$ 0.70	0.2%
E5. Benefits in Addition to EIB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E5)	\$ 173.59	\$ 175.93	\$ 2.34	0.7%
F. Change in Reversion Components				
F1. Administrative Expenses	\$ 11.52	\$ 30.41	\$ 18.89	-0.3%
F2. Taxes and Fees	\$ 2.00	\$ 1.88	\$ 0.80	-0.3%
F3. Profit and/or Contingency	\$ 6.70	\$ 1.84	\$ 0.80	-0.3%
F4. Subtotal - Sum(F1-F3)	\$ 40.22	\$ 34.09	\$ 12.31	-0.8%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (Should approximate the change shown in line A)	\$ 339.51	\$ 354.30	\$ 14.69	4.3%

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

	2024	2025
Paid-to-Allowed	0.812	0.812
LBRT Trend (Total Allowed Trend Factor)	1.000	1.000
LBRT Mortality	1.000	1.000
LBRT Other	1.000	1.000
Risk Adjustment	\$ 107.26	\$ 48.72
Exclusion User Fee	\$ 22.07	\$ 22.87
Reinsurance Recoveries	\$ 118.96	\$ 20.14
Catation		
Network	1.000	1.000
Pricing AV	0.800	0.814
Benefit Redress	0.999	0.998
Catastrophic Eligibility	1.000	1.000
Benefits in Addition to EIB		
Administrative Expenses	16.77%	8.55%
Taxes and Fees	0.00%	0.53%
Profit and/or Contingency	0.99%	1.65%

* For 2024 in cell B1, please include a factor equal to the product of the average Price AV and the Non-Fundra of CSR Adjustment

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PA Rate Template Part VI - Rate Change Summary
Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	6.09%
Revised Requested Average Rate Change:	4.81%
Minimum Requested Rate Change:	-2.53%
Maximum Requested Rate Change:	17.84%
Mapped Members:	2,791
Available in Rating Areas:	Rating Areas 3, 6, 7, and 8

Key Information

Jan. 2023 - Dec. 2023 Financial Experience	
Premium	\$ 16,276,267.30
Claims	\$ 12,035,489.75
Administrative Expenses	\$2,738,424.41
Taxes & Fees	\$583,467.04
Company Made After Taxes	\$ 922,886.10

The company expects its annual medical costs to increase:

5.13%

- Trends in medical and prescription drug cost and utilization
- Changes in taxes, fees, administrative expenses, and profit
- Changes in the benefits and cost-sharing offered
- Changes in the factors used to model"

Explanation of requested rate change:

Carrier Name: Oscar Health Plan of Pennsylvania, Inc.
 Product(s): HMO
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

How It Plans to Spend Your Premium

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

Claims:	89%
Administrative Expenses:	9%
Taxes & Fees:	1%
Profit:	2%

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

Table 16. Risk Adjustment Calculation

Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment	630.89	
Administrative Cost Adjustment	0.86	
State Average Monthly Premium	542.56	
Actuarial Value (AV)	0.72	0.69
Plan Liability Risk Score (PLRS)	1.37	1.19
Allowable Rating Factor (ARF)	1.79	1.75
Induced Demand Factor (IDF)	1.04	1.03
Geographic Cost Factor (GCF)	1.04	1.16
Factors Including Risk Score	1.48	1.42
Factors Excluding Risk Score	1.39	1.45
Risk Adjustment Transfer PMPM		(43.32)
Insurer Specific Manual Adjustment PMPM		(\$1.71)
High Cost Risk Pool Adjustment PMPM		(\$3.68)
Total Risk Adjustment Transfer		(48.71)

<-- Negative implies payer of RA

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

Exhibit A
Summary of Proposed Rate Increases

Benefit Plan	HIOS ID	Members	Plan-Adjusted Index Rate ¹		Rate Change
			2024	2025	
Bronze Classic	98517PA0010003	465	\$520.90	\$553.26	6.2%
Bronze Elite PCP Saver	98517PA0010005	239	\$637.60	\$657.85	3.2%
Silver Classic	98517PA0010006	75	\$472.50	\$507.66	7.4%
Secure	98517PA0010011	511	\$506.03	\$542.68	7.2%
Gold Classic	98517PA0010013	107	\$544.41	\$578.89	6.3%
Bronze Simple HSA	98517PA0010014	60	\$509.89	\$546.82	7.2%
Bronze Classic PCP Saver Plus	98517PA0010021	28	\$228.83	\$254.77	11.3%
Bronze Classic 4700	98517PA0010024	235	\$680.73	\$703.13	3.3%
Silver Simple PCP Saver	98517PA0010025	58	\$585.26	\$583.57	-0.3%
Silver Elite Saver Plus	98517PA0010030	147	\$702.44	\$727.28	3.5%
Gold Elite Saver Plus	98517PA0010035	140	\$653.39	\$671.09	2.7%
Gold Elite	98517PA0010036	201	\$714.74	\$761.78	6.6%
Bronze Classic Standard	98517PA0010050	46	\$698.33	\$711.66	1.9%
Silver Classic Standard	98517PA0010052	68	\$699.39	\$747.97	6.9%
Total		2,380	\$586.50	\$616.98	5.2%

¹Represents the demographic mix of current membership by age, tobacco and area distributions for renewing plans.

Exhibit B

Manual Rate Development

Base Period Allowed Claim PMPM	\$456.27
Trend Factors -- Cost and Utilization	1.093
Plan Design Change	1.050
Demographic Shift	1.315
Morbidity Adjustment	1.064
Change in Network	0.994
Pharmacy Drug Rebates	0.979
Pooling Charge	1.000
COVID-19 Impact & Normalization	0.991
MCO Assessment	1.035
Manual Allowed Claim PMPM	\$730.96

Exhibit C
Risk Adjustment Transfer Projections

Risk Adjustment Transfer Projection for the 2025 Plan Year

Description	Risk Pool		Definition
	Individual	Catastrophic	
Risk Factor — Oscar	1.435	0.168	A
Risk Factor — Market	1.495	0.303	B
Rating Factor — Oscar	1.453	0.659	C
Rating Factor — Market	1.402	0.588	D
State Average Premium PMPM — 2023 Plan Year	\$612.30	\$216.56	E
State Average Premium Increase ¹	0.019	0.019	F
State Average Premium PMPM — 2025 Plan Year	\$635.39	\$224.73	$G = E \times (1 + F)^2$
Administrative Cost Adjustment	0.86	0.86	H
Transfer PMPM	-\$42.00	-\$109.41	$I = [(A / B) - (C / D)] \times G \times H$
Billable Member Months	21,862	242	J
Forecasted Reinsurance Assessment PMPM	\$3.68	\$3.68	K
Estimated Reinsurance Recovery PMPM	\$0.00	\$0.00	L
Risk Adjustment Data Validation (RADV) Estimate	-\$1.71	-\$1.71	M
Transfer Total	-\$944,801		$N = I \times J$
Member Months	21,808		O
Transfer PMPM	-\$48.71		$P = N / O - K + L + M$

¹Annualized over two plan years.

Exhibit E

Plan-Adjusted Index Rates

Benefit Plan	HIOS ID	Market-Adjusted Index Rate	AV & Cost Sharing	Provider Network	EHB Adjustment	Admin Costs	Catastrophic Eligibility	Plan-Adjusted Index Rate ¹	Projected Member Months
		A	B	C	D	E	F		
Bronze Classic	98517PA0010003	\$695.67	0.718	1.000	1.000	1.131	1.000	\$565.01	3,497
Bronze Elite PCP Saver	98517PA0010005	\$695.67	0.808	1.000	1.000	1.119	1.000	\$629.18	1,765
Bronze Simple HSA	98517PA0010014	\$695.67	0.716	1.000	1.000	1.131	1.000	\$563.40	541
Bronze Classic PCP Saver Plus	98517PA0010021	\$695.67	0.717	1.000	1.000	1.131	1.000	\$564.03	3,538
Bronze Classic 4700	98517PA0010024	\$695.67	0.731	1.000	1.000	1.129	1.000	\$574.40	788
Bronze Classic Standard	98517PA0010050	\$695.67	0.718	1.000	1.000	1.131	1.000	\$565.21	471
Secure	98517PA0010011	\$695.67	0.651	1.000	1.000	1.164	0.843	\$444.12	239
Gold Classic	98517PA0010013	\$695.67	0.886	1.000	1.000	1.111	1.000	\$684.39	4,984
Gold Elite Saver Plus	98517PA0010035	\$695.67	0.992	1.000	1.000	1.101	1.000	\$759.84	582
Gold Elite	98517PA0010036	\$695.67	0.925	1.000	1.000	1.107	1.000	\$712.14	1,432
Silver Classic	98517PA0010006	\$695.67	0.999	1.000	1.000	1.101	1.000	\$764.93	1,260
Silver Simple PCP Saver	98517PA0010025	\$695.67	0.966	1.000	1.000	1.104	1.000	\$741.48	1,751
Silver Elite Saver Plus	98517PA0010030	\$695.67	1.010	1.000	1.000	1.100	1.000	\$772.95	398
Silver Classic Standard	98517PA0010052	\$695.67	0.975	1.000	1.000	1.103	1.000	\$748.01	563

¹Plan-Adjusted Index Rate = A x B x C x D x E x F

Exhibit E

AV & Cost Sharing

Benefit Plan	HIOS ID	Paid-to-Allowed Ratio	CSR Load	Induced Demand Factor	AV & Cost Sharing ¹
		A	B	C	
Bronze Classic	98517PA0010003	0.750	1.000	0.958	0.718
Bronze Elite PCP Saver	98517PA0010005	0.817	1.000	0.989	0.808
Bronze Simple HSA	98517PA0010014	0.748	1.000	0.957	0.716
Bronze Classic PCP Saver Plus	98517PA0010021	0.749	1.000	0.957	0.717
Bronze Classic 4700	98517PA0010024	0.760	1.000	0.962	0.731
Bronze Classic Standard	98517PA0010050	0.750	1.000	0.958	0.718
Secure	98517PA0010011	0.694	1.000	0.938	0.651
Gold Classic	98517PA0010013	0.869	1.000	1.019	0.886
Gold Elite Saver Plus	98517PA0010035	0.934	1.000	1.062	0.992
Gold Elite	98517PA0010036	0.894	1.000	1.034	0.925
Silver Classic	98517PA0010006	0.769	1.220	1.065	0.999
Silver Simple PCP Saver	98517PA0010025	0.753	1.220	1.051	0.966
Silver Elite Saver Plus	98517PA0010030	0.774	1.220	1.069	1.010
Silver Classic Standard	98517PA0010052	0.758	1.220	1.055	0.975

¹AV & Cost Sharing = A x B x C

Exhibit F		
Summary of Administrative Costs		
Description	Allocation Category	
	PMPM	% of Premium
General Administration	\$40.17	6.2%
Broker Commissions	\$7.47	1.2%
HCQI	\$5.77	0.9%
Subtotal — Administrative Ex	\$53.41	8.3%
Premium Tax	\$0.00	0.0%
Risk Adjustment User Fee	\$0.18	0.0%
PCORI	\$0.27	0.0%
Exchange Fee	\$19.02	2.9%
Federal Income Tax	\$2.83	0.4%
Subtotal — Taxes and Fees	\$22.30	3.5%
Risk Margin ¹	\$10.63	1.7%
Subtotal — Risk Margin	\$10.63	1.7%
Total Retention ²	\$67.32	10.5%

¹The targeted risk margin is net federal income taxes.

²The exchange user fee is excluded from the total retention estimate.

Age Calibration		
Age	Member Distribution ¹	Age Factor ²
0-14	2.4%	0.765
15	0.2%	0.833
16	0.2%	0.859
17	0.4%	0.885
18	0.3%	0.913
19	0.7%	0.941
20	0.9%	0.970
21	0.9%	1.000
22	0.9%	1.000
23	1.2%	1.000
24	0.7%	1.000
25	1.3%	1.004
26	2.4%	1.024
27	2.5%	1.048
28	2.5%	1.087
29	2.4%	1.119
30	2.4%	1.135
31	2.2%	1.159
32	2.4%	1.183
33	2.2%	1.198
34	2.4%	1.214
35	2.0%	1.222
36	1.6%	1.230
37	1.8%	1.238
38	2.1%	1.246
39	1.7%	1.262
40	1.8%	1.278
41	2.1%	1.302
42	1.6%	1.325
43	2.2%	1.357
44	2.1%	1.397
45	1.7%	1.444
46	1.9%	1.500
47	1.8%	1.563
48	1.8%	1.635
49	1.8%	1.706
50	2.1%	1.786
51	1.5%	1.865
52	1.8%	1.952
53	2.2%	2.040
54	2.2%	2.135
55	1.6%	2.230
56	2.2%	2.333
57	2.3%	2.437
58	2.8%	2.548
59	3.0%	2.603
60	2.8%	2.714
61	2.8%	2.810
62	3.3%	2.873
63	3.7%	2.952
64+	6.2%	3.000
Total	100.0%	1.751

Tobacco Calibration			
Age	Member Distribution		Tobacco Factor
	Smoker	Non-Smoker	
0-14	0.0%	2.5%	1.000
15	0.0%	0.2%	1.000
16	0.0%	0.2%	1.000
17	0.0%	0.4%	1.000
18	0.0%	0.3%	1.000
19	0.0%	0.7%	1.000
20	0.0%	0.9%	1.000
21	0.0%	0.9%	1.000
22	0.0%	0.9%	1.000
23	0.0%	1.1%	1.000
24	0.0%	0.7%	1.000
25	0.0%	1.3%	1.050
26	0.2%	2.2%	1.050
27	0.1%	2.4%	1.050
28	0.0%	2.4%	1.050
29	0.2%	2.2%	1.050
30	0.0%	2.4%	1.050
31	0.0%	2.2%	1.050
32	0.1%	2.3%	1.050
33	0.1%	2.1%	1.050
34	0.2%	2.3%	1.050
35	0.1%	1.9%	1.090
36	0.1%	1.5%	1.090
37	0.1%	1.7%	1.090
38	0.1%	2.0%	1.090
39	0.1%	1.6%	1.090
40	0.2%	1.7%	1.090
41	0.1%	2.0%	1.090
42	0.1%	1.5%	1.090
43	0.3%	1.9%	1.090
44	0.1%	2.0%	1.090
45	0.0%	1.7%	1.090
46	0.1%	1.8%	1.090
47	0.1%	1.7%	1.090
48	0.3%	1.5%	1.090
49	0.3%	1.6%	1.090
50	0.2%	1.9%	1.090
51	0.4%	1.1%	1.090
52	0.2%	1.6%	1.090
53	0.3%	1.9%	1.090
54	0.3%	1.9%	1.090
55	0.2%	1.5%	1.125
56	0.2%	1.9%	1.125
57	0.2%	2.2%	1.125
58	0.2%	2.6%	1.125
59	0.3%	2.7%	1.125
60	0.4%	2.5%	1.125
61	0.2%	2.5%	1.125
62	0.2%	3.1%	1.125
63	0.5%	3.3%	1.125
64+	0.6%	5.6%	1.125
Total	7.3%	92.7%	1.009

Geographic Calibration		
Rating Area	Member Distribution	Area Factor
3	32.7%	0.934
6	23.3%	1.153
7	18.8%	1.003
8	25.2%	0.969
Total	100.0%	1.007

Calibration Factor
1.778

Exhibit H
Geographic Cost Factors

Rating Area	Description	Member Distribution ¹	Current Adjustment	Area Factor		% Change
				Current ²	Proposed	
3	Scranton	30.6%	0.911	0.928	0.934	0.7%
6	Allentown	21.6%	1.093	1.112	1.153	3.7%
7	Central PA	18.1%	0.998	1.016	1.003	-1.3%
8	Philadelphia	29.7%	0.980	0.998	0.969	-2.9%
Total		100.0%	0.987	1.004	1.004	0.0%

¹Membership distribution as of March 2024.

²The current factors were normalized with the current distribution for comparison purposes.

Exhibit I
Rate Manual

Sample Rate Calculation

Sample Member Demographics

Silver Classic, 40 Year Old Smoker, Rating Area 8

	<u>Source</u>	<u>Factor</u>
Plan-Adjusted Index Rate:	Exhibit D	\$764.93
Age Factor:	Exhibit F	1.278
Tobacco Factor:	Exhibit F	1.090
Area Factor:	Exhibit F	0.969
Calibration Factor:	Exhibit F	1.778

Calculation of Projected Premium

=Plan-Adjusted Index Rate x Age Factor x Tobacco Factor x Area Factor / Calibration Factor

= \$580.61

Exhibit J

Projected Medical Loss Ratio

Projected Medical Loss Ratio (Federally-Prescribed)

Description	Value	Definition
Net Claims	\$536.47	A
HCQI	\$5.77	B
Risk Adjustment	(\$48.71)	C
State Reinsurance	\$26.14	D
MLR Numerator	\$564.82	$E = A + B - C - D$
Premium	\$645.40	F
Taxes	\$22.30	G
MLR Denominator	\$623.10	$H = F - G$
Projected MLR	90.6%	$I = E / H$

Exhibit K

Distribution of Membership Across Metal

Metal	Exchange Status	Membership	
		Distribution	Member Months
Catastrophic	On	0.9%	202
	Off	0.2%	37
Bronze	On	48.1%	10,495
	Off	0.5%	105
Silver Base Plan	On	0.4%	92
	Off	0.2%	46
Silver 94% CSR Var	On	10.1%	2,192
	Off	0.0%	0
Silver 87% CSR Var	On	6.3%	1,382
	Off	0.0%	0
Silver 73% CSR Var	On	1.2%	259
	Off	0.0%	0
Gold	On	31.2%	6,806
	Off	0.9%	192
Total		100.0%	21,808

Company Name: **Car Health Plan of Pennsylvania,**
 Market: **Individual**
 Product: **Oscar HMO**
 Effective Date of Rates: **January 1, 2025**

Ending date of Rates: **December 31, 2025**

HIOS Plan ID (On Exchange)=>	98517PA0010003		98517PA0010005		98517PA0010006		98517PA0010011		98517PA0010013		98517PA0010014	
HIOS Plan ID (Off Exchange)=>	On/Off		On/Off		On/Off		On/Off		On/Off		On/Off	
Plan Marketing Name =>	Bronze Classic		Bronze Elite PCP Saver		Silver Classic		Secure		Gold Classic		Bronze Simple HSA	
Form # =>	OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350	
Rating Area =>	3		3		3		3		3		3	
Network =>	Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Metal =>	Bronze		Bronze		Silver		Catastrophic		Gold		Bronze	
Deductible =>	\$6,500.00		\$100.00		\$5,400.00		\$9,200.00		\$3,500.00		\$5,000.00	
Coinsurance =>	50.00%		50.00%		50.00%		0.00%		30.00%		50.00%	
Copays =>	PCP Office: \$80.00 Specialist Office: \$100.00 Mental Health Office: \$80.00 Behavioral Health Outpatient Facility Fee: \$350.00 after deductible Lab Work: \$50.00 after deductible X-rays & Diagnostic Imaging: \$150.00 Urgent Care: \$150.00		PCP Office: \$40.00 Specialist Office: \$125.00 Mental Health Office: \$125.00 Behavioral Health Outpatient Facility Fee: \$350.00 Lab Work: \$50.00 X-rays & Diagnostic Imaging: \$125.00 Advanced Imaging: \$750.00 Emergency Room Facility Fee: \$1,500.00 Emergency Transportation: \$1,500.00 Urgent Care: \$75.00		PCP Office: \$30.00 Specialist Office: \$80.00 Mental Health Office: \$30.00 Lab Work: \$50.00 X-rays & Diagnostic Imaging: \$70.00 Emergency Room Facility Fee: \$750.00 after deductible Emergency Transportation: \$750.00 after deductible Urgent Care: \$80.00		PCP Office: First 3 at \$0.00, then \$0.00 after deductible Specialist Office: \$0.00 after deductible Mental Health Office: \$0.00 after deductible Behavioral Health Outpatient Facility Fee: \$0.00 after deductible Lab Work: \$0.00 after deductible X-rays & Diagnostic Imaging: \$0.00 after deductible Advanced Imaging: \$0.00 after deductible		PCP Office: \$30.00 Specialist Office: \$30.00 Mental Health Office: \$30.00 Lab Work: \$50.00 X-rays & Diagnostic Imaging: \$75.00 Advanced Imaging: \$375.00 Emergency Room Facility Fee: \$650.00 Emergency Transportation: \$650.00 Urgent Care: \$50.00		PCP Office: \$40.00 after deductible Specialist Office: \$90.00 after deductible Mental Health Office: \$40.00 after deductible Lab Work: \$50.00 after deductible Urgent Care: \$75.00 after deductible	
OOP Maximum =>	\$8,900.00		\$9,100.00		\$8,650.00		\$9,200.00		\$7,000.00		\$7,450.00	
Pediatric Dental (Yes/No) =>	No		No		No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$227.01	\$227.01	\$252.79	\$252.79	\$307.33	\$307.33	\$178.44	\$178.44	\$274.98	\$274.98	\$226.36	\$226.36
15	\$247.19	\$247.19	\$275.26	\$275.26	\$334.65	\$334.65	\$194.30	\$194.30	\$299.42	\$299.42	\$246.48	\$246.48
16	\$254.90	\$254.90	\$283.85	\$283.85	\$345.10	\$345.10	\$200.36	\$200.36	\$308.76	\$308.76	\$254.17	\$254.17
17	\$262.62	\$262.62	\$292.45	\$292.45	\$355.54	\$355.54	\$206.43	\$206.43	\$318.11	\$318.11	\$261.87	\$261.87
18	\$270.93	\$270.93	\$301.70	\$301.70	\$366.79	\$366.79	\$212.96	\$212.96	\$328.17	\$328.17	\$270.15	\$270.15
19	\$279.24	\$279.24	\$310.95	\$310.95	\$378.04	\$378.04	\$219.49	\$219.49	\$338.24	\$338.24	\$278.44	\$278.44
20	\$287.84	\$287.84	\$320.53	\$320.53	\$389.69	\$389.69	\$226.25	\$226.25	\$348.66	\$348.66	\$287.02	\$287.02
21	\$296.75	\$296.75	\$330.46	\$330.46	\$401.75	\$401.75	\$233.26	\$233.26	\$359.46	\$359.46	\$295.91	\$295.91
22	\$296.75	\$296.75	\$330.46	\$330.46	\$401.75	\$401.75	\$233.26	\$233.26	\$359.46	\$359.46	\$295.91	\$295.91
23	\$296.75	\$296.75	\$330.46	\$330.46	\$401.75	\$401.75	\$233.26	\$233.26	\$359.46	\$359.46	\$295.91	\$295.91
24	\$296.75	\$296.75	\$330.46	\$330.46	\$401.75	\$401.75	\$233.26	\$233.26	\$359.46	\$359.46	\$295.91	\$295.91
25	\$297.93	\$312.83	\$331.77	\$348.36	\$403.35	\$423.52	\$234.18	\$245.89	\$360.88	\$378.93	\$297.08	\$311.93
26	\$303.86	\$319.06	\$338.38	\$355.30	\$411.39	\$431.95	\$238.85	\$250.79	\$368.07	\$386.48	\$303.00	\$318.15
27	\$310.99	\$326.54	\$346.31	\$363.62	\$421.03	\$442.08	\$244.45	\$256.67	\$376.70	\$395.53	\$310.10	\$325.60
28	\$322.56	\$338.69	\$359.20	\$377.16	\$436.70	\$458.53	\$253.54	\$266.22	\$390.72	\$410.25	\$321.64	\$337.72
29	\$332.06	\$348.66	\$369.77	\$388.26	\$449.55	\$472.03	\$261.01	\$274.06	\$402.22	\$422.33	\$331.11	\$347.66
30	\$336.80	\$353.64	\$375.06	\$393.81	\$455.98	\$478.78	\$264.74	\$277.98	\$407.97	\$428.37	\$335.84	\$352.63
31	\$343.93	\$361.12	\$382.99	\$402.14	\$465.62	\$488.90	\$270.34	\$283.85	\$416.60	\$437.43	\$342.94	\$360.09
32	\$351.05	\$368.60	\$390.92	\$410.47	\$475.26	\$499.03	\$275.93	\$289.73	\$425.22	\$446.48	\$350.05	\$367.55
33	\$355.50	\$373.27	\$395.88	\$415.67	\$481.29	\$505.35	\$279.43	\$293.41	\$430.62	\$452.15	\$354.48	\$372.21
34	\$360.25	\$378.26	\$401.16	\$421.22	\$487.72	\$512.10	\$283.17	\$297.32	\$436.37	\$458.18	\$359.22	\$377.18
35	\$362.62	\$395.26	\$403.81	\$440.15	\$490.93	\$535.11	\$285.03	\$310.68	\$439.24	\$478.77	\$361.59	\$394.13
36	\$364.99	\$397.84	\$406.45	\$443.03	\$494.14	\$538.62	\$286.90	\$312.72	\$442.12	\$481.91	\$363.95	\$396.71
37	\$367.37	\$400.43	\$409.09	\$445.91	\$497.36	\$542.12	\$288.76	\$314.75	\$444.99	\$485.04	\$366.32	\$399.29
38	\$369.74	\$403.02	\$411.74	\$448.79	\$500.57	\$545.62	\$290.63	\$316.79	\$447.87	\$488.18	\$368.69	\$401.87
39	\$374.49	\$408.19	\$417.03	\$454.56	\$507.00	\$552.63	\$294.36	\$320.85	\$453.62	\$494.45	\$373.42	\$407.03
40	\$379.24	\$413.37	\$422.31	\$460.32	\$513.43	\$559.64	\$298.09	\$324.92	\$459.37	\$500.71	\$378.16	\$412.19
41	\$386.36	\$421.13	\$430.24	\$468.97	\$523.07	\$570.15	\$303.69	\$331.02	\$468.00	\$510.12	\$385.26	\$419.93
42	\$393.18	\$428.57	\$437.84	\$477.25	\$532.31	\$580.22	\$309.06	\$336.87	\$476.27	\$519.13	\$392.06	\$427.35
43	\$402.68	\$438.92	\$448.42	\$488.78	\$545.17	\$594.23	\$316.52	\$345.01	\$487.77	\$531.67	\$401.53	\$437.67
44	\$414.55	\$451.86	\$461.64	\$503.18	\$561.24	\$611.75	\$325.85	\$355.18	\$502.15	\$547.34	\$413.37	\$450.57
45	\$428.50	\$467.06	\$477.17	\$520.11	\$580.12	\$632.33	\$336.81	\$367.13	\$519.04	\$565.75	\$427.27	\$465.73
46	\$445.11	\$485.17	\$495.67	\$540.28	\$602.62	\$656.85	\$349.88	\$381.36	\$539.17	\$587.69	\$443.84	\$483.79
47	\$463.81	\$505.55	\$516.49	\$562.97	\$627.93	\$684.44	\$364.57	\$397.38	\$561.81	\$612.38	\$462.49	\$504.11
48	\$485.17	\$528.84	\$540.28	\$588.91	\$656.85	\$715.97	\$381.36	\$415.69	\$587.69	\$640.59	\$483.79	\$527.33
49	\$506.24	\$551.81	\$563.74	\$614.48	\$685.37	\$747.06	\$397.92	\$433.74	\$613.21	\$668.40	\$504.80	\$550.23
50	\$529.98	\$577.68	\$590.18	\$643.30	\$717.51	\$782.09	\$416.58	\$454.08	\$641.97	\$699.75	\$528.47	\$576.03
51	\$553.43	\$603.23	\$616.29	\$671.75	\$749.25	\$816.68	\$435.01	\$474.16	\$670.37	\$730.70	\$551.85	\$601.51
52	\$579.24	\$631.37	\$645.03	\$703.09	\$784.20	\$854.78	\$455.30	\$496.28	\$701.64	\$764.78	\$577.59	\$629.57
53	\$605.36	\$659.84	\$674.11	\$734.78	\$819.56	\$893.32	\$475.83	\$518.66	\$733.27	\$799.26	\$603.63	\$657.95
54	\$633.55	\$690.57	\$705.51	\$769.00	\$857.72	\$934.92	\$497.99	\$542.81	\$767.42	\$836.48	\$631.74	\$688.59
55	\$661.74	\$744.45	\$736.90	\$829.01	\$895.89	\$1,007.87	\$520.15	\$585.17	\$801.56	\$901.76	\$659.85	\$742.33
56	\$692.30	\$778.84	\$770.94	\$867.30	\$937.27	\$1,054.43	\$544.17	\$612.19	\$838.59	\$943.41	\$690.33	\$776.62
57	\$723.16	\$813.56	\$805.30	\$905.96	\$979.05	\$1,101.43	\$568.43	\$639.48	\$875.97	\$985.46	\$721.10	\$811.24
58	\$756.10	\$850.61	\$841.98	\$947.23	\$1,023.64	\$1,151.60	\$594.32	\$668.61	\$915.87	\$1,030.35	\$753.94	\$848.19
59	\$772.42	\$868.98	\$860.16	\$967.68	\$1,045.74	\$1,176.46	\$607.15	\$683.04	\$935.64	\$1,052.59	\$770.22	\$866.49
60	\$805.36	\$906.03	\$896.84	\$1,008.94	\$1,090.33	\$1,226.62	\$633.04	\$712.17	\$975.53	\$1,097.48	\$803.06	\$903.44
61	\$833.85	\$938.08	\$928.56	\$1,044.63	\$1,128.90	\$1,270.01	\$655.43	\$737.36	\$1,010.04	\$1,136.30	\$831.47	\$935.40
62	\$852.54	\$959.11	\$949.38	\$1,068.05	\$1,154.21	\$1,298.49	\$670.13	\$753.89	\$1,032.69	\$1,161.77	\$850.11	\$956.37
63	\$875.99	\$985.48	\$975.48	\$1,097.42	\$1,185.95	\$1,334.19	\$688.55	\$774.62	\$1,061.08	\$1,193.72	\$873.49	\$982.67
64+	\$890.23	\$1,001.51	\$991.34	\$1,115.26	\$1,205.23	\$1,355.89	\$699.75	\$787.22	\$1,078.34	\$1,213.13	\$887.69	\$998.65

98517PA0010021		98517PA0010024		98517PA0010025		98517PA0010030		98517PA0010035		98517PA0010036		98517PA0010050		98517PA
On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off
Bronze Classic PCP Saver Plus		Bronze Classic 4700		Silver Simple PCP Saver		Silver Elite Saver Plus		Gold Elite Saver Plus		Gold Elite		Bronze Classic Standard		Silver Classic
OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-13
3		3		3		3		3		3		3		3
Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar
Bronze		Bronze		Silver		Silver		Gold		Gold		Bronze		Silver
\$8,500.00		\$4,700.00		\$5,750.00		\$0.00		\$0.00		\$500.00		\$7,500.00		\$5,000.00
50.00%		50.00%		40.00%		50.00%		20.00%		20.00%		50.00%		40.00%
PCP Office: \$0.00		PCP Office: \$70.00		PCP Office: \$20.00		PCP Office: \$60.00		PCP Office: \$0.00		PCP Office: \$25.00		PCP Office: \$50.00		PCP Office: \$50.00
Specialist Office: \$125.00		Specialist Office: \$70.00		Specialist Office: \$100.00		Specialist Office: \$25.00		Specialist Office: \$50.00		Specialist Office: \$100.00		Specialist Office: \$100.00		Specialist Office: \$100.00
Mental Health Office: \$70.00		Mental Health Office: \$20.00		Mental Health Office: \$60.00		Mental Health Office: \$200.00		Mental Health Office: \$25.00		Mental Health Office: \$50.00		Mental Health Office: \$50.00		Mental Health Office: \$50.00
Lab Work: \$75.00		Lab Work: \$70.00		Lab Work: \$50.00		X-rays & Diagnostic Imaging: \$100.00		Behavioral Health Outpatient Facility Fee: \$200.00		Lab Work: \$25.00		X-rays & Diagnostic Imaging: \$75.00		Urgent Care: \$75.00
Urgent Care: \$80.00		Urgent Care: \$100.00		Urgent Care: \$50.00		Urgent Care: \$50.00		Advanced Imaging: \$375.00		Emergency Room Facility Fee: \$500.00		Emergency Transportation: \$500.00		Urgent Care: \$50.00
Urgent Care: \$50.00		Urgent Care: \$50.00		Urgent Care: \$50.00		Urgent Care: \$50.00		Urgent Care: \$50.00		Urgent Care: \$50.00		Urgent Care: \$50.00		Urgent Care: \$50.00
\$9,100.00		\$9,100.00		\$8,600.00		\$9,100.00		\$7,900.00		\$5,500.00		\$9,200.00		\$8,000.00
No		No		No		No		No		No		No		No
Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
\$226.62	\$226.62	\$230.78	\$230.78	\$297.91	\$297.91	\$310.55	\$310.55	\$305.29	\$305.29	\$286.12	\$286.12	\$227.09	\$227.09	\$300.54
\$246.76	\$246.76	\$251.29	\$251.29	\$324.39	\$324.39	\$338.16	\$338.16	\$332.42	\$332.42	\$311.55	\$311.55	\$247.28	\$247.28	\$327.25
\$254.46	\$254.46	\$259.14	\$259.14	\$334.52	\$334.52	\$348.71	\$348.71	\$342.80	\$342.80	\$321.28	\$321.28	\$254.99	\$254.99	\$337.46
\$262.16	\$262.16	\$266.98	\$266.98	\$344.64	\$344.64	\$359.27	\$359.27	\$353.17	\$353.17	\$331.00	\$331.00	\$262.71	\$262.71	\$347.68
\$270.46	\$270.46	\$275.43	\$275.43	\$355.55	\$355.55	\$370.64	\$370.64	\$364.35	\$364.35	\$341.48	\$341.48	\$271.02	\$271.02	\$358.68
\$278.75	\$278.75	\$283.87	\$283.87	\$366.45	\$366.45	\$382.00	\$382.00	\$375.52	\$375.52	\$351.95	\$351.95	\$279.33	\$279.33	\$369.68
\$287.34	\$287.34	\$292.62	\$292.62	\$377.75	\$377.75	\$393.78	\$393.78	\$387.09	\$387.09	\$362.79	\$362.79	\$287.94	\$287.94	\$381.07
\$296.24	\$296.24	\$301.68	\$301.68	\$389.44	\$389.44	\$405.96	\$405.96	\$399.08	\$399.08	\$374.02	\$374.02	\$296.86	\$296.86	\$392.87
\$296.24	\$296.24	\$301.68	\$301.68	\$389.44	\$389.44	\$405.96	\$405.96	\$399.08	\$399.08	\$374.02	\$374.02	\$296.86	\$296.86	\$392.87
\$296.24	\$296.24	\$301.68	\$301.68	\$389.44	\$389.44	\$405.96	\$405.96	\$399.08	\$399.08	\$374.02	\$374.02	\$296.86	\$296.86	\$392.87
\$297.41	\$312.29	\$302.88	\$318.02	\$390.99	\$410.54	\$407.58	\$427.96	\$400.66	\$420.70	\$375.51	\$394.29	\$298.04	\$312.94	\$394.43
\$303.34	\$318.51	\$308.91	\$324.36	\$398.77	\$418.71	\$415.70	\$436.48	\$408.64	\$429.08	\$382.99	\$402.14	\$303.97	\$319.17	\$402.29
\$310.45	\$325.97	\$316.15	\$331.96	\$408.12	\$428.53	\$425.44	\$446.71	\$418.22	\$439.13	\$391.97	\$411.57	\$311.10	\$326.65	\$411.71
\$322.00	\$338.10	\$327.92	\$344.31	\$423.31	\$444.47	\$441.27	\$463.34	\$433.79	\$455.47	\$460.55	\$426.88	\$322.67	\$338.81	\$427.04
\$331.48	\$348.06	\$337.57	\$354.45	\$435.77	\$457.56	\$454.26	\$476.98	\$446.56	\$468.88	\$418.52	\$439.45	\$332.17	\$348.78	\$439.61
\$336.22	\$353.03	\$342.40	\$359.52	\$442.00	\$464.10	\$460.76	\$483.80	\$452.94	\$475.59	\$424.51	\$445.73	\$336.92	\$353.77	\$445.89
\$343.33	\$360.50	\$349.64	\$367.12	\$451.35	\$473.91	\$470.50	\$494.03	\$462.52	\$485.64	\$433.48	\$455.16	\$344.05	\$361.25	\$455.32
\$350.44	\$367.96	\$356.88	\$374.72	\$460.69	\$483.73	\$480.24	\$504.26	\$472.10	\$495.70	\$442.46	\$464.58	\$351.17	\$368.73	\$464.75
\$354.88	\$372.63	\$361.40	\$379.48	\$466.54	\$489.86	\$486.33	\$510.65	\$478.08	\$501.99	\$448.07	\$470.47	\$355.62	\$373.41	\$470.64
\$359.62	\$377.60	\$366.23	\$384.54	\$472.77	\$496.40	\$492.83	\$517.47	\$484.47	\$508.69	\$454.05	\$476.76	\$360.37	\$378.39	\$476.93
\$361.99	\$384.57	\$368.64	\$401.82	\$475.88	\$518.71	\$496.08	\$540.72	\$487.66	\$531.55	\$457.05	\$498.18	\$362.75	\$395.40	\$480.07
\$364.36	\$397.16	\$371.06	\$404.45	\$479.00	\$522.11	\$499.32	\$544.26	\$490.85	\$535.03	\$460.04	\$501.44	\$365.12	\$397.99	\$483.21
\$366.73	\$399.74	\$373.47	\$407.08	\$482.11	\$525.50	\$502.57	\$547.80	\$494.04	\$538.51	\$463.03	\$504.70	\$367.50	\$400.57	\$486.36
\$369.10	\$402.32	\$375.89	\$409.71	\$485.23	\$528.90	\$505.82	\$551.34	\$497.24	\$541.99	\$466.02	\$507.96	\$369.87	\$403.16	\$489.50
\$373.84	\$407.49	\$380.71	\$414.98	\$491.46	\$535.69	\$512.31	\$558.42	\$503.62	\$548.95	\$472.01	\$514.49	\$374.62	\$408.34	\$495.78
\$378.58	\$412.65	\$385.54	\$420.24	\$497.69	\$542.48	\$518.81	\$565.50	\$510.01	\$555.91	\$477.99	\$521.01	\$379.37	\$413.52	\$502.07
\$385.69	\$420.40	\$392.78	\$428.13	\$507.04	\$552.67	\$528.55	\$576.12	\$519.58	\$566.35	\$486.97	\$530.79	\$386.50	\$421.28	\$511.50
\$392.50	\$427.83	\$399.72	\$435.69	\$515.99	\$562.43	\$537.89	\$586.30	\$528.76	\$576.35	\$495.57	\$540.17	\$393.32	\$428.72	\$520.53
\$401.98	\$438.16	\$409.37	\$446.21	\$528.45	\$576.02	\$550.88	\$600.46	\$541.53	\$590.27	\$507.54	\$553.22	\$402.82	\$439.08	\$533.11
\$413.83	\$451.08	\$421.44	\$459.37	\$544.03	\$592.99	\$567.12	\$618.16	\$557.50	\$607.67	\$522.50	\$569.52	\$414.70	\$452.02	\$548.82
\$427.76	\$466.25	\$435.62	\$474.82	\$562.33	\$612.94	\$586.20	\$638.95	\$576.25	\$628.12	\$540.08	\$588.68	\$428.65	\$467.23	\$567.28
\$444.34	\$484.34	\$452.51	\$493.24	\$584.14	\$636.72	\$608.93	\$663.73	\$598.60	\$652.47	\$561.02	\$611.51	\$445.27	\$485.35	\$589.28
\$463.01	\$504.68	\$471.52	\$513.95	\$608.68	\$663.46	\$634.51	\$691.61	\$623.74	\$679.88	\$584.58	\$637.20	\$463.97	\$505.73	\$614.03
\$484.34	\$527.93	\$493.24	\$537.63	\$636.72	\$694.02	\$663.73	\$723.47	\$652.47	\$711.20	\$611.51	\$666.55	\$485.35	\$529.03	\$642.32
\$505.37	\$550.85	\$514.65	\$560.97	\$664.36	\$724.16	\$692.56	\$754.89	\$680.81	\$742.08	\$638.07	\$695.50	\$506.42	\$552.00	\$670.21
\$529.07	\$576.68	\$538.79	\$587.28	\$695.52	\$758.12	\$725.03	\$790.29	\$712.73	\$776.88	\$667.99	\$728.11	\$530.17	\$577.89	\$701.64
\$552.47	\$602.19	\$562.62	\$613.26	\$726.28	\$791.65	\$757.10	\$825.24	\$744.26	\$811.24	\$697.54	\$760.32	\$553.62	\$603.45	\$732.68
\$578.24	\$630.28	\$588.87	\$641.86	\$760.16	\$828.58	\$792.42	\$863.74	\$778.98	\$849.09	\$730.08	\$795.78	\$579.45	\$631.60	\$766.86
\$604.31	\$658.70	\$615.41	\$670.80	\$794.43	\$865.93	\$828.15	\$902.68	\$814.10	\$887.36	\$762.99	\$831.66	\$605.57	\$660.07	\$801.43
\$632.45	\$689.37	\$644.07	\$702.04	\$831.43	\$906.26	\$866.71	\$944.72	\$852.01	\$928.69	\$798.52	\$870.39	\$633.77	\$690.81	\$838.75
\$660.59	\$743.17	\$672.73	\$756.82	\$868.43	\$976.98	\$905.28	\$1,018.44	\$889.92	\$1,001.16	\$834.05	\$938.31	\$661.97	\$744.72	\$876.07
\$691.10	\$777.49	\$703.80	\$791.78	\$908.54	\$1,022.10	\$947.09	\$1,065.48	\$931.02	\$1,047.40	\$872.58	\$981.65	\$692.55	\$779.12	\$916.53
\$721.91	\$812.15	\$735.18	\$827.08	\$949.04	\$1,067.67	\$989.31	\$1,112.97	\$972.53	\$1,094.09	\$911.47	\$1,025.41	\$723.42	\$813.85	\$957.39
\$754.79	\$849.14	\$768.66	\$864.75	\$992.26	\$1,116.30	\$1,034.37	\$1,163.67	\$1,016.82	\$1,143.92	\$952.99	\$1,072.11	\$756.37	\$850.92	\$1,001.00
\$771.09	\$867.47	\$785.26	\$883.41	\$1,013.68	\$1,140.39	\$1,056.70	\$1,188.78	\$1,038.77	\$1,168.62	\$973.56	\$1,095.25	\$772.70	\$869.28	\$1,022.61
\$803.97	\$904.46	\$818.74	\$921.08	\$1,056.91	\$1,189.02	\$1,101.76	\$1,239.48	\$1,083.07	\$1,218.45	\$1,015.08	\$1,141.96	\$805.65	\$906.35	\$1,066.21
\$832.41	\$936.46	\$847.70	\$953.67	\$1,094.29	\$1,231.08	\$1,140.73	\$1,283.32	\$1,121.38	\$1,261.55	\$1,050.98	\$1,182.35	\$834.15	\$938.41	\$1,103.93
\$851.07	\$957.45	\$866.71	\$975.05	\$1,118.83	\$1,258.68	\$1,166.30	\$1,312.09	\$1,146.52	\$1,289.83	\$1,074.54	\$1,208.86	\$852.85	\$959.45	\$1,128.68
\$874.47	\$983.78	\$890.54	\$1,001.86	\$1,149.59	\$1,293.29	\$1,198.38	\$1,348.17	\$1,178.05	\$1,325.30	\$1,104.09	\$1,242.10	\$876.30	\$985.83	\$1,159.71
\$888.69	\$999.78	\$905.02	\$1,018.15	\$1,168.28	\$1,314.32	\$1,217.86	\$1,370.09	\$1,197.20	\$1,346.85	\$1,122.04	\$1,262.30	\$890.55	\$1,001.86	\$1,178.57

0010052	98517PA0010003	98517PA0010005	98517PA0010006	98517PA0010011	98517PA0010013	98517PA0010014	98517PA0010021							
Off	On/Off	On/Off	On/Off	On/Off	On/Off	On/Off	On/Off							
ic Standard	Bronze Classic	Bronze Elite PCP Saver	Silver Classic	Secure	Gold Classic	Bronze Simple HSA	Bronze Classic PCP Saver Plus							
4107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350							
\$	6	6	6	6	6	6	6							
HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO							
er	Bronze	Bronze	Silver	Catastrophic	Gold	Bronze	Bronze							
0.00	\$6,500.00	\$100.00	\$5,400.00	\$9,200.00	\$3,500.00	\$5,000.00	\$8,500.00							
0%	50.00%	50.00%	50.00%	0.00%	30.00%	50.00%	50.00%							
Office: \$80.00	PCP Office: \$80.00	PCP Office: \$40.00	PCP Office: \$50.00	PCP Office: First 3 at \$0.00,	PCP Office: \$30.00	PCP Office: \$40.00 after	PCP Office: \$0.00							
Office: \$40.00	Specialist Office: \$100.00	Specialist Office: \$125.00	Specialist Office: \$80.00	then \$0.00 after deductible	Specialist Office: \$30.00	deductible								
	Mental Health Office: \$80.00	Mental Health Office: \$125.00	Mental Health Office: \$30.00	Specialist Office: \$0.00 after	Mental Health Office: \$30.00	Specialist Office: \$90.00 after								
	Behavioral Health Outpatient	Behavioral Health Outpatient		deductible		deductible								
	Facility Fee: \$350.00 after	Facility Fee: \$350.00	Lab Work: \$50.00	Mental Health Office: \$0.00	Lab Work: \$50.00	Mental Health Office: \$40.00	Lab Work: \$75.00							
	deductible	Lab Work: \$50.00	X-rays & Diagnostic Imaging:	after deductible	X-rays & Diagnostic Imaging:	after deductible								
	Lab Work: \$50.00 after	X-rays & Diagnostic Imaging:	\$70.00	Behavioral Health Outpatient	\$75.00	Lab Work: \$50.00 after								
	deductible	\$125.00	Emergency Room Facility Fee:	Facility Fee: \$0.00 after	Advanced Imaging: \$375.00	deductible								
	X-rays & Diagnostic Imaging:	Advanced Imaging: \$750.00	\$750.00 after deductible	deductible	Emergency Room Facility Fee:									
	\$150.00	Emergency Room Facility Fee:	\$750.00 after deductible	Lab Work: \$0.00 after	\$650.00									
		\$1,500.00	Emergency Transportation:	deductible	Emergency Transportation:									
		\$1,500.00	\$750.00 after deductible	X-rays & Diagnostic Imaging:	\$650.00									
		Urgent Care: \$75.00	Urgent Care: \$80.00	\$0.00 after deductible	Urgent Care: \$50.00									
	Urgent Care: \$150.00			Advanced Imaging: \$0.00 after		Urgent Care: \$75.00 after								
0.00	\$8,900.00	\$9,100.00	\$8,650.00	\$9,200.00	\$7,000.00	\$7,450.00	\$9,100.00							
o	No	No	No	No	No	No	No							
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
\$300.54	\$280.24	\$280.24	\$312.07	\$312.07	\$379.40	\$379.40	\$220.28	\$220.28	\$339.45	\$339.45	\$279.44	\$279.44	\$279.75	\$279.75
\$327.25	\$305.15	\$305.15	\$339.81	\$339.81	\$413.12	\$413.12	\$239.86	\$239.86	\$369.62	\$369.62	\$304.28	\$304.28	\$304.62	\$304.62
\$337.46	\$314.67	\$314.67	\$350.41	\$350.41	\$426.01	\$426.01	\$247.34	\$247.34	\$381.16	\$381.16	\$313.77	\$313.77	\$314.13	\$314.13
\$347.68	\$324.20	\$324.20	\$361.02	\$361.02	\$438.91	\$438.91	\$254.83	\$254.83	\$392.70	\$392.70	\$323.27	\$323.27	\$323.63	\$323.63
\$358.68	\$334.45	\$334.45	\$372.44	\$372.44	\$452.80	\$452.80	\$262.89	\$262.89	\$405.12	\$405.12	\$333.50	\$333.50	\$333.87	\$333.87
\$369.68	\$344.71	\$344.71	\$383.86	\$383.86	\$466.68	\$466.68	\$270.95	\$270.95	\$417.55	\$417.55	\$343.73	\$343.73	\$344.11	\$344.11
\$381.07	\$355.33	\$355.33	\$395.69	\$395.69	\$481.06	\$481.06	\$279.30	\$279.30	\$430.41	\$430.41	\$354.32	\$354.32	\$354.72	\$354.72
\$392.87	\$366.33	\$366.33	\$407.94	\$407.94	\$495.95	\$495.95	\$287.95	\$287.95	\$443.74	\$443.74	\$365.29	\$365.29	\$365.70	\$365.70
\$392.87	\$366.33	\$366.33	\$407.94	\$407.94	\$495.95	\$495.95	\$287.95	\$287.95	\$443.74	\$443.74	\$365.29	\$365.29	\$365.70	\$365.70
\$392.87	\$366.33	\$366.33	\$407.94	\$407.94	\$495.95	\$495.95	\$287.95	\$287.95	\$443.74	\$443.74	\$365.29	\$365.29	\$365.70	\$365.70
\$414.15	\$367.79	\$386.18	\$409.56	\$430.04	\$497.93	\$522.82	\$289.09	\$303.55	\$445.50	\$467.78	\$366.74	\$385.07	\$367.15	\$385.51
\$422.40	\$375.11	\$393.87	\$417.72	\$438.61	\$507.85	\$533.24	\$294.85	\$309.59	\$454.38	\$477.09	\$374.04	\$392.75	\$374.46	\$393.19
\$432.30	\$383.91	\$403.10	\$427.51	\$448.89	\$519.75	\$545.74	\$301.76	\$316.85	\$465.03	\$488.28	\$382.81	\$401.95	\$383.24	\$402.40
\$448.39	\$398.19	\$418.10	\$443.42	\$465.59	\$539.09	\$566.04	\$312.99	\$328.64	\$482.33	\$506.45	\$397.06	\$416.91	\$397.50	\$417.38
\$461.59	\$409.91	\$430.41	\$456.47	\$479.30	\$554.96	\$582.71	\$322.21	\$338.32	\$496.53	\$521.36	\$408.74	\$429.18	\$409.21	\$429.67
\$468.19	\$415.78	\$436.56	\$463.00	\$486.15	\$562.90	\$591.04	\$326.81	\$343.15	\$503.63	\$528.81	\$414.59	\$435.32	\$415.06	\$435.81
\$478.09	\$424.57	\$445.80	\$472.79	\$496.43	\$574.80	\$603.54	\$333.72	\$350.41	\$514.28	\$539.99	\$423.36	\$444.52	\$423.83	\$445.02
\$487.99	\$433.36	\$455.03	\$482.58	\$506.71	\$586.70	\$616.04	\$340.63	\$357.67	\$524.93	\$551.17	\$432.12	\$453.73	\$432.61	\$454.24
\$494.17	\$438.85	\$460.80	\$488.70	\$513.13	\$594.14	\$623.85	\$344.95	\$362.20	\$531.58	\$558.16	\$437.60	\$459.48	\$438.09	\$460.00
\$500.77	\$444.71	\$466.95	\$495.23	\$519.99	\$602.07	\$632.18	\$349.56	\$367.04	\$538.68	\$565.62	\$443.45	\$465.62	\$443.95	\$466.14
\$523.28	\$447.65	\$487.93	\$498.49	\$543.35	\$606.04	\$660.59	\$351.86	\$383.53	\$545.23	\$591.03	\$446.37	\$486.54	\$446.87	\$487.09
\$526.70	\$450.58	\$491.13	\$501.75	\$546.91	\$610.01	\$664.91	\$354.17	\$386.04	\$545.78	\$594.90	\$449.29	\$489.73	\$449.80	\$490.28
\$530.13	\$453.51	\$494.32	\$505.02	\$550.47	\$613.98	\$669.24	\$356.47	\$388.55	\$549.33	\$598.77	\$452.21	\$492.91	\$452.72	\$493.47
\$533.55	\$456.44	\$497.52	\$508.28	\$554.03	\$617.94	\$673.56	\$358.78	\$391.06	\$552.88	\$602.64	\$455.13	\$496.10	\$455.65	\$496.66
\$540.41	\$462.30	\$503.91	\$514.81	\$561.14	\$625.88	\$682.21	\$363.38	\$396.09	\$559.98	\$610.38	\$460.98	\$502.47	\$461.50	\$503.03
\$547.26	\$468.16	\$510.29	\$521.33	\$568.25	\$633.81	\$690.86	\$367.99	\$401.11	\$567.08	\$618.12	\$466.82	\$508.84	\$467.35	\$509.41
\$557.53	\$476.95	\$519.88	\$531.12	\$578.93	\$645.72	\$703.83	\$374.90	\$408.64	\$577.73	\$629.73	\$475.59	\$518.39	\$476.13	\$518.98
\$567.38	\$485.38	\$529.06	\$540.51	\$589.15	\$657.12	\$716.27	\$381.52	\$415.86	\$587.94	\$640.85	\$483.99	\$527.55	\$484.54	\$528.15
\$581.09	\$497.10	\$541.84	\$553.56	\$603.38	\$672.99	\$733.56	\$390.74	\$425.90	\$602.14	\$656.33	\$495.68	\$540.29	\$496.24	\$540.90
\$598.21	\$511.75	\$557.81	\$569.88	\$621.17	\$692.83	\$755.19	\$402.25	\$438.46	\$619.89	\$675.68	\$510.29	\$556.22	\$510.87	\$556.84
\$618.34	\$528.97	\$576.58	\$589.05	\$642.07	\$716.14	\$780.59	\$415.79	\$453.21	\$640.74	\$698.41	\$527.46	\$574.93	\$528.05	\$575.58
\$642.32	\$549.48	\$598.94	\$611.89	\$666.97	\$743.91	\$810.87	\$431.91	\$470.78	\$665.59	\$725.49	\$547.91	\$597.23	\$548.53	\$597.90
\$669.30	\$572.56	\$624.09	\$637.59	\$694.98	\$775.16	\$844.92	\$450.05	\$490.56	\$693.54	\$755.96	\$570.93	\$622.31	\$571.57	\$623.01
\$700.13	\$598.94	\$652.84	\$666.97	\$726.99	\$810.87	\$883.84	\$470.78	\$513.16	\$725.49	\$790.79	\$597.23	\$650.98	\$597.90	\$651.71
\$730.53	\$624.95	\$681.19	\$695.93	\$758.56	\$846.08	\$922.23	\$491.23	\$535.44	\$757.00	\$825.13	\$623.16	\$679.25	\$623.86	\$680.01
\$764.79	\$654.25	\$713.13	\$728.56	\$794.13	\$885.75	\$965.47	\$514.26	\$560.55	\$792.50	\$863.82	\$652.38	\$711.10	\$653.12	\$711.90
\$798.62	\$683.19	\$744.68	\$760.79	\$829.26	\$924.93	\$1,008.18	\$537.01	\$585.34	\$827.55	\$902.03	\$681.24	\$742.55	\$682.01	\$743.39
\$835.87	\$715.06	\$779.42	\$796.28	\$867.94	\$968.08	\$1,055.21	\$562.06	\$612.65	\$866.15	\$944.11	\$713.02	\$777.19	\$713.82	\$778.07
\$873.56	\$747.30	\$814.55	\$832.18	\$907.07	\$1,011.72	\$1,102.78	\$587.40	\$640.27	\$905.20	\$986.67	\$745.16	\$812.23	\$746.00	\$813.14
\$914.24	\$782.10	\$852.49	\$870.93	\$949.31	\$1,058.84	\$1,154.13	\$614.76	\$670.08	\$947.36	\$1,032.62	\$779.87	\$850.05	\$780.74	\$851.01
\$955.58	\$816.90	\$919.01	\$909.68	\$1,023.39	\$1,105.95	\$1,244.20	\$642.11	\$722.37	\$989.51	\$1,113.20	\$814.57	\$916.39	\$815.49	\$917.42
\$1,031.10	\$854.63	\$961.46	\$951.70	\$1,070.66	\$1,157.03	\$1,301.66	\$671.77	\$755.74	\$1,035.21	\$1,164.62	\$852.19	\$958.71	\$853.15	\$959.79
\$1,077.07	\$892.73	\$1,004.32	\$994.12	\$1,118.39	\$1,208.61	\$1,359.69	\$701.71	\$789.43	\$1,081.36	\$1,216.53	\$890.18	\$1,001.45	\$891.18	\$1,002.58
\$1,126.12	\$933.39	\$1,050.06	\$1,039.41	\$1,169.33	\$1,263.66	\$1,421.62	\$733.68	\$825.38	\$1,130.61	\$1,271.94	\$930.72	\$1,047.06	\$931.77	\$1,048.25
\$1,150.43	\$953.54	\$1,072.73	\$1,061.84	\$1,194.57	\$1,290.94	\$1,452.31	\$749.51	\$843.20	\$1,155.02	\$1,299.40	\$950.81	\$1,069.67	\$951.89	\$1,070.87
\$1,199.49	\$994.20	\$1,118.47	\$1,107.12	\$1,245.51	\$1,345.99	\$1,514.24	\$781.47	\$879.16	\$1,204.27	\$1,354.81	\$991.36	\$1,115.28	\$992.48	\$1,116.54
\$1,241.92	\$1,029.36	\$1,158.04	\$1,146.28	\$1,289.57	\$1,393.60	\$1,567.80	\$809.12	\$910.26	\$1,246.87	\$1,402.73	\$1,026.43	\$1,154.73	\$1,027.58	\$1,156.03
\$1,269.76	\$1,052.44	\$1,184.00	\$1,171.98	\$1,318.48	\$1,424.84	\$1,602.95	\$827.26	\$930.66	\$1,274.83	\$1,434.18	\$1,049.44	\$1,180.62	\$1,050.62	\$1,181.95
\$1,304.68	\$1,081.38	\$1,216.56	\$1,204.21	\$1,354.73	\$1,464.02	\$1,647.03	\$850.00	\$956.25	\$1,309.88	\$1,473.62	\$1,078.30	\$1,213.08	\$1,079.51	\$1,214.45
\$1,325.89	\$1,098.97	\$1,236.34	\$1,223.79	\$1,376.76	\$1,487.83	\$1,673.81	\$863.82	\$971.80	\$1,331.18	\$1,497.58	\$1,095.83	\$1,232.81	\$1,097.07	\$1,234.20

98517PA0010024		98517PA0010025		98517PA0010030		98517PA0010035		98517PA0010036		98517PA0010050		98517PA0010052		98517PA
On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/
Bronze Classic 4700		Silver Simple PCP Saver		Silver Elite Saver Plus		Gold Elite Saver Plus		Gold Elite		Bronze Classic Standard		Silver Classic Standard		Bronze
OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-13
6		6		6		6		6		6		6		7
Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar
Bronze		Silver		Silver		Gold		Gold		Bronze		Silver		Bro
\$4,700.00		\$5,750.00		\$0.00		\$0.00		\$500.00		\$7,500.00		\$5,000.00		\$6,50
50.00%		40.00%		50.00%		20.00%		20.00%		50.00%		40.00%		50.0
PCP Office: \$70.00 Specialist Office: \$125.00 Mental Health Office: \$70.00 Lab Work: \$70.00 Urgent Care: \$80.00		PCP Office: \$20.00 Specialist Office: \$70.00 Mental Health Office: \$20.00		PCP Office: \$60.00 Specialist Office: \$100.00 Mental Health Office: \$60.00 Lab Work: \$50.00 X-rays & Diagnostic Imaging: \$100.00 Urgent Care: \$50.00		PCP Office: \$0.00 Specialist Office: \$25.00 Mental Health Office: \$0.00 Behavioral Health Outpatient Facility Fee: \$200.00 Lab Work: \$25.00 X-rays & Diagnostic Imaging: \$75.00 Advanced Imaging: \$375.00 Emergency Room Facility Fee: \$500.00 Emergency Transportation: \$500.00 Urgent Care: \$50.00		PCP Office: \$25.00 Specialist Office: \$50.00 Mental Health Office: \$25.00 Lab Work: \$25.00 X-rays & Diagnostic Imaging: \$75.00 Urgent Care: \$50.00		PCP Office: \$50.00 Specialist Office: \$100.00 Mental Health Office: \$50.00 Urgent Care: \$75.00		PCP Office: \$40.00 Specialist Office: \$80.00 Mental Health Office: \$40.00 Urgent Care: \$60.00		PCP Office: \$0.00 Specialist Office: \$0.00 Mental Health Office: \$0.00 Lab Work: \$0.00 X-rays & Diagnostic Imaging: \$0.00 Urgent Care: \$150.00
\$9,100.00		\$8,600.00		\$9,100.00		\$7,900.00		\$5,500.00		\$9,200.00		\$8,000.00		Urgent Car \$8,90
No		No		No		No		No		No		No		N
Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
\$284.89	\$284.89	\$367.77	\$367.77	\$383.37	\$383.37	\$376.87	\$376.87	\$353.21	\$353.21	\$280.34	\$280.34	\$371.00	\$371.00	\$243.78
\$310.22	\$310.22	\$400.46	\$400.46	\$417.45	\$417.45	\$410.37	\$410.37	\$384.61	\$384.61	\$305.25	\$305.25	\$403.98	\$403.98	\$265.45
\$319.90	\$319.90	\$412.96	\$412.96	\$430.48	\$430.48	\$423.18	\$423.18	\$396.61	\$396.61	\$314.78	\$314.78	\$416.59	\$416.59	\$273.73
\$329.58	\$329.58	\$425.45	\$425.45	\$443.51	\$443.51	\$435.98	\$435.98	\$408.61	\$408.61	\$324.31	\$324.31	\$429.20	\$429.20	\$282.02
\$340.01	\$340.01	\$438.92	\$438.92	\$457.54	\$457.54	\$449.78	\$449.78	\$421.54	\$421.54	\$334.57	\$334.57	\$442.78	\$442.78	\$290.94
\$350.44	\$350.44	\$452.38	\$452.38	\$471.57	\$471.57	\$463.57	\$463.57	\$434.47	\$434.47	\$344.83	\$344.83	\$456.36	\$456.36	\$299.86
\$361.24	\$361.24	\$466.32	\$466.32	\$486.11	\$486.11	\$477.86	\$477.86	\$447.86	\$447.86	\$355.46	\$355.46	\$470.42	\$470.42	\$309.11
\$372.42	\$372.42	\$480.75	\$480.75	\$501.15	\$501.15	\$492.65	\$492.65	\$461.72	\$461.72	\$366.46	\$366.46	\$484.98	\$484.98	\$318.68
\$372.42	\$372.42	\$480.75	\$480.75	\$501.15	\$501.15	\$492.65	\$492.65	\$461.72	\$461.72	\$366.46	\$366.46	\$484.98	\$484.98	\$318.68
\$372.42	\$372.42	\$480.75	\$480.75	\$501.15	\$501.15	\$492.65	\$492.65	\$461.72	\$461.72	\$366.46	\$366.46	\$484.98	\$484.98	\$318.68
\$372.42	\$372.42	\$480.75	\$480.75	\$501.15	\$501.15	\$492.65	\$492.65	\$461.72	\$461.72	\$366.46	\$366.46	\$484.98	\$484.98	\$318.68
\$373.90	\$373.90	\$482.66	\$482.66	\$503.14	\$528.30	\$494.61	\$519.34	\$463.56	\$486.74	\$367.92	\$367.92	\$486.91	\$511.26	\$319.94
\$381.35	\$400.41	\$492.28	\$516.89	\$513.17	\$538.83	\$504.46	\$529.68	\$472.79	\$496.43	\$375.25	\$394.01	\$496.61	\$521.44	\$326.31
\$390.28	\$409.80	\$503.82	\$529.01	\$525.19	\$551.45	\$516.28	\$542.10	\$483.87	\$508.07	\$384.04	\$403.24	\$508.25	\$533.66	\$333.96
\$404.81	\$425.05	\$522.56	\$548.69	\$544.74	\$571.98	\$535.50	\$562.27	\$501.88	\$526.97	\$398.33	\$418.25	\$527.16	\$553.52	\$346.39
\$416.73	\$437.56	\$537.95	\$564.85	\$560.78	\$588.81	\$551.26	\$578.83	\$516.66	\$542.49	\$410.06	\$430.56	\$542.68	\$569.82	\$356.59
\$422.68	\$443.82	\$545.64	\$572.92	\$568.79	\$597.23	\$559.14	\$587.10	\$524.04	\$550.25	\$415.92	\$436.72	\$550.44	\$577.97	\$361.69
\$431.62	\$453.20	\$557.18	\$585.04	\$580.82	\$609.86	\$570.97	\$599.52	\$535.12	\$561.88	\$424.72	\$445.95	\$562.08	\$590.19	\$369.33
\$440.56	\$462.59	\$568.72	\$597.15	\$592.85	\$622.49	\$582.79	\$611.93	\$546.21	\$573.52	\$433.51	\$455.19	\$573.72	\$602.41	\$376.98
\$446.15	\$468.45	\$575.93	\$604.72	\$600.37	\$630.38	\$590.18	\$619.69	\$553.13	\$580.79	\$439.01	\$460.96	\$581.00	\$610.05	\$381.76
\$452.10	\$474.71	\$583.62	\$612.80	\$608.38	\$638.80	\$598.06	\$627.97	\$560.52	\$588.54	\$444.87	\$467.12	\$588.76	\$618.19	\$386.86
\$455.08	\$496.04	\$587.46	\$640.34	\$612.39	\$667.51	\$602.00	\$656.18	\$564.21	\$614.99	\$447.80	\$488.11	\$592.64	\$654.97	\$389.41
\$458.06	\$499.29	\$591.31	\$644.53	\$616.40	\$671.88	\$605.94	\$660.48	\$567.91	\$619.02	\$450.74	\$491.30	\$596.52	\$650.20	\$391.96
\$461.04	\$502.54	\$595.16	\$648.72	\$620.41	\$676.25	\$609.89	\$664.78	\$571.60	\$623.04	\$453.67	\$494.50	\$600.40	\$654.43	\$394.51
\$464.02	\$505.78	\$599.00	\$652.91	\$624.42	\$680.62	\$613.83	\$669.07	\$575.29	\$627.07	\$456.60	\$497.69	\$604.27	\$658.66	\$397.06
\$469.98	\$512.28	\$606.69	\$661.30	\$632.44	\$689.36	\$621.71	\$677.66	\$582.68	\$635.12	\$462.46	\$504.08	\$612.03	\$667.12	\$402.16
\$475.94	\$518.77	\$614.39	\$669.68	\$640.46	\$698.10	\$629.59	\$686.25	\$590.07	\$643.17	\$468.33	\$510.48	\$619.79	\$675.58	\$407.25
\$484.88	\$528.51	\$625.92	\$682.26	\$652.48	\$711.21	\$641.41	\$699.14	\$601.15	\$655.25	\$477.12	\$520.06	\$631.43	\$688.26	\$414.90
\$493.44	\$537.85	\$636.98	\$694.31	\$664.01	\$723.77	\$652.75	\$711.49	\$611.77	\$666.83	\$485.55	\$529.25	\$642.59	\$700.42	\$422.23
\$505.36	\$550.84	\$652.36	\$711.08	\$680.05	\$741.25	\$668.51	\$728.68	\$626.54	\$682.93	\$497.28	\$542.03	\$658.11	\$717.34	\$432.43
\$520.25	\$567.08	\$671.59	\$732.04	\$700.09	\$763.10	\$688.22	\$750.15	\$645.01	\$703.06	\$511.93	\$558.01	\$677.51	\$738.48	\$445.18
\$537.76	\$586.16	\$694.19	\$756.67	\$723.65	\$788.77	\$711.37	\$775.39	\$666.71	\$726.72	\$529.16	\$576.78	\$700.30	\$763.33	\$460.15
\$558.61	\$608.89	\$721.11	\$786.01	\$751.71	\$819.36	\$738.96	\$805.46	\$692.57	\$754.90	\$549.68	\$599.15	\$727.46	\$792.93	\$478.00
\$582.07	\$634.46	\$751.40	\$819.02	\$783.28	\$853.78	\$769.99	\$839.29	\$721.66	\$786.60	\$572.77	\$624.31	\$758.01	\$826.23	\$498.07
\$608.89	\$663.69	\$786.01	\$856.75	\$819.36	\$893.11	\$805.46	\$877.95	\$754.90	\$822.84	\$599.15	\$653.07	\$792.93	\$864.29	\$521.02
\$635.33	\$692.51	\$820.14	\$893.95	\$854.94	\$931.89	\$840.44	\$916.08	\$787.68	\$858.57	\$625.17	\$681.43	\$827.36	\$901.82	\$543.64
\$665.12	\$724.98	\$858.60	\$935.88	\$895.04	\$975.59	\$879.85	\$959.04	\$824.62	\$898.83	\$654.48	\$713.39	\$866.16	\$944.11	\$569.14
\$694.54	\$757.05	\$896.58	\$977.27	\$934.63	\$1,018.74	\$918.77	\$1,001.46	\$861.09	\$938.59	\$683.43	\$744.94	\$904.47	\$985.87	\$594.31
\$726.94	\$792.37	\$938.40	\$1,022.86	\$978.22	\$1,066.27	\$961.63	\$1,048.18	\$901.26	\$982.37	\$715.32	\$779.69	\$946.66	\$1,031.86	\$622.03
\$759.71	\$828.09	\$980.71	\$1,068.97	\$1,022.33	\$1,114.33	\$1,004.98	\$1,095.43	\$941.89	\$1,026.66	\$747.56	\$814.84	\$989.34	\$1,078.38	\$650.08
\$795.09	\$866.65	\$1,026.38	\$1,118.75	\$1,069.93	\$1,166.23	\$1,051.78	\$1,146.44	\$985.75	\$1,074.47	\$782.38	\$852.79	\$1,035.41	\$1,128.60	\$680.35
\$830.47	\$934.28	\$1,072.05	\$1,206.06	\$1,117.54	\$1,257.23	\$1,098.58	\$1,235.91	\$1,029.62	\$1,158.32	\$817.19	\$919.34	\$1,081.49	\$1,216.67	\$710.62
\$868.83	\$977.43	\$1,121.57	\$1,261.76	\$1,169.16	\$1,315.30	\$1,149.32	\$1,292.99	\$1,077.17	\$1,211.82	\$854.93	\$961.80	\$1,131.44	\$1,272.87	\$743.45
\$907.56	\$1,021.00	\$1,171.56	\$1,318.01	\$1,221.28	\$1,373.94	\$1,200.56	\$1,350.63	\$1,125.19	\$1,265.84	\$893.04	\$1,004.68	\$1,181.88	\$1,329.61	\$776.59
\$948.90	\$1,067.51	\$1,224.92	\$1,378.04	\$1,276.90	\$1,436.52	\$1,255.24	\$1,412.15	\$1,176.44	\$1,323.50	\$933.72	\$1,050.44	\$1,235.71	\$1,390.17	\$811.96
\$969.38	\$1,090.55	\$1,251.37	\$1,407.79	\$1,304.47	\$1,467.53	\$1,282.34	\$1,442.63	\$1,201.84	\$1,352.07	\$953.88	\$1,073.11	\$1,262.38	\$1,420.18	\$829.49
\$1,010.72	\$1,137.06	\$1,304.73	\$1,467.82	\$1,360.09	\$1,530.11	\$1,337.02	\$1,504.15	\$1,253.09	\$1,409.72	\$994.55	\$1,118.87	\$1,316.21	\$1,480.74	\$864.86
\$1,046.47	\$1,177.28	\$1,350.88	\$1,519.74	\$1,408.20	\$1,584.23	\$1,384.31	\$1,557.35	\$1,297.41	\$1,459.59	\$1,029.73	\$1,158.45	\$1,362.77	\$1,533.12	\$895.45
\$1,069.93	\$1,203.67	\$1,381.17	\$1,553.81	\$1,439.77	\$1,619.75	\$1,415.35	\$1,592.27	\$1,326.50	\$1,492.31	\$1,052.82	\$1,184.42	\$1,393.32	\$1,567.49	\$915.53
\$1,099.35	\$1,236.77	\$1,419.14	\$1,596.54	\$1,479.36	\$1,664.29	\$1,454.27	\$1,636.05	\$1,362.97	\$1,533.34	\$1,081.77	\$1,216.99	\$1,431.64	\$1,610.59	\$940.70
\$1,117.23	\$1,256.88	\$1,442.22	\$1,622.50	\$1,503.42	\$1,691.35	\$1,477.91	\$1,662.65	\$1,385.14	\$1,558.28	\$1,099.36	\$1,236.78	\$1,454.92	\$1,636.78	\$956.00

0010003	98517PA0010005	98517PA0010006	98517PA0010011	98517PA0010013	98517PA0010014	98517PA0010021	98517PA0010024							
On/Off	On/Off	On/Off	On/Off	On/Off	On/Off	On/Off	On/Off							
Classic	Bronze Elite PCP Saver	Silver Classic	Secure	Gold Classic	Bronze Simple HSA	Bronze Classic PCP Saver Plus	Bronze Classic 4700							
4107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350							
7	7	7	7	7	7	7	7							
HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO							
nze	Bronze	Silver	Catastrophic	Bronze	Gold	Bronze	Bronze							
0.00	\$100.00	\$5,400.00	\$9,200.00	\$3,500.00	\$5,000.00	\$8,500.00	\$4,700.00							
0%	50.00%	50.00%	0.00%	30.00%	50.00%	50.00%	50.00%							
PCP Office: \$80.00	PCP Office: \$40.00	PCP Office: \$30.00	PCP Office: First 3 at \$0.00,	PCP Office: \$30.00	PCP Office: \$40.00 after	PCP Office: \$0.00	PCP Office: \$70.00							
Specialist Office: \$100.00	Specialist Office: \$125.00	Specialist Office: \$80.00	then \$0.00 after deductible	Specialist Office: \$30.00	Specialist Office: \$90.00 after		Specialist Office: \$125.00							
Health Outpatient	Mental Health Office: \$125.00	Mental Health Office: \$30.00	Specialist Office: \$0.00 after	Mental Health Office: \$30.00	deductible		Mental Health Office: \$70.00							
\$350.00 after	Behavioral Health Outpatient		deductible		deductible									
ctible	Facility Fee: \$350.00	Lab Work: \$50.00	Mental Health Office: \$0.00	Lab Work: \$50.00	Mental Health Office: \$40.00	Lab Work: \$75.00	Lab Work: \$70.00							
\$50.00 after	Lab Work: \$50.00	X-rays & Diagnostic Imaging:	after deductible	X-rays & Diagnostic Imaging:	after deductible									
ctible	X-rays & Diagnostic Imaging:	\$70.00	Behavioral Health Outpatient	\$75.00	deductible									
ostic Imaging:	\$125.00	Emergency Room Facility Fee:	Facility Fee: \$0.00 after	Advanced Imaging: \$375.00										
0.00	Advanced Imaging: \$750.00	\$750.00 after deductible	deductible	Emergency Room Facility Fee:										
	Emergency Room Facility Fee:	Emergency Transportation:	Lab Work: \$0.00 after	\$650.00			Urgent Care: \$80.00							
	\$1,500.00	\$750.00 after deductible	deductible	Emergency Transportation:										
	Emergency Transportation:	Urgent Care: \$80.00	X-rays & Diagnostic Imaging:	\$650.00										
	\$1,500.00		\$0.00 after deductible	Urgent Care: \$50.00										
g: \$150.00	Urgent Care: \$75.00		Advanced Imaging: \$0.00 after		Urgent Care: \$75.00 after									
0.00	\$9,100.00	\$8,650.00	\$9,200.00	\$7,000.00	\$7,450.00	\$9,100.00	\$9,100.00							
0.00	No	No	No	No	No	No	No							
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco							
\$243.78	\$271.47	\$271.47	\$330.04	\$330.04	\$191.62	\$191.62	\$295.29	\$295.29	\$243.08	\$243.08	\$243.36	\$243.36	\$247.83	\$247.83
\$265.45	\$295.60	\$295.60	\$359.38	\$359.38	\$208.65	\$208.65	\$321.54	\$321.54	\$264.69	\$264.69	\$264.99	\$264.99	\$269.86	\$269.86
\$273.73	\$304.82	\$304.82	\$370.59	\$370.59	\$215.16	\$215.16	\$331.57	\$331.57	\$272.95	\$272.95	\$273.26	\$273.26	\$278.28	\$278.28
\$282.02	\$314.05	\$314.05	\$381.81	\$381.81	\$221.68	\$221.68	\$341.61	\$341.61	\$281.21	\$281.21	\$281.53	\$281.53	\$286.70	\$286.70
\$290.94	\$323.99	\$323.99	\$393.89	\$393.89	\$228.69	\$228.69	\$352.42	\$352.42	\$290.11	\$290.11	\$290.44	\$290.44	\$295.78	\$295.78
\$299.86	\$333.92	\$333.92	\$405.97	\$405.97	\$235.70	\$235.70	\$363.23	\$363.23	\$299.01	\$299.01	\$299.35	\$299.35	\$304.85	\$304.85
\$309.11	\$344.21	\$344.21	\$418.48	\$418.48	\$242.97	\$242.97	\$374.42	\$374.42	\$308.22	\$308.22	\$308.57	\$308.57	\$314.24	\$314.24
\$318.68	\$354.87	\$354.87	\$431.43	\$431.43	\$250.49	\$250.49	\$386.01	\$386.01	\$317.77	\$317.77	\$318.12	\$318.12	\$323.97	\$323.97
\$318.68	\$354.87	\$354.87	\$431.43	\$431.43	\$250.49	\$250.49	\$386.01	\$386.01	\$317.77	\$317.77	\$318.12	\$318.12	\$323.97	\$323.97
\$318.68	\$354.87	\$354.87	\$431.43	\$431.43	\$250.49	\$250.49	\$386.01	\$386.01	\$317.77	\$317.77	\$318.12	\$318.12	\$323.97	\$323.97
\$318.68	\$354.87	\$354.87	\$431.43	\$431.43	\$250.49	\$250.49	\$386.01	\$386.01	\$317.77	\$317.77	\$318.12	\$318.12	\$323.97	\$323.97
\$335.94	\$356.28	\$374.09	\$433.15	\$454.81	\$251.48	\$264.06	\$387.54	\$406.92	\$319.03	\$334.98	\$319.39	\$335.36	\$325.26	\$341.52
\$342.63	\$363.38	\$381.55	\$441.78	\$463.87	\$256.49	\$269.32	\$395.26	\$415.03	\$325.38	\$341.65	\$325.75	\$342.04	\$331.73	\$348.32
\$350.66	\$371.89	\$390.49	\$452.13	\$474.74	\$262.50	\$275.63	\$404.53	\$424.75	\$333.01	\$349.66	\$333.38	\$350.05	\$339.51	\$356.49
\$363.71	\$385.73	\$405.02	\$468.96	\$492.40	\$272.27	\$285.89	\$419.58	\$440.56	\$345.40	\$362.67	\$345.79	\$363.08	\$352.14	\$369.75
\$374.42	\$397.09	\$416.94	\$482.76	\$506.90	\$280.29	\$294.30	\$431.93	\$453.53	\$355.57	\$373.35	\$355.97	\$373.77	\$362.51	\$380.64
\$379.77	\$402.77	\$422.90	\$489.67	\$514.15	\$284.30	\$298.51	\$438.11	\$460.02	\$360.65	\$378.69	\$361.06	\$379.11	\$367.69	\$386.08
\$387.80	\$411.28	\$431.85	\$500.02	\$525.02	\$290.31	\$304.82	\$447.37	\$469.74	\$368.28	\$386.69	\$368.69	\$387.13	\$375.47	\$394.24
\$395.83	\$419.80	\$440.79	\$510.37	\$535.89	\$296.32	\$311.14	\$456.64	\$479.47	\$375.90	\$394.70	\$376.33	\$395.15	\$383.24	\$402.41
\$400.85	\$425.12	\$446.38	\$516.84	\$542.69	\$300.08	\$315.08	\$462.43	\$485.55	\$380.67	\$399.70	\$381.10	\$400.16	\$388.10	\$407.51
\$406.20	\$430.80	\$452.34	\$523.75	\$549.93	\$304.08	\$319.29	\$468.60	\$492.03	\$385.76	\$405.04	\$386.19	\$405.50	\$393.29	\$412.95
\$424.46	\$433.64	\$472.67	\$527.20	\$574.65	\$306.09	\$333.64	\$471.69	\$514.14	\$388.30	\$423.24	\$388.74	\$423.72	\$395.88	\$431.51
\$427.23	\$436.48	\$475.76	\$530.65	\$578.41	\$308.09	\$335.82	\$474.78	\$517.51	\$390.84	\$426.02	\$391.28	\$426.50	\$398.47	\$434.33
\$430.01	\$439.32	\$478.86	\$534.10	\$582.17	\$310.10	\$338.01	\$477.87	\$520.88	\$393.38	\$428.79	\$393.83	\$429.27	\$401.06	\$437.16
\$432.79	\$442.16	\$481.95	\$537.55	\$585.93	\$312.10	\$340.19	\$480.96	\$524.24	\$395.92	\$431.56	\$396.37	\$432.04	\$403.65	\$439.98
\$438.35	\$447.83	\$488.14	\$544.46	\$593.46	\$316.11	\$344.56	\$487.13	\$530.97	\$401.01	\$437.10	\$401.46	\$437.59	\$408.84	\$445.63
\$443.91	\$453.51	\$494.33	\$551.36	\$600.98	\$320.12	\$348.93	\$493.31	\$537.71	\$406.09	\$442.64	\$406.55	\$443.14	\$414.02	\$451.28
\$452.24	\$462.03	\$503.61	\$561.71	\$612.27	\$326.13	\$355.48	\$502.57	\$547.80	\$413.72	\$450.95	\$414.18	\$451.46	\$421.80	\$459.76
\$460.23	\$470.19	\$512.51	\$571.64	\$623.08	\$331.89	\$361.76	\$511.45	\$557.48	\$421.03	\$458.92	\$421.50	\$459.44	\$429.25	\$467.88
\$471.35	\$481.55	\$524.88	\$585.44	\$638.13	\$339.90	\$370.49	\$523.80	\$570.94	\$431.19	\$470.00	\$431.68	\$470.53	\$439.61	\$479.18
\$485.24	\$495.74	\$540.36	\$602.70	\$656.94	\$349.92	\$381.42	\$539.24	\$587.77	\$443.90	\$483.86	\$444.41	\$484.40	\$452.57	\$493.30
\$501.57	\$512.42	\$558.54	\$622.97	\$679.04	\$361.70	\$394.25	\$557.38	\$607.55	\$458.84	\$500.13	\$459.36	\$500.70	\$467.80	\$509.90
\$521.02	\$532.29	\$580.20	\$647.13	\$705.38	\$375.72	\$409.54	\$579.00	\$631.11	\$476.63	\$519.53	\$477.17	\$520.12	\$485.94	\$529.67
\$542.90	\$554.65	\$604.56	\$674.31	\$735.00	\$391.50	\$426.74	\$603.32	\$657.62	\$496.65	\$541.35	\$497.21	\$541.96	\$506.35	\$551.92
\$567.91	\$580.20	\$632.41	\$705.38	\$768.86	\$409.54	\$446.40	\$631.11	\$687.91	\$519.53	\$566.29	\$519.53	\$566.93	\$529.67	\$577.34
\$592.57	\$605.39	\$659.88	\$736.01	\$802.25	\$427.32	\$465.78	\$658.52	\$717.78	\$542.09	\$590.88	\$542.70	\$591.55	\$552.68	\$602.42
\$620.36	\$633.78	\$690.82	\$770.52	\$839.87	\$447.36	\$487.62	\$689.40	\$751.44	\$567.51	\$618.59	\$568.15	\$619.29	\$578.59	\$630.67
\$647.80	\$661.81	\$721.38	\$804.60	\$877.02	\$467.15	\$509.19	\$719.89	\$784.68	\$592.61	\$645.95	\$593.28	\$646.68	\$604.19	\$658.56
\$678.02	\$692.69	\$755.03	\$842.14	\$917.93	\$488.94	\$532.94	\$753.47	\$821.28	\$620.26	\$676.08	\$620.96	\$676.84	\$632.37	\$689.28
\$708.58	\$723.91	\$789.07	\$880.10	\$959.31	\$510.98	\$556.97	\$787.44	\$858.31	\$648.22	\$706.56	\$648.95	\$707.36	\$660.88	\$720.36
\$741.58	\$757.63	\$825.81	\$921.09	\$1,003.99	\$534.78	\$582.91	\$824.11	\$898.28	\$678.41	\$739.47	\$679.17	\$740.30	\$691.65	\$753.90
\$799.45	\$791.34	\$890.26	\$962.07	\$1,082.33	\$558.57	\$628.40	\$860.78	\$968.38	\$708.60	\$797.17	\$709.39	\$798.07	\$722.43	\$812.73
\$836.38	\$827.89	\$931.37	\$1,006.51	\$1,132.32	\$584.37	\$657.42	\$900.54	\$1,013.10	\$741.32	\$833.99	\$742.16	\$834.93	\$755.80	\$850.27
\$873.66	\$864.79	\$972.89	\$1,051.38	\$1,182.80	\$610.42	\$686.73	\$940.68	\$1,058.27	\$774.37	\$871.17	\$775.24	\$872.15	\$789.49	\$888.18
\$913.45	\$904.18	\$1,017.21	\$1,099.27	\$1,236.67	\$638.23	\$718.01	\$983.53	\$1,106.47	\$809.64	\$910.85	\$810.55	\$911.87	\$825.45	\$928.63
\$933.17	\$923.70	\$1,039.16	\$1,122.99	\$1,263.37	\$652.00	\$733.50	\$1,004.76	\$1,130.35	\$827.12	\$930.51	\$828.05	\$931.56	\$843.27	\$948.68
\$972.96	\$963.09	\$1,083.48	\$1,170.88	\$1,317.24	\$679.81	\$764.78	\$1,047.60	\$1,178.55	\$862.39	\$970.19	\$863.36	\$971.28	\$879.23	\$989.13
\$1,007.38	\$997.16	\$1,121.80	\$1,212.30	\$1,363.84	\$703.85	\$791.84	\$1,084.66	\$1,220.24	\$892.89	\$1,004.51	\$893.90	\$1,005.64	\$910.33	\$1,024.12
\$1,029.97	\$1,019.51	\$1,146.95	\$1,239.48	\$1,394.41	\$719.63	\$809.59	\$1,108.98	\$1,247.60	\$912.91	\$1,027.03	\$913.94	\$1,028.18	\$930.74	\$1,047.08
\$1,058.29	\$1,047.55	\$1,178.49	\$1,273.56	\$1,432.76	\$739.42	\$831.85	\$1,139.47	\$1,281.90	\$938.01	\$1,055.27	\$939.07	\$1,056.46	\$956.33	\$1,075.87
\$1,075.50	\$1,064.58	\$1,197.65	\$1,294.27	\$1,456.05	\$751.45	\$845.38	\$1,158.00	\$1,302.75	\$953.27	\$1,072.43	\$954.34	\$1,073.63	\$971.88	\$1,093.36

98517PA0010025		98517PA0010030		98517PA0010035		98517PA0010036		98517PA0010050		98517PA0010052		98517PA0010003		98517PA
On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/Off		On/
Silver Simple PCP Saver		Silver Elite Saver Plus		Gold Elite Saver Plus		Gold Elite		Bronze Classic Standard		Silver Classic Standard		Bronze Classic		Bronze Elite
OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-13
7		7		7		7		7		7		8		8
Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar
Silver		Silver		Gold		Gold		Bronze		Silver		Bronze		Bro
\$5,750.00		\$0.00		\$0.00		\$500.00		\$7,500.00		\$5,000.00		\$6,500.00		\$100
40.00%		50.00%		20.00%		20.00%		50.00%		40.00%		50.00%		50.00%
PCP Office: \$200.00 Specialist Office: \$70.00 Mental Health Office: \$200.00 Urgent Care: \$100.00		PCP Office: \$60.00 Specialist Office: \$100.00 Mental Health Office: \$60.00 Lab Work: \$50.00 X-rays & Diagnostic Imaging: \$100.00 Urgent Care: \$50.00		PCP Office: \$0.00 Specialist Office: \$25.00 Mental Health Office: \$0.00 Behavioral Health Outpatient Facility Fee: \$200.00 Lab Work: \$25.00 X-rays & Diagnostic Imaging: \$75.00 Advanced Imaging: \$375.00 Emergency Room Facility Fee: \$500.00 Emergency Transportation: \$500.00 Urgent Care: \$50.00		PCP Office: \$25.00 Specialist Office: \$50.00 Mental Health Office: \$25.00 Lab Work: \$25.00 X-rays & Diagnostic Imaging: \$75.00 Urgent Care: \$50.00		PCP Office: \$50.00 Specialist Office: \$100.00 Mental Health Office: \$50.00 Urgent Care: \$75.00		PCP Office: \$40.00 Specialist Office: \$80.00 Mental Health Office: \$40.00 Urgent Care: \$60.00		PCP Office: \$80.00 Specialist Office: \$100.00 Mental Health Office: \$80.00 Behavioral Health Outpatient Facility Fee: \$350.00 after deductible Lab Work: \$50.00 after deductible X-rays & Diagnostic Imaging: \$150.00 Urgent Care: \$150.00		PCP Office: Specialist Off Mental Health Behavioral Hea Facility Fee Lab Work X-rays & Diagn Advanced Ima Emergency Roc \$1,50 Emergency Tr \$1,50 Urgent Cai
\$8,600.00		\$9,100.00		\$7,900.00		\$5,500.00		\$9,200.00		\$8,000.00		\$8,900.00		\$9,100
No		No		No		No		No		No		No		No
Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
\$319.92	\$319.92	\$333.50	\$333.50	\$327.84	\$327.84	\$307.26	\$307.26	\$243.87	\$243.87	\$322.74	\$322.74	\$235.52	\$235.52	\$262.27
\$348.36	\$348.36	\$363.14	\$363.14	\$356.98	\$356.98	\$334.57	\$334.57	\$265.54	\$265.54	\$351.43	\$351.43	\$256.45	\$256.45	\$285.58
\$359.23	\$359.23	\$374.48	\$374.48	\$368.12	\$368.12	\$345.01	\$345.01	\$273.83	\$273.83	\$362.39	\$362.39	\$264.45	\$264.45	\$294.49
\$370.10	\$370.10	\$385.81	\$385.81	\$379.27	\$379.27	\$355.46	\$355.46	\$282.12	\$282.12	\$373.36	\$373.36	\$272.46	\$272.46	\$303.41
\$381.81	\$381.81	\$398.02	\$398.02	\$391.26	\$391.26	\$366.70	\$366.70	\$291.04	\$291.04	\$385.18	\$385.18	\$281.08	\$281.08	\$313.00
\$393.52	\$393.52	\$410.22	\$410.22	\$403.26	\$403.26	\$377.95	\$377.95	\$299.97	\$299.97	\$396.99	\$396.99	\$289.70	\$289.70	\$322.60
\$405.65	\$405.65	\$422.87	\$422.87	\$415.69	\$415.69	\$389.60	\$389.60	\$309.22	\$309.22	\$409.22	\$409.22	\$298.63	\$298.63	\$332.55
\$418.21	\$418.21	\$435.95	\$435.95	\$428.56	\$428.56	\$401.66	\$401.66	\$318.79	\$318.79	\$421.89	\$421.89	\$307.87	\$307.87	\$342.84
\$418.21	\$418.21	\$435.95	\$435.95	\$428.56	\$428.56	\$401.66	\$401.66	\$318.79	\$318.79	\$421.89	\$421.89	\$307.87	\$307.87	\$342.84
\$418.21	\$418.21	\$435.95	\$435.95	\$428.56	\$428.56	\$401.66	\$401.66	\$318.79	\$318.79	\$421.89	\$421.89	\$307.87	\$307.87	\$342.84
\$418.21	\$418.21	\$435.95	\$435.95	\$428.56	\$428.56	\$401.66	\$401.66	\$318.79	\$318.79	\$421.89	\$421.89	\$307.87	\$307.87	\$342.84
\$419.87	\$440.86	\$437.69	\$459.57	\$430.26	\$451.78	\$403.25	\$423.41	\$320.05	\$336.06	\$423.57	\$444.74	\$309.09	\$324.55	\$344.20
\$428.23	\$449.65	\$446.41	\$468.73	\$438.83	\$460.77	\$411.28	\$431.85	\$326.43	\$342.75	\$432.00	\$453.60	\$315.25	\$331.01	\$351.06
\$438.27	\$460.18	\$456.87	\$479.71	\$449.12	\$471.57	\$420.92	\$441.97	\$334.08	\$350.78	\$442.13	\$464.24	\$322.64	\$338.77	\$359.29
\$454.58	\$477.31	\$473.87	\$497.56	\$465.83	\$489.12	\$436.59	\$458.42	\$346.51	\$363.84	\$458.58	\$481.51	\$334.65	\$351.38	\$372.66
\$467.96	\$491.36	\$487.82	\$512.21	\$479.55	\$503.52	\$449.44	\$471.91	\$356.71	\$374.55	\$472.08	\$495.69	\$344.50	\$361.72	\$383.63
\$474.65	\$498.39	\$494.80	\$519.54	\$486.40	\$510.72	\$455.87	\$478.66	\$361.81	\$379.90	\$478.83	\$502.77	\$349.42	\$366.90	\$389.11
\$484.69	\$508.93	\$505.26	\$530.52	\$496.69	\$521.52	\$465.51	\$488.78	\$369.46	\$387.94	\$488.96	\$513.41	\$356.81	\$374.65	\$397.34
\$494.73	\$519.46	\$515.72	\$541.51	\$506.97	\$532.32	\$475.15	\$498.90	\$377.12	\$395.97	\$499.08	\$524.04	\$364.20	\$382.41	\$405.57
\$501.00	\$526.05	\$522.26	\$548.37	\$513.40	\$539.07	\$481.17	\$505.23	\$381.90	\$400.99	\$505.41	\$530.68	\$368.82	\$387.26	\$410.71
\$507.69	\$533.08	\$529.24	\$555.70	\$520.26	\$546.27	\$487.60	\$511.98	\$387.00	\$406.35	\$512.16	\$537.77	\$373.75	\$392.43	\$416.20
\$511.04	\$557.03	\$532.72	\$580.67	\$523.69	\$570.82	\$490.81	\$534.98	\$389.55	\$424.61	\$515.54	\$561.93	\$376.21	\$410.07	\$418.94
\$514.38	\$560.68	\$536.21	\$584.47	\$527.11	\$574.55	\$494.02	\$538.49	\$392.10	\$427.39	\$518.91	\$565.61	\$378.67	\$412.75	\$421.68
\$517.73	\$564.32	\$539.70	\$588.27	\$530.54	\$578.29	\$497.24	\$541.99	\$394.65	\$430.17	\$522.29	\$569.29	\$381.13	\$415.44	\$424.42
\$521.07	\$567.97	\$543.19	\$592.07	\$533.97	\$582.03	\$500.45	\$545.49	\$397.20	\$432.95	\$525.66	\$572.97	\$383.60	\$418.12	\$427.17
\$527.77	\$575.26	\$550.16	\$599.68	\$540.83	\$589.50	\$506.88	\$552.50	\$402.30	\$438.51	\$532.41	\$580.33	\$388.52	\$423.49	\$432.65
\$534.46	\$582.56	\$557.14	\$607.28	\$547.68	\$596.98	\$513.30	\$559.50	\$407.40	\$444.07	\$539.16	\$587.69	\$393.45	\$428.86	\$438.14
\$544.49	\$593.50	\$567.60	\$618.68	\$557.97	\$608.19	\$522.94	\$570.01	\$415.05	\$452.40	\$549.29	\$598.72	\$400.84	\$436.91	\$446.37
\$554.11	\$603.98	\$577.63	\$629.61	\$567.83	\$618.93	\$532.18	\$580.08	\$422.38	\$460.40	\$558.99	\$609.30	\$407.92	\$444.63	\$454.25
\$567.49	\$618.57	\$591.58	\$644.82	\$581.54	\$633.88	\$545.03	\$594.09	\$432.58	\$471.52	\$572.49	\$624.01	\$417.77	\$455.37	\$465.22
\$584.22	\$636.80	\$609.01	\$663.82	\$598.68	\$652.56	\$561.10	\$611.60	\$445.33	\$485.41	\$589.37	\$642.41	\$430.08	\$468.79	\$478.93
\$603.88	\$658.23	\$629.50	\$686.16	\$618.82	\$674.52	\$579.98	\$632.17	\$460.32	\$501.74	\$609.19	\$664.02	\$444.55	\$484.56	\$495.05
\$627.30	\$683.75	\$653.92	\$712.77	\$642.82	\$700.68	\$602.47	\$656.69	\$478.17	\$521.20	\$632.82	\$689.77	\$461.79	\$503.36	\$514.25
\$653.64	\$712.47	\$681.38	\$742.70	\$669.82	\$730.10	\$627.77	\$684.27	\$498.25	\$543.09	\$659.40	\$718.74	\$481.19	\$524.50	\$535.84
\$683.75	\$745.29	\$712.77	\$776.92	\$700.68	\$763.74	\$656.69	\$715.79	\$521.20	\$568.11	\$689.77	\$751.85	\$503.36	\$548.66	\$560.53
\$713.45	\$777.66	\$743.72	\$810.65	\$731.10	\$796.90	\$685.21	\$746.88	\$543.84	\$592.78	\$719.73	\$784.50	\$525.21	\$572.48	\$584.87
\$746.90	\$814.12	\$778.60	\$848.67	\$765.39	\$834.27	\$717.34	\$781.90	\$569.34	\$620.58	\$753.48	\$821.29	\$549.84	\$599.33	\$612.30
\$779.94	\$850.13	\$813.04	\$886.21	\$799.24	\$871.17	\$749.07	\$816.48	\$594.52	\$648.03	\$786.80	\$857.62	\$574.16	\$625.84	\$639.38
\$816.32	\$889.79	\$850.96	\$927.55	\$836.53	\$911.81	\$784.01	\$854.57	\$622.26	\$678.26	\$823.51	\$897.62	\$600.95	\$655.03	\$669.21
\$853.12	\$929.90	\$889.33	\$969.36	\$874.24	\$952.92	\$819.36	\$893.10	\$650.31	\$708.84	\$860.63	\$938.09	\$628.04	\$684.56	\$699.37
\$892.85	\$973.21	\$930.74	\$1,014.51	\$914.95	\$997.30	\$857.51	\$934.69	\$680.59	\$741.85	\$900.71	\$981.78	\$657.29	\$716.44	\$731.94
\$932.58	\$1,049.15	\$972.15	\$1,093.67	\$955.66	\$1,075.12	\$895.67	\$1,007.63	\$710.88	\$799.74	\$940.79	\$1,058.39	\$686.53	\$772.35	\$764.51
\$975.66	\$1,097.61	\$1,017.06	\$1,144.19	\$999.80	\$1,124.78	\$937.04	\$1,054.17	\$743.71	\$836.67	\$984.24	\$1,107.27	\$718.24	\$808.02	\$799.82
\$1,019.15	\$1,146.54	\$1,062.40	\$1,195.19	\$1,044.37	\$1,174.92	\$978.81	\$1,101.16	\$776.86	\$873.97	\$1,028.12	\$1,156.63	\$750.26	\$844.04	\$835.48
\$1,065.57	\$1,198.76	\$1,110.78	\$1,249.63	\$1,091.94	\$1,228.43	\$1,023.39	\$1,151.32	\$812.25	\$913.78	\$1,074.95	\$1,209.32	\$784.43	\$882.49	\$873.53
\$1,088.57	\$1,224.64	\$1,134.76	\$1,276.61	\$1,115.51	\$1,254.95	\$1,045.48	\$1,176.17	\$829.78	\$933.50	\$1,098.15	\$1,235.42	\$801.37	\$901.54	\$892.39
\$1,134.99	\$1,276.86	\$1,183.15	\$1,331.05	\$1,163.08	\$1,308.46	\$1,090.07	\$1,226.32	\$865.17	\$973.31	\$1,144.98	\$1,288.10	\$835.54	\$939.98	\$930.44
\$1,175.14	\$1,322.03	\$1,225.00	\$1,378.13	\$1,204.22	\$1,354.75	\$1,128.62	\$1,269.70	\$895.77	\$1,007.74	\$1,185.48	\$1,333.67	\$865.10	\$973.23	\$963.35
\$1,201.48	\$1,351.67	\$1,252.47	\$1,409.02	\$1,231.22	\$1,385.12	\$1,153.93	\$1,298.17	\$915.85	\$1,030.33	\$1,212.06	\$1,363.57	\$884.49	\$995.05	\$984.95
\$1,234.52	\$1,388.83	\$1,286.91	\$1,447.77	\$1,265.07	\$1,423.21	\$1,185.66	\$1,333.86	\$941.03	\$1,058.66	\$1,245.39	\$1,401.06	\$908.81	\$1,022.41	\$1,012.04
\$1,254.59	\$1,411.42	\$1,307.83	\$1,471.31	\$1,285.64	\$1,446.35	\$1,204.94	\$1,355.55	\$956.34	\$1,075.88	\$1,265.64	\$1,423.84	\$923.59	\$1,039.04	\$1,028.49

0010005	98517PA0010006	98517PA0010011	98517PA0010013	98517PA0010014	98517PA0010021	98517PA0010024	98517PA0010025							
On/Off	On/Off	On/Off	On/Off	On/Off	On/Off	On/Off	On/Off							
PCP Saver	Silver Classic	Secure	Gold Classic	Bronze Simple HSA	Bronze Classic PCP Saver Plus	Bronze Classic 4700	Silver Simple PCP Saver							
OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350	OHIN-134107350							
8	8	8	8	8	8	8	8							
Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO	Oscar HMO							
Silver	Catastrophic	Gold	Bronze	Bronze	Bronze	Bronze	Silver							
\$5,400.00	\$9,200.00	\$3,500.00	\$5,000.00	\$8,500.00	\$4,700.00	\$5,750.00								
50.00%	0.00%	30.00%	50.00%	50.00%	50.00%	40.00%								
PCP Office: \$125.00 Office: \$125.00 Mental Health Office: \$30.00 Lab Work: \$50.00 X-rays & Diagnostic Imaging: \$70.00 Emergency Room Facility Fee: \$750.00 after deductible Emergency Transportation: \$750.00 after deductible Urgent Care: \$80.00	PCP Office: First 3 at \$0.00, then \$0.00 after deductible Specialist Office: \$0.00 after deductible Mental Health Office: \$0.00 after deductible Behavioral Health Outpatient Facility Fee: \$0.00 after deductible Lab Work: \$0.00 after deductible X-rays & Diagnostic Imaging: \$0.00 after deductible Advanced Imaging: \$0.00 after deductible	PCP Office: \$30.00 Specialist Office: \$30.00 Mental Health Office: \$30.00 Lab Work: \$50.00 X-rays & Diagnostic Imaging: \$75.00 Advanced Imaging: \$375.00 Emergency Room Facility Fee: \$650.00 Emergency Transportation: \$650.00 Urgent Care: \$50.00	PCP Office: \$40.00 after deductible Specialist Office: \$90.00 after deductible Mental Health Office: \$40.00 after deductible Lab Work: \$50.00 after deductible Urgent Care: \$75.00 after deductible	PCP Office: \$0.00 Specialist Office: \$125.00 Mental Health Office: \$70.00 Lab Work: \$70.00 Urgent Care: \$80.00	PCP Office: \$20.00 Specialist Office: \$70.00 Mental Health Office: \$20.00 Lab Work: \$70.00 Urgent Care: \$100.00									
\$8,650.00	\$9,200.00	\$7,000.00	\$7,450.00	\$9,100.00	\$9,100.00	\$8,600.00								
No	No	No	No	No	No	No	No							
Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
\$262.27	\$318.85	\$318.85	\$185.12	\$185.12	\$285.28	\$285.28	\$234.84	\$234.84	\$235.11	\$235.11	\$239.43	\$239.43	\$309.08	\$309.08
\$285.58	\$347.19	\$347.19	\$201.58	\$201.58	\$310.64	\$310.64	\$255.72	\$255.72	\$256.01	\$256.01	\$260.71	\$260.71	\$336.55	\$336.55
\$294.49	\$358.03	\$358.03	\$207.87	\$207.87	\$320.33	\$320.33	\$263.70	\$263.70	\$264.00	\$264.00	\$268.85	\$268.85	\$347.05	\$347.05
\$303.41	\$368.87	\$368.87	\$214.16	\$214.16	\$330.03	\$330.03	\$271.68	\$271.68	\$271.99	\$271.99	\$276.99	\$276.99	\$357.56	\$357.56
\$313.00	\$380.54	\$380.54	\$220.94	\$220.94	\$340.47	\$340.47	\$280.28	\$280.28	\$280.59	\$280.59	\$285.75	\$285.75	\$368.87	\$368.87
\$322.60	\$392.21	\$392.21	\$227.71	\$227.71	\$350.91	\$350.91	\$288.87	\$288.87	\$289.20	\$289.20	\$294.51	\$294.51	\$380.18	\$380.18
\$332.55	\$404.29	\$404.29	\$234.73	\$234.73	\$361.73	\$361.73	\$297.77	\$297.77	\$298.11	\$298.11	\$303.59	\$303.59	\$391.90	\$391.90
\$342.84	\$416.81	\$416.81	\$242.00	\$242.00	\$372.92	\$372.92	\$306.99	\$306.99	\$307.34	\$307.34	\$312.99	\$312.99	\$404.03	\$404.03
\$342.84	\$416.81	\$416.81	\$242.00	\$242.00	\$372.92	\$372.92	\$306.99	\$306.99	\$307.34	\$307.34	\$312.99	\$312.99	\$404.03	\$404.03
\$342.84	\$416.81	\$416.81	\$242.00	\$242.00	\$372.92	\$372.92	\$306.99	\$306.99	\$307.34	\$307.34	\$312.99	\$312.99	\$404.03	\$404.03
\$342.84	\$416.81	\$416.81	\$242.00	\$242.00	\$372.92	\$372.92	\$306.99	\$306.99	\$307.34	\$307.34	\$312.99	\$312.99	\$404.03	\$404.03
\$361.41	\$418.47	\$439.39	\$242.96	\$255.11	\$374.41	\$393.13	\$308.21	\$323.62	\$308.56	\$323.99	\$314.23	\$329.94	\$405.64	\$425.92
\$368.61	\$426.80	\$448.14	\$247.80	\$260.19	\$381.86	\$400.96	\$314.35	\$330.07	\$314.71	\$330.44	\$320.49	\$336.51	\$413.72	\$434.40
\$377.25	\$436.80	\$458.65	\$253.61	\$266.29	\$390.81	\$410.36	\$321.72	\$337.81	\$322.08	\$338.19	\$328.00	\$344.40	\$423.41	\$444.59
\$391.29	\$453.06	\$475.71	\$263.04	\$276.20	\$405.36	\$425.63	\$333.69	\$350.38	\$334.07	\$350.77	\$340.21	\$357.22	\$439.17	\$461.13
\$402.81	\$466.40	\$489.72	\$270.79	\$284.33	\$417.29	\$438.16	\$343.52	\$360.69	\$343.90	\$361.10	\$350.22	\$367.73	\$452.10	\$474.71
\$408.57	\$473.07	\$496.72	\$274.66	\$288.39	\$423.26	\$444.42	\$348.43	\$365.85	\$348.82	\$366.26	\$355.23	\$372.99	\$458.56	\$481.49
\$417.21	\$483.07	\$507.22	\$280.47	\$294.49	\$432.21	\$453.82	\$355.79	\$373.58	\$356.20	\$374.01	\$362.74	\$380.88	\$468.26	\$491.67
\$425.85	\$493.07	\$517.73	\$286.28	\$300.59	\$441.16	\$463.22	\$363.16	\$381.32	\$363.57	\$381.75	\$370.25	\$388.77	\$477.96	\$501.86
\$431.25	\$499.32	\$524.29	\$289.90	\$304.40	\$446.75	\$469.09	\$367.77	\$386.16	\$368.18	\$386.59	\$374.95	\$393.70	\$484.02	\$508.22
\$437.01	\$505.99	\$531.29	\$293.78	\$308.47	\$452.72	\$475.35	\$372.68	\$391.31	\$373.10	\$391.75	\$379.96	\$398.95	\$490.48	\$515.01
\$456.64	\$509.33	\$555.17	\$295.71	\$322.33	\$455.70	\$496.72	\$375.13	\$408.90	\$375.56	\$409.36	\$382.46	\$416.88	\$493.71	\$538.15
\$459.63	\$512.66	\$558.80	\$297.65	\$324.44	\$458.69	\$499.97	\$377.59	\$411.57	\$378.02	\$412.04	\$384.96	\$419.61	\$496.95	\$541.67
\$462.62	\$516.00	\$562.44	\$299.58	\$326.55	\$461.67	\$503.22	\$380.05	\$414.25	\$380.48	\$414.72	\$387.47	\$422.34	\$500.18	\$545.19
\$465.61	\$519.33	\$566.07	\$301.52	\$328.66	\$464.65	\$506.47	\$382.50	\$416.93	\$382.93	\$417.40	\$389.97	\$425.07	\$503.41	\$548.72
\$471.59	\$526.00	\$573.34	\$305.39	\$332.88	\$470.62	\$512.97	\$387.41	\$422.28	\$387.85	\$422.76	\$394.98	\$430.53	\$509.88	\$555.76
\$477.57	\$532.67	\$580.61	\$309.26	\$337.10	\$476.59	\$519.48	\$392.33	\$427.64	\$392.77	\$428.12	\$399.99	\$435.98	\$516.34	\$562.81
\$486.54	\$542.67	\$591.51	\$315.07	\$343.43	\$485.54	\$529.23	\$399.69	\$435.67	\$400.14	\$436.16	\$407.50	\$444.17	\$526.04	\$573.38
\$495.13	\$552.26	\$601.96	\$320.64	\$349.50	\$494.11	\$538.58	\$406.75	\$443.36	\$407.21	\$443.86	\$414.70	\$452.02	\$535.33	\$583.51
\$507.09	\$565.60	\$616.50	\$328.38	\$357.94	\$506.05	\$551.59	\$416.58	\$454.07	\$417.05	\$454.58	\$424.71	\$462.94	\$548.26	\$597.60
\$522.04	\$582.27	\$634.67	\$338.06	\$368.49	\$520.96	\$567.85	\$428.86	\$467.45	\$429.34	\$467.98	\$437.23	\$476.58	\$564.42	\$615.22
\$539.60	\$601.86	\$656.02	\$349.43	\$380.88	\$538.49	\$586.95	\$443.29	\$483.18	\$443.79	\$483.73	\$451.94	\$492.62	\$583.41	\$635.91
\$560.53	\$625.20	\$681.47	\$362.99	\$395.65	\$559.37	\$609.72	\$460.48	\$501.92	\$461.00	\$502.49	\$469.47	\$511.72	\$606.03	\$660.58
\$584.07	\$651.46	\$710.09	\$378.23	\$412.27	\$582.87	\$635.32	\$479.82	\$523.00	\$480.36	\$523.59	\$489.18	\$533.21	\$631.49	\$688.32
\$610.98	\$681.47	\$742.80	\$395.65	\$431.26	\$609.72	\$664.59	\$501.92	\$547.09	\$502.49	\$547.71	\$511.72	\$557.77	\$660.58	\$720.03
\$637.51	\$711.06	\$775.05	\$412.84	\$449.99	\$636.19	\$693.45	\$523.72	\$570.85	\$524.31	\$571.49	\$533.94	\$582.00	\$689.26	\$751.29
\$667.40	\$744.40	\$811.40	\$432.20	\$471.09	\$666.03	\$725.97	\$548.27	\$597.62	\$548.89	\$598.29	\$558.98	\$609.29	\$721.58	\$786.52
\$696.92	\$777.33	\$847.29	\$451.31	\$491.93	\$695.49	\$758.08	\$572.53	\$624.05	\$573.17	\$624.76	\$583.70	\$636.24	\$753.50	\$821.32
\$729.43	\$813.59	\$886.81	\$472.37	\$514.88	\$727.93	\$793.44	\$599.23	\$653.16	\$599.91	\$653.90	\$610.93	\$665.92	\$788.65	\$859.63
\$762.32	\$850.27	\$926.79	\$493.66	\$538.09	\$760.75	\$829.21	\$626.25	\$682.61	\$626.95	\$683.38	\$638.48	\$695.94	\$824.20	\$898.38
\$797.82	\$889.86	\$969.95	\$516.65	\$563.15	\$796.17	\$867.83	\$655.41	\$714.40	\$656.15	\$715.20	\$668.21	\$728.35	\$862.59	\$940.22
\$860.08	\$929.46	\$1,045.64	\$539.64	\$607.09	\$831.60	\$935.55	\$684.57	\$770.15	\$685.35	\$771.02	\$697.94	\$785.18	\$900.97	\$1,013.59
\$899.80	\$972.39	\$1,093.94	\$564.56	\$635.14	\$870.01	\$978.76	\$716.19	\$805.72	\$717.00	\$806.63	\$730.18	\$821.45	\$942.58	\$1,060.40
\$939.91	\$1,015.74	\$1,142.71	\$589.73	\$663.45	\$908.79	\$1,022.39	\$748.12	\$841.64	\$748.96	\$842.58	\$762.73	\$858.07	\$984.60	\$1,107.68
\$982.72	\$1,062.00	\$1,194.75	\$616.59	\$693.67	\$950.19	\$1,068.96	\$782.20	\$879.97	\$783.08	\$880.96	\$797.47	\$897.15	\$1,029.45	\$1,158.13
\$1,003.94	\$1,084.93	\$1,220.54	\$629.90	\$708.64	\$970.70	\$1,092.03	\$799.08	\$898.97	\$799.98	\$899.98	\$814.68	\$916.52	\$1,051.67	\$1,183.13
\$1,046.75	\$1,131.19	\$1,272.59	\$656.76	\$738.86	\$1,012.09	\$1,138.60	\$833.16	\$937.30	\$834.09	\$938.36	\$849.42	\$955.60	\$1,096.51	\$1,233.58
\$1,083.77	\$1,171.20	\$1,317.60	\$679.99	\$764.99	\$1,047.89	\$1,178.88	\$862.63	\$970.45	\$863.60	\$971.55	\$879.47	\$989.40	\$1,135.30	\$1,277.21
\$1,108.07	\$1,197.46	\$1,347.14	\$695.24	\$782.14	\$1,071.38	\$1,205.31	\$881.97	\$992.21	\$882.96	\$993.33	\$899.19	\$1,011.58	\$1,160.75	\$1,305.85
\$1,138.54	\$1,230.39	\$1,384.19	\$714.36	\$803.65	\$1,100.84	\$1,238.45	\$906.22	\$1,019.49	\$907.24	\$1,020.64	\$923.91	\$1,039.40	\$1,192.67	\$1,341.76
\$1,157.05	\$1,250.40	\$1,406.69	\$725.97	\$816.72	\$1,118.74	\$1,258.59	\$920.95	\$1,036.07	\$921.99	\$1,037.24	\$938.93	\$1,056.30	\$1,212.06	\$1,363.57

98517PA0010030		98517PA0010035		98517PA0010036		98517PA0010050		98517PA0010052	
On/Off		On/Off		On/Off		On/Off		On/Off	
Silver Elite Saver Plus		Gold Elite Saver Plus		Gold Elite		Bronze Classic Standard		Silver Classic Standard	
OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350		OHIN-134107350	
8		8		8		8		8	
Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO		Oscar HMO	
Silver		Gold		Gold		Bronze		Silver	
\$0.00		\$0.00		\$500.00		\$7,500.00		\$5,000.00	
50.00%		20.00%		20.00%		50.00%		40.00%	
PCP Office: \$60.00		PCP Office: \$0.00		PCP Office: \$25.00		PCP Office: \$50.00		PCP Office: \$40.00	
Specialist Office: \$100.00		Specialist Office: \$25.00		Specialist Office: \$50.00		Specialist Office: \$100.00		Specialist Office: \$80.00	
Mental Health Office: \$60.00		Mental Health Office: \$0.00		Mental Health Office: \$25.00		Mental Health Office: \$50.00		Mental Health Office: \$40.00	
Lab Work: \$50.00		Behavioral Health Outpatient Facility Fee: \$200.00		Lab Work: \$25.00					
X-rays & Diagnostic Imaging: \$100.00		Lab Work: \$25.00		X-rays & Diagnostic Imaging: \$75.00					
		X-rays & Diagnostic Imaging: \$75.00							
Urgent Care: \$50.00		Advanced Imaging: \$375.00		Urgent Care: \$50.00		Urgent Care: \$75.00		Urgent Care: \$60.00	
		Emergency Room Facility Fee: \$500.00							
		Emergency Transportation: \$500.00							
		Urgent Care: \$50.00							
\$9,100.00		\$7,900.00		\$5,500.00		\$9,200.00		\$8,000.00	
No		No		No		No		No	
Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
\$322.19	\$322.19	\$316.73	\$316.73	\$296.84	\$296.84	\$235.60	\$235.60	\$311.80	\$311.80
\$350.83	\$350.83	\$344.88	\$344.88	\$323.23	\$323.23	\$256.54	\$256.54	\$339.51	\$339.51
\$361.78	\$361.78	\$355.64	\$355.64	\$333.32	\$333.32	\$264.55	\$264.55	\$350.11	\$350.11
\$372.73	\$372.73	\$366.41	\$366.41	\$343.41	\$343.41	\$272.56	\$272.56	\$360.71	\$360.71
\$384.52	\$384.52	\$378.00	\$378.00	\$354.27	\$354.27	\$281.18	\$281.18	\$372.12	\$372.12
\$396.32	\$396.32	\$389.59	\$389.59	\$365.14	\$365.14	\$289.80	\$289.80	\$383.53	\$383.53
\$408.53	\$408.53	\$401.60	\$401.60	\$376.39	\$376.39	\$298.73	\$298.73	\$395.35	\$395.35
\$421.18	\$421.18	\$414.03	\$414.03	\$388.04	\$388.04	\$307.98	\$307.98	\$407.59	\$407.59
\$421.18	\$421.18	\$414.03	\$414.03	\$388.04	\$388.04	\$307.98	\$307.98	\$407.59	\$407.59
\$421.18	\$421.18	\$414.03	\$414.03	\$388.04	\$388.04	\$307.98	\$307.98	\$407.59	\$407.59
\$421.18	\$421.18	\$414.03	\$414.03	\$388.04	\$388.04	\$307.98	\$307.98	\$407.59	\$407.59
\$422.85	\$443.99	\$415.68	\$436.46	\$389.58	\$409.06	\$309.20	\$324.66	\$409.21	\$429.67
\$431.27	\$452.84	\$423.96	\$445.16	\$397.34	\$417.21	\$315.36	\$331.13	\$417.36	\$438.23
\$441.38	\$463.45	\$433.89	\$455.59	\$406.66	\$426.99	\$322.76	\$338.89	\$427.14	\$448.50
\$457.81	\$480.70	\$450.04	\$472.54	\$421.79	\$442.88	\$334.77	\$351.50	\$443.04	\$465.19
\$471.28	\$494.85	\$463.29	\$486.45	\$434.21	\$455.92	\$344.62	\$361.85	\$456.08	\$478.88
\$478.02	\$501.92	\$469.91	\$493.41	\$440.41	\$462.43	\$349.55	\$367.03	\$462.60	\$485.73
\$488.13	\$512.54	\$479.85	\$503.84	\$449.73	\$472.21	\$356.94	\$374.79	\$472.38	\$496.00
\$498.24	\$523.15	\$489.79	\$514.28	\$459.04	\$481.99	\$364.33	\$382.55	\$482.16	\$506.27
\$504.56	\$529.78	\$496.00	\$520.80	\$464.86	\$488.10	\$368.95	\$387.40	\$488.28	\$512.69
\$511.30	\$536.86	\$502.62	\$527.75	\$471.07	\$494.62	\$373.88	\$392.57	\$494.80	\$519.54
\$514.66	\$560.98	\$505.93	\$551.47	\$474.17	\$516.85	\$376.34	\$410.21	\$498.06	\$542.89
\$518.03	\$564.66	\$509.25	\$555.08	\$477.28	\$520.23	\$378.81	\$412.90	\$501.32	\$546.44
\$521.40	\$568.33	\$512.56	\$558.69	\$480.38	\$523.62	\$381.27	\$415.58	\$504.58	\$549.99
\$524.77	\$572.00	\$515.87	\$562.30	\$483.49	\$527.00	\$383.73	\$418.27	\$507.84	\$553.55
\$531.51	\$579.35	\$522.49	\$569.52	\$489.69	\$533.77	\$388.66	\$423.64	\$514.36	\$560.66
\$538.25	\$586.69	\$529.12	\$576.74	\$495.90	\$540.53	\$393.59	\$429.01	\$520.88	\$567.76
\$548.36	\$597.71	\$539.06	\$587.57	\$505.22	\$550.68	\$400.98	\$437.07	\$530.67	\$578.43
\$558.05	\$608.27	\$548.58	\$597.95	\$514.14	\$560.41	\$408.06	\$444.79	\$540.04	\$588.64
\$571.52	\$622.96	\$561.83	\$612.39	\$526.56	\$573.95	\$417.92	\$455.53	\$553.08	\$602.86
\$588.37	\$641.32	\$578.39	\$630.44	\$542.08	\$590.87	\$430.24	\$468.96	\$569.39	\$620.63
\$608.16	\$662.90	\$597.85	\$651.65	\$560.32	\$610.74	\$444.71	\$484.74	\$588.54	\$641.51
\$631.75	\$688.61	\$621.03	\$676.92	\$582.05	\$634.43	\$461.96	\$503.54	\$611.37	\$666.39
\$658.28	\$717.53	\$647.11	\$705.36	\$606.49	\$661.08	\$481.36	\$524.68	\$637.04	\$694.38
\$688.61	\$750.58	\$676.92	\$737.85	\$634.43	\$691.53	\$503.54	\$548.85	\$666.39	\$726.37
\$718.51	\$783.18	\$706.32	\$769.89	\$661.98	\$721.56	\$525.40	\$572.69	\$695.33	\$757.91
\$752.20	\$819.90	\$739.44	\$805.99	\$693.02	\$755.39	\$550.04	\$599.54	\$727.93	\$793.45
\$785.47	\$856.17	\$772.15	\$841.64	\$723.68	\$788.81	\$574.37	\$626.06	\$760.13	\$828.55
\$822.12	\$896.11	\$808.17	\$880.90	\$757.43	\$825.60	\$601.16	\$655.27	\$795.59	\$867.20
\$859.18	\$936.50	\$844.60	\$920.62	\$791.58	\$862.82	\$628.26	\$684.81	\$831.46	\$906.29
\$899.19	\$980.12	\$883.94	\$963.49	\$828.44	\$903.00	\$657.52	\$716.70	\$870.18	\$948.50
\$939.20	\$1,056.60	\$923.27	\$1,038.68	\$865.31	\$973.47	\$686.78	\$772.63	\$908.90	\$1,022.51
\$982.58	\$1,105.40	\$965.91	\$1,086.65	\$905.27	\$1,018.43	\$718.50	\$808.31	\$950.88	\$1,069.74
\$1,026.38	\$1,154.68	\$1,008.97	\$1,135.09	\$945.63	\$1,063.83	\$750.53	\$844.35	\$993.27	\$1,117.43
\$1,073.13	\$1,207.27	\$1,054.93	\$1,186.79	\$988.70	\$1,112.29	\$784.71	\$882.80	\$1,038.51	\$1,168.32
\$1,096.30	\$1,233.33	\$1,077.70	\$1,212.41	\$1,010.04	\$1,136.30	\$801.65	\$901.86	\$1,060.93	\$1,193.54
\$1,143.04	\$1,285.93	\$1,123.65	\$1,264.11	\$1,053.11	\$1,184.75	\$835.84	\$940.32	\$1,106.17	\$1,244.44
\$1,183.48	\$1,331.41	\$1,163.40	\$1,308.82	\$1,090.36	\$1,226.66	\$865.40	\$973.58	\$1,145.29	\$1,288.46
\$1,210.01	\$1,361.26	\$1,189.48	\$1,338.17	\$1,114.81	\$1,254.16	\$884.81	\$995.41	\$1,170.97	\$1,317.34
\$1,243.28	\$1,398.69	\$1,222.19	\$1,374.96	\$1,145.46	\$1,288.65	\$909.14	\$1,022.78	\$1,203.17	\$1,353.57
\$1,263.50	\$1,421.44	\$1,242.06	\$1,397.32	\$1,164.09	\$1,309.60	\$923.92	\$1,039.41	\$1,222.73	\$1,375.58

Oscar Health Plan of Pennsylvania, Inc.
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
98517PA0010003	Bronze Classic	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010005	Bronze Elite PCP Saver	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010006	Silver Classic	HMO	Silver	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010011	Secure	HMO	Catastrophic	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010013	Gold Classic	HMO	Gold	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010014	Bronze Simple HSA	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010021	Bronze Classic PCP Saver Plus	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010024	Bronze Classic 4700	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010025	Silver Simple PCP Saver	HMO	Silver	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010030	Silver Elite Saver Plus	HMO	Silver	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010035	Gold Elite Saver Plus	HMO	Gold	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010036	Gold Elite	HMO	Gold	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010050	Bronze Classic Standard	HMO	Bronze	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon
98517PA0010052	Silver Classic Standard	HMO	Silver	On/Off	Oscar HMO	3,6,7,8	Bucks, Chester, Delaware, Lehigh, Luzerne, Monroe, Montgomery, Northampton, Philadelphia, Wyoming, Lackawanna, Lancaster, Carbon

Unified Rate Review v6.0

Company Legal Name:	Oscar Health Plan of Pennsylvania, Inc.		
HIOS issuer ID:	98517	State:	PA
Effective Date of Rate Change(s):	1/1/2025	Market:	Individual

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.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:	1/1/2023	to	12/31/2023	PMPM
Allowed Claims		Total	\$15,952,582.14	\$444.96
Reinsurance			\$549,795.69	\$15.34
Incurred Claims in Experience Period			\$12,035,489.74	\$335.70
Risk Adjustment			-\$2,865,000.00	-\$79.91
Experience Period Premium			\$19,141,267.30	\$533.90
Experience Period Member Months			35,852	

Section II: Projections

Benefit Category	Experience Period Index	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$103.04	1.036	1.005	1.036	1.005	\$111.77
Outpatient Hospital	\$147.17	1.057	1.005	1.057	1.005	\$166.15
Professional	\$92.08	1.008	1.005	1.008	1.005	\$94.58
Other Medical	\$4.52	1.008	1.005	1.008	1.005	\$4.64
Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Prescription Drug	\$98.15	1.030	1.049	1.030	1.049	\$114.66
Total	\$444.96					\$491.80

Morbidity Adjustment	1.134
Demographic Shift	1.079
Plan Design Changes	1.025
Other	0.972
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2025	\$599.53

Manual EHB Allowed Claims PMPM	\$730.96
Applied Credibility %	64.95%

Projected Period Totals

Projected Index Rate for 1/1/2025	\$645.60	\$14,079,244.80
Reinsurance	\$31.45	\$685,944.55
Risk Adjustment Payment/Charge	-\$58.62	-\$1,278,445.12
Exchange User Fees	3.29%	\$499,280.58
Market Adjusted Index Rate	\$695.66	\$15,171,025.95
Projected Member Months	21,808	

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Product-Plan Data Collection

Company Legal Name: **Oscar Health Plan of Pennsylvania, Inc.**
 HIOS Issuer ID: **98517** State: **PA**
 Effective Date of Rate Change(s): **1/1/2025** Market: **Individual**

Product/Plan Level Calculations

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

1.1 Product Name					
1.2 Product ID					
1.3 Plan Name	Bronze Classic	Bronze Elite PCP	Silver Classic	Secure	Gold Classic
1.4 Plan ID (Standard Component ID)	98517PA0010003	98517PA0010005	98517PA0010006	98517PA0010011	98517PA0010013
1.5 Metal	Bronze	Bronze	Silver	Catastrophic	Gold
1.6 AV Metal Value	0.642	0.635	0.703	0.580	0.783
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025
1.11 Cumulative Rate Change % (over 12 mos prior)	6.21%	3.18%	2.71%	11.34%	3.29%
1.12 Product Rate Increase %					
1.13 Submission Level Rate Increase %					

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

	Total	98517PA0010003	98517PA0010005	98517PA0010006	98517PA0010011	98517PA0010013
2.1 Plan ID (Standard Component ID)						
2.2 Allowed Claims	\$15,952,582	\$1,537,798	\$1,148,868	\$1,563,939	\$79,531	\$2,478,690
2.3 Reinsurance	\$549,796	\$56,348	\$5,121	\$76,137	\$0	\$106,122
2.4 Member Cost Sharing	\$3,367,297	\$554,192	\$276,923	\$154,671	\$33,287	\$423,183
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$12,035,490	\$927,258	\$866,825	\$1,333,131	\$46,245	\$1,949,386
2.7 Risk Adjustment Transfer Amount	-\$2,865,000	-\$1,397,675	-\$1,022,278	\$633,873	-\$110,734	-\$287,938
2.8 Premium	\$19,141,267	\$2,789,512	\$2,204,530	\$1,365,066	\$177,466	\$2,379,559
2.9 Experience Period Member Months	35,852	6,117	3,654	2,185	828	3,860
2.10 Current Enrollment	2,755	465	239	140	28	235
2.11 Current Premium PMPM	\$594.36	\$520.22	\$637.55	\$650.09	\$228.98	\$680.73
2.12 Loss Ratio	73.95%	66.62%	73.32%	66.69%	69.30%	93.20%
Per Member Per Month						
2.13 Allowed Claims	\$444.96	\$251.40	\$314.41	\$715.76	\$96.05	\$642.15
2.14 Reinsurance	\$15.34	\$9.21	\$1.40	\$34.85	\$0.00	\$27.49
2.15 Member Cost Sharing	\$93.92	\$90.60	\$75.79	\$70.79	\$40.20	\$109.63
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$335.70	\$151.59	\$237.23	\$610.13	\$55.85	\$505.02
2.18 Risk Adjustment Transfer Amount	-\$79.91	-\$228.49	-\$279.77	\$290.10	-\$133.74	-\$74.60
2.19 Premium	\$533.90	\$456.03	\$603.32	\$624.74	\$214.33	\$616.47

Section III: Plan Adjustment Factors

	98517PA0010003	98517PA0010005	98517PA0010006	98517PA0010011	98517PA0010013
3.1 Plan ID (Standard Component ID)					
3.2 Market Adjusted Index Rate					
3.3 AV and Cost Sharing Design of Plan	0.7181	0.8082	0.9988	0.6506	0.8857
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs					
3.6 Administrative Expense	9.43%	8.48%	7.01%	11.94%	7.82%
3.7 Taxes and Fees	0.51%	0.51%	0.51%	0.51%	0.51%
3.8 Profit & Risk Load	1.65%	1.65%	1.65%	1.65%	1.65%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	0.8430	1.0000
3.10 Plan Adjusted Index Rate	\$565.01	\$629.18	\$764.93	\$444.11	\$684.39
3.11 Age Calibration Factor	0.5712				
3.12 Geographic Calibration Factor	0.9931				
3.13 Tobacco Calibration Factor	0.9912				
3.14 Calibrated Plan Adjusted Index Rate	\$317.71	\$353.80	\$430.13	\$249.73	\$384.84

Section IV: Projected Plan Level Information

	Total	98517PA0010003	98517PA0010005	98517PA0010006	98517PA0010011	98517PA0010013
4.1 Plan ID (Standard Component ID)						
4.2 Allowed Claims	\$14,079,328	\$2,165,483	\$1,128,701	\$867,542	\$122,149	\$3,282,968
4.3 Reinsurance	\$569,997	\$91,401	\$46,132	\$32,933	\$6,247	\$130,267
4.4 Member Cost Sharing	\$2,379,834	\$544,191	\$207,759	\$55,093	\$37,527	\$433,041
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$11,129,497	\$1,529,890	\$874,811	\$779,516	\$78,375	\$2,719,659
4.7 Risk Adjustment Transfer Amount	-\$1,062,346	-\$170,351	-\$85,979	-\$61,379	-\$11,643	-\$242,788
4.8 Premium	\$14,074,841	\$1,975,826	\$1,110,504	\$963,812	\$106,143	\$3,411,012
4.9 Projected Member Months	21,808	3,497	1,765	1,260	239	4,984
4.10 Loss Ratio	85.53%	84.74%	85.39%	86.38%	82.94%	85.84%
Per Member Per Month						
4.11 Allowed Claims	\$645.60	\$619.24	\$639.49	\$688.53	\$511.08	\$658.70
4.12 Reinsurance	\$26.14	\$26.14	\$26.14	\$26.14	\$26.14	\$26.14
4.13 Member Cost Sharing	\$109.13	\$155.62	\$117.71	\$43.72	\$157.02	\$86.89
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$510.34	\$437.49	\$495.64	\$618.66	\$327.93	\$545.68
4.16 Risk Adjustment Transfer Amount	-\$48.71	-\$48.71	-\$48.71	-\$48.71	-\$48.71	-\$48.71
4.17 Premium	\$645.40	\$565.01	\$629.18	\$764.93	\$444.11	\$684.39

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



Oscar HMO										
98517PA001										
Bronze Simple HSA	Bronze Classic PCP	Bronze Classic	Silver Simple PCP	Silver Elite Saver	Gold Elite Saver	Gold Elite	Bronze Classic	Silver Classic	Bronze Classic PCP	
98517PA0010014	98517PA0010021	98517PA0010024	98517PA0010025	98517PA0010030	98517PA0010035	98517PA0010036	98517PA0010050	98517PA0010052	98517PA0010002	
Bronze	Bronze	Bronze	Silver	Silver	Gold	Gold	Bronze	Silver	Bronze	
0.640	0.629	0.633	0.701	0.714	0.801	0.816	0.638	0.700	0.600	
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	
HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	
1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	
7.44%	7.24%	6.33%	6.58%	1.91%	-0.29%	3.54%	7.24%	6.95%	0.00%	
5.20%										
5.20%										

98517PA0010014	98517PA0010021	98517PA0010024	98517PA0010025	98517PA0010030	98517PA0010035	98517PA0010036	98517PA0010050	98517PA0010052	98517PA0010002	
\$190,532	\$1,142,606	\$266,181	\$1,012,589	\$444,318	\$789,343	\$597,843	\$35,249	\$467,892	\$463,735	
\$19,710	\$19,710	\$0	\$19,710	\$19,710	\$34,860	\$14,145	\$0	\$24,502	\$0	
\$44,787	\$516,916	\$105,243	\$98,193	\$46,942	\$90,343	\$143,320	\$20,743	\$32,432	\$213,423	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$126,034	\$605,980	\$160,938	\$894,685	\$377,667	\$664,141	\$440,377	\$14,506	\$410,959	\$250,311	
-\$9,514	-\$1,032,542	-\$375,758	\$117,356	\$174,686	\$462,694	\$161,861	-\$72,257	\$250,797	-\$745,878	
\$354,073	\$2,238,311	\$782,398	\$886,392	\$372,661	\$300,146	\$427,718	\$101,887	\$373,226	\$1,240,926	
858	4,656	1,543	1,372	660	564	675	203	636	2,546	
75	511	107	201	46	58	147	60	68	0	
\$472.50	\$506.03	\$544.41	\$714.74	\$698.33	\$585.26	\$693.99	\$509.89	\$699.39	\$0.00	
36.58%	50.26%	39.58%	89.13%	69.00%	87.06%	74.69%	48.96%	65.86%	50.56%	

\$222.06	\$245.41	\$172.51	\$738.04	\$673.21	\$1,399.55	\$885.69	\$173.64	\$735.68	\$182.14	
\$22.97	\$4.23	\$0.00	\$14.37	\$29.86	\$61.81	\$20.96	\$0.00	\$38.52	\$0.00	
\$52.20	\$111.02	\$68.21	\$71.57	\$71.12	\$160.18	\$212.33	\$102.18	\$50.99	\$83.83	
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
\$146.89	\$130.15	\$104.30	\$652.10	\$572.22	\$1,177.55	\$652.41	\$71.46	\$646.16	\$98.32	
-\$11.09	-\$221.77	-\$243.52	\$85.54	\$264.68	\$820.38	\$239.79	-\$355.95	\$394.33	-\$292.96	
\$412.67	\$480.74	\$507.06	\$646.06	\$564.64	\$532.17	\$633.66	\$501.91	\$586.83	\$487.40	

98517PA0010014	98517PA0010021	98517PA0010024	98517PA0010025	98517PA0010030	98517PA0010035	98517PA0010036	98517PA0010050	98517PA0010052	98517PA0010002	
\$695.66										
0.7159	0.7168	0.7313	0.9658	1.0100	0.9916	0.9246	0.7184	0.9750	0.6876	
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
9.45%	9.44%	9.27%	7.23%	6.94%	7.06%	7.52%	9.42%	7.17%	9.79%	
0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	0.51%	
1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	1.65%	
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
\$563.39	\$564.03	\$574.39	\$741.48	\$772.95	\$759.83	\$712.13	\$565.21	\$748.01	\$543.27	

0.5712										
0.9931										
0.9912										
\$316.80	\$317.16	\$322.99	\$416.95	\$434.64	\$427.26	\$400.44	\$317.82	\$420.62	\$305.49	

98517PA0010014	98517PA0010021	98517PA0010024	98517PA0010025	98517PA0010030	98517PA0010035	98517PA0010036	98517PA0010050	98517PA0010052	98517PA0010002	
\$334,754	\$2,189,862	\$490,153	\$1,190,118	\$275,246	\$399,597	\$957,026	\$291,690	\$384,039	\$0	
\$14,140	\$92,473	\$20,596	\$45,766	\$10,403	\$15,212	\$37,402	\$12,311	\$14,715	\$0	
\$84,725	\$552,696	\$118,114	\$98,281	\$15,724	\$27,012	\$102,785	\$73,237	\$29,650	\$0	
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$235,890	\$1,544,694	\$351,443	\$1,046,071	\$249,119	\$357,374	\$816,839	\$206,142	\$339,674	\$0	
-\$26,354	-\$172,349	-\$38,386	-\$85,297	-\$19,388	-\$28,351	-\$69,709	-\$22,944	-\$27,426	\$0	
\$304,796	\$1,995,533	\$452,622	\$1,298,333	\$307,632	\$442,223	\$1,019,062	\$266,213	\$421,129	\$0	
541	3,538	788	1,751	398	582	1,431	471	563	0	
84.72%	84.73%	84.84%	86.24%	86.43%	86.35%	86.04%	84.74%	86.28%	#DIV/0!	

\$618.77	\$618.95	\$622.02	\$679.68	\$691.57	\$686.59	\$668.78	\$619.30	\$682.13	#DIV/0!	
\$26.14	\$26.14	\$26.14	\$26.14	\$26.14	\$26.14	\$26.14	\$26.14	\$26.14	#DIV/0!	
\$156.61	\$156.22	\$149.89	\$56.13	\$39.51	\$46.41	\$71.83	\$155.49	\$52.66	#DIV/0!	
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	
\$436.03	\$436.60	\$445.99	\$597.41	\$625.93	\$614.04	\$570.82	\$437.67	\$603.33	#DIV/0!	
-\$48.71	-\$48.71	-\$48.71	-\$48.71	-\$48.71	-\$48.71	-\$48.71	-\$48.71	-\$48.71	#DIV/0!	
\$563.39	\$564.03	\$574.39	\$741.48	\$772.95	\$759.83	\$712.13	\$565.21	\$748.01	#DIV/0!	

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 3	0.9340
Rating Area 6	1.1530
Rating Area 7	1.0030
Rating Area 8	0.9690

2025 Rates Table Template v14.0						
<i>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.</i>						
<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>						
<i>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.</i>						
<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>						
<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>						
HIOS Issuer ID*	98517					
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	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	227.01	227.01	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	15	247.19	247.19	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	16	254.90	254.90	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	17	262.62	262.62	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	18	270.93	270.93	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	19	279.24	279.24	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	20	287.84	287.84	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	21	296.75	296.75	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	22	296.75	296.75	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	23	296.75	296.75	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	24	296.75	296.75	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	25	297.93	312.83	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	26	303.86	319.06	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	27	310.99	326.54	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	28	322.56	338.69	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	29	332.06	348.66	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	30	336.80	353.64	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	31	343.93	361.12	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	32	351.05	368.60	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	33	355.50	373.27	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	34	360.25	378.26	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	35	362.62	395.26	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	36	364.99	397.84	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	37	367.37	400.43	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	38	369.74	403.02	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	39	374.49	408.19	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	40	379.24	413.37	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	41	386.36	421.13	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	42	393.18	428.57	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	43	402.68	438.92	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	44	414.55	451.86	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	45	428.50	467.06	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	46	445.11	485.17	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	47	463.81	505.55	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	48	485.17	528.84	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	49	506.24	551.81	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	50	529.98	577.68	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	51	553.43	603.23	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	52	579.24	631.37	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	53	605.36	659.84	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	54	633.55	690.57	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	55	661.74	744.45	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	56	692.30	778.84	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	57	723.16	813.56	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	58	756.10	850.61	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	59	772.42	868.98	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	60	805.36	906.03	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	61	833.85	938.08	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	62	852.54	959.11	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	63	875.99	985.48	
98517PA0010003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	890.23	1001.51	

98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	280.24	280.24
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	15	305.15	305.15
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	16	314.67	314.67
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	17	324.20	324.20
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	18	334.45	334.45
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	19	344.71	344.71
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	20	355.33	355.33
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	21	366.33	366.33
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	22	366.33	366.33
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	23	366.33	366.33
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	24	366.33	366.33
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	25	367.79	386.18
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	26	375.11	393.87
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	27	383.91	403.10
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	28	398.19	418.10
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	29	409.91	430.41
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	30	415.78	436.56
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	31	424.57	445.80
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	32	433.36	455.03
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	33	438.85	460.80
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	34	444.71	466.95
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	35	447.65	487.93
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	36	450.58	491.13
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	37	453.51	494.32
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	38	456.44	497.52
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	39	462.30	503.91
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	40	468.16	510.29
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	41	476.95	519.88
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	42	485.38	529.06
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	43	497.10	541.84
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	44	511.75	557.81
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	45	528.97	576.58
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	46	549.48	598.94
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	47	572.56	624.09
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	48	598.94	652.84
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	49	624.95	681.19
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	50	654.25	713.13
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	51	683.19	744.68
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	52	715.06	779.42
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	53	747.30	814.55
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	54	782.10	852.49
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	55	816.90	919.01
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	56	854.63	961.46
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	57	892.73	1004.32
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	58	933.39	1050.06
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	59	953.54	1072.73
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	60	994.20	1118.47
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	61	1029.36	1158.04
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	62	1052.44	1184.00
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	63	1081.38	1216.56
98517PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1098.97	1236.34
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	243.78	243.78
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	15	265.45	265.45
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	16	273.73	273.73
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	17	282.02	282.02
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	18	290.94	290.94
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	19	299.86	299.86
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	20	309.11	309.11
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	21	318.68	318.68
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	22	318.68	318.68
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	23	318.68	318.68
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	24	318.68	318.68
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	25	319.94	335.94
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	26	326.31	342.63
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	27	333.96	350.66
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	28	346.39	363.71
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	29	356.59	374.42
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	30	361.69	379.77
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	31	369.33	387.80
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	32	376.98	395.83

98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	33	381.76	400.85
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	34	386.86	406.20
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	35	389.41	424.46
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	36	391.96	427.23
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	37	394.51	430.01
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	38	397.06	432.79
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	39	402.16	438.35
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	40	407.25	443.91
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	41	414.90	452.24
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	42	422.23	460.23
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	43	432.43	471.35
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	44	445.18	485.24
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	45	460.15	501.57
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	46	478.00	521.02
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	47	498.07	542.90
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	48	521.02	567.91
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	49	543.64	592.57
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	50	569.14	620.36
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	51	594.31	647.80
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	52	622.03	678.02
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	53	650.08	708.58
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	54	680.35	741.58
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	55	710.62	799.45
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	56	743.45	836.38
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	57	776.59	873.66
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	58	811.96	913.45
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	59	829.49	933.17
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	60	864.86	972.96
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	61	895.45	1007.38
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	62	915.53	1029.97
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	63	940.70	1058.29
98517PA0010003	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	956.00	1075.50
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	235.52	235.52
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	15	256.45	256.45
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	16	264.45	264.45
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	17	272.46	272.46
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	18	281.08	281.08
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	19	289.70	289.70
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	20	298.63	298.63
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	21	307.87	307.87
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	22	307.87	307.87
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	23	307.87	307.87
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	24	307.87	307.87
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	25	309.09	324.55
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	26	315.25	331.01
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	27	322.64	338.77
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	28	334.65	351.38
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	29	344.50	361.72
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	30	349.42	366.90
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	31	356.81	374.65
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	32	364.20	382.41
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	33	368.82	387.26
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	34	373.75	392.43
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	35	376.21	410.07
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	36	378.67	412.75
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	37	381.13	415.44
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	38	383.60	418.12
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	39	388.52	423.49
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	40	393.45	428.86
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	41	400.84	436.91
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	42	407.92	444.63
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	43	417.77	455.37
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	44	430.08	468.79
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	45	444.55	484.56
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	46	461.79	503.36
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	47	481.19	524.50
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	48	503.36	548.66
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	49	525.21	572.48
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	50	549.84	599.33
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	51	574.16	625.84

98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	52	600.95	655.03
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	53	628.04	684.56
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	54	657.29	716.44
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	55	686.53	772.35
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	56	718.24	808.02
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	57	750.26	844.04
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	58	784.43	882.49
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	59	801.37	901.54
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	60	835.54	939.98
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	61	865.10	973.23
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	62	884.49	995.05
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	63	908.81	1022.41
98517PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	923.59	1039.04
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	252.79	252.79
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	15	275.26	275.26
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	16	283.85	283.85
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	17	292.45	292.45
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	18	301.70	301.70
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	19	310.95	310.95
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	20	320.53	320.53
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	21	330.46	330.46
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	22	330.46	330.46
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	23	330.46	330.46
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	24	330.46	330.46
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	25	331.77	348.36
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	26	338.38	355.30
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	27	346.31	363.62
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	28	359.20	377.16
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	29	369.77	388.26
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	30	375.06	393.81
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	31	382.99	402.14
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	32	390.92	410.47
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	33	395.88	415.67
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	34	401.16	421.22
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	35	403.81	440.15
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	36	406.45	443.03
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	37	409.09	445.91
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	38	411.74	448.79
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	39	417.03	454.56
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	40	422.31	460.32
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	41	430.24	468.97

98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	42	437.84	477.25
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	43	448.42	488.78
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	44	461.64	503.18
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	45	477.17	520.11
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	46	495.67	540.28
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	47	516.49	562.97
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	48	540.28	588.91
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	49	563.74	614.48
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	50	590.18	643.30
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	51	616.29	671.75
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	52	645.03	703.09
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	53	674.11	734.78
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	54	705.51	769.00
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	55	736.90	829.01
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	56	770.94	867.30
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	57	805.30	905.96
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	58	841.98	947.23
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	59	860.16	967.68
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	60	896.84	1008.94
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	61	928.56	1044.63
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	62	949.38	1068.05
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	63	975.48	1097.42
98517PA0010005	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	991.34	1115.26
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	312.07	312.07
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	15	339.81	339.81
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	16	350.41	350.41
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	17	361.02	361.02
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	18	372.44	372.44
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	19	383.86	383.86
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	20	395.69	395.69
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	21	407.94	407.94
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	22	407.94	407.94
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	23	407.94	407.94
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	24	407.94	407.94
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	25	409.56	430.04

98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	26	417.72	438.61
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	27	427.51	448.89
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	28	443.42	465.59
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	29	456.47	479.30
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	30	463.00	486.15
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	31	472.79	496.43
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	32	482.58	506.71
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	33	488.70	513.13
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	34	495.23	519.99
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	35	498.49	543.35
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	36	501.75	546.91
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	37	505.02	550.47
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	38	508.28	554.03
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	39	514.81	561.14
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	40	521.33	568.25
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	41	531.12	578.93
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	42	540.51	589.15
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	43	553.56	603.38
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	44	569.88	621.17
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	45	589.05	642.07
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	46	611.89	666.97
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	47	637.59	694.98
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	48	666.97	726.99
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	49	695.93	758.56
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	50	728.56	794.13
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	51	760.79	829.26
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	52	796.28	867.94
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	53	832.18	907.07
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	54	870.93	949.31
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	55	909.68	1023.39
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	56	951.70	1070.66
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	57	994.12	1118.39
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	58	1039.41	1169.33
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	59	1061.84	1194.57
98517PA0010005 Rating Area 6	Tobacco User/Non-Tobacco User	60	1107.12	1245.51

98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	61	1146.28	1289.57
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	62	1171.98	1318.48
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	63	1204.21	1354.73
98517PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1223.79	1376.76
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	271.47	271.47
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	15	295.60	295.60
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	16	304.82	304.82
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	17	314.05	314.05
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	18	323.99	323.99
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	19	333.92	333.92
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	20	344.21	344.21
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	21	354.87	354.87
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	22	354.87	354.87
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	23	354.87	354.87
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	24	354.87	354.87
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	25	356.28	374.09
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	26	363.38	381.55
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	27	371.89	390.49
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	28	385.73	405.02
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	29	397.09	416.94
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	30	402.77	422.90
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	31	411.28	431.85
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	32	419.80	440.79
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	33	425.12	446.38
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	34	430.80	452.34
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	35	433.64	472.67
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	36	436.48	475.76
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	37	439.32	478.86
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	38	442.16	481.95
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	39	447.83	488.14
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	40	453.51	494.33
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	41	462.03	503.61
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	42	470.19	512.51
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	43	481.55	524.88
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	44	495.74	540.36

98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	45	512.42	558.54
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	46	532.29	580.20
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	47	554.65	604.56
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	48	580.20	632.41
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	49	605.39	659.88
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	50	633.78	690.82
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	51	661.81	721.38
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	52	692.69	755.03
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	53	723.91	789.07
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	54	757.63	825.81
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	55	791.34	890.26
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	56	827.89	931.37
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	57	864.79	972.89
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	58	904.18	1017.21
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	59	923.70	1039.16
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	60	963.09	1083.48
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	61	997.16	1121.80
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	62	1019.51	1146.95
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	63	1047.55	1178.49
98517PA0010005	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1064.58	1197.65
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	262.27	262.27
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	15	285.58	285.58
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	16	294.49	294.49
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	17	303.41	303.41
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	18	313.00	313.00
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	19	322.60	322.60
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	20	332.55	332.55
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	21	342.84	342.84
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	22	342.84	342.84
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	23	342.84	342.84
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	24	342.84	342.84
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	25	344.20	361.41
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	26	351.06	368.61
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	27	359.29	377.25
98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	28	372.66	391.29

98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	29	383.63	402.81
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	30	389.11	408.57
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	31	397.34	417.21
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	32	405.57	425.85
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	33	410.71	431.25
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	34	416.20	437.01
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	35	418.94	456.64
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	36	421.68	459.63
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	37	424.42	462.62
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	38	427.17	465.61
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	39	432.65	471.59
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	40	438.14	477.57
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	41	446.37	486.54
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	42	454.25	495.13
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	43	465.22	507.09
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	44	478.93	522.04
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	45	495.05	539.60
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	46	514.25	560.53
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	47	535.84	584.07
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	48	560.53	610.98
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	49	584.87	637.51
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	50	612.30	667.40
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	51	639.38	696.92
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	52	669.21	729.43
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	53	699.37	762.32
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	54	731.94	797.82
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	55	764.51	860.08
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	56	799.82	899.80
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	57	835.48	939.91
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	58	873.53	982.72
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	59	892.39	1003.94
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	60	930.44	1046.75
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	61	963.35	1083.77
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	62	984.95	1108.07
98517PA0010005 Rating Area 8	Tobacco User/Non-Tobacco User	63	1012.04	1138.54

98517PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1028.49	1157.05
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	307.33	307.33
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	15	334.65	334.65
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	16	345.10	345.10
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	17	355.54	355.54
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	18	366.79	366.79
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	19	378.04	378.04
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	20	389.69	389.69
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	21	401.75	401.75
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	22	401.75	401.75
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	23	401.75	401.75
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	24	401.75	401.75
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	25	403.35	423.52
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	26	411.39	431.95
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	27	421.03	442.08
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	28	436.70	458.53
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	29	449.55	472.03
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	30	455.98	478.78
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	31	465.62	488.90
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	32	475.26	499.03
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	33	481.29	505.35
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	34	487.72	512.10
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	35	490.93	535.11
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	36	494.14	538.62
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	37	497.36	542.12
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	38	500.57	545.62
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	39	507.00	552.63
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	40	513.43	559.64
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	41	523.07	570.15
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	42	532.31	580.22
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	43	545.17	594.23
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	44	561.24	611.75
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	45	580.12	632.33
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	46	602.62	656.85
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	47	627.93	684.44

98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	48	656.85	715.97
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	49	685.37	747.06
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	50	717.51	782.09
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	51	749.25	816.68
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	52	784.20	854.78
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	53	819.56	893.32
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	54	857.72	934.92
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	55	895.89	1007.87
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	56	937.27	1054.43
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	57	979.05	1101.43
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	58	1023.64	1151.60
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	59	1045.74	1176.46
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1090.33	1226.62
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1128.90	1270.01
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1154.21	1298.49
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1185.95	1334.19
98517PA0010006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1205.23	1355.89
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	379.40	379.40
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	15	413.12	413.12
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	16	426.01	426.01
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	17	438.91	438.91
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	18	452.80	452.80
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	19	466.68	466.68
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	20	481.06	481.06
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	21	495.95	495.95
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	22	495.95	495.95
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	23	495.95	495.95
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	24	495.95	495.95
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	25	497.93	522.82
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	507.85	533.24
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	519.75	545.74
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	539.09	566.04
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	554.96	582.71
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	562.90	591.04
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	574.80	603.54

98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	586.70	616.04
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	594.14	623.85
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	602.07	632.18
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	606.04	660.59
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	610.01	664.91
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	613.98	669.24
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	617.94	673.56
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	625.88	682.21
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	633.81	690.86
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	645.72	703.83
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	657.12	716.27
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	672.99	733.56
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	692.83	755.19
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	716.14	780.59
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	743.91	810.87
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	775.16	844.92
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	810.87	883.84
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	846.08	922.23
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	885.75	965.47
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	924.93	1008.18
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	968.08	1055.21
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	1011.72	1102.78
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	1058.84	1154.13
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	1105.95	1244.20
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	1157.03	1301.66
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	1208.61	1359.69
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1263.66	1421.62
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1290.94	1452.31
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1345.99	1514.24
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1393.60	1567.80
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1424.84	1602.95
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1464.02	1647.03
98517PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1487.83	1673.81
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	330.04	330.04
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	15	359.38	359.38

98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	16	370.59	370.59
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	17	381.81	381.81
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	18	393.89	393.89
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	19	405.97	405.97
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	20	418.48	418.48
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	21	431.43	431.43
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	22	431.43	431.43
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	23	431.43	431.43
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	24	431.43	431.43
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	25	433.15	454.81
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	26	441.78	463.87
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	27	452.13	474.74
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	28	468.96	492.40
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	29	482.76	506.90
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	30	489.67	514.15
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	31	500.02	525.02
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	32	510.37	535.89
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	33	516.84	542.69
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	34	523.75	549.93
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	35	527.20	574.65
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	36	530.65	578.41
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	37	534.10	582.17
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	38	537.55	585.93
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	39	544.46	593.46
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	40	551.36	600.98
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	41	561.71	612.27
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	42	571.64	623.08
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	43	585.44	638.13
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	44	602.70	656.94
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	45	622.97	679.04
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	46	647.13	705.38
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	47	674.31	735.00
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	48	705.38	768.86
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	49	736.01	802.25
98517PA0010006 Rating Area 7	Tobacco User/Non-Tobacco User	50	770.52	839.87

98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	51	804.60	877.02
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	52	842.14	917.93
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	53	880.10	959.31
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	54	921.09	1003.99
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	55	962.07	1082.33
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	56	1006.51	1132.32
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	57	1051.38	1182.80
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	58	1099.27	1236.67
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	59	1122.99	1263.37
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	60	1170.88	1317.24
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	61	1212.30	1363.84
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	62	1239.48	1394.41
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	63	1273.56	1432.76
98517PA0010006	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1294.27	1456.05
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	318.85	318.85
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	347.19	347.19
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	358.03	358.03
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	368.87	368.87
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	380.54	380.54
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	392.21	392.21
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	404.29	404.29
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	416.81	416.81
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	22	416.81	416.81
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	416.81	416.81
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	416.81	416.81
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	418.47	439.39
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	426.80	448.14
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	436.80	458.65
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	453.06	475.71
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	466.40	489.72
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	473.07	496.72
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	483.07	507.22
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	493.07	517.73
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	499.32	524.29
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	505.99	531.29

98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	509.33	555.17
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	512.66	558.80
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	516.00	562.44
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	519.33	566.07
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	526.00	573.34
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	532.67	580.61
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	542.67	591.51
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	552.26	601.96
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	565.60	616.50
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	582.27	634.67
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	601.86	656.02
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	625.20	681.47
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	651.46	710.09
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	681.47	742.80
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	711.06	775.05
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	744.40	811.40
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	777.33	847.29
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	813.59	886.81
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	850.27	926.79
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	889.86	969.95
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	929.46	1045.64
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	972.39	1093.94
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	1015.74	1142.71
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	1062.00	1194.75
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	1084.93	1220.54
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1131.19	1272.59
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1171.20	1317.60
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1197.46	1347.14
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1230.39	1384.19
98517PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1250.40	1406.69
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	178.44	178.44
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	15	194.30	194.30
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	16	200.36	200.36
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	17	206.43	206.43
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	18	212.96	212.96

98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	19	219.49	219.49
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	20	226.25	226.25
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	21	233.26	233.26
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	22	233.26	233.26
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	23	233.26	233.26
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	24	233.26	233.26
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	25	234.18	245.89
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	26	238.85	250.79
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	27	244.45	256.67
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	28	253.54	266.22
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	29	261.01	274.06
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	30	264.74	277.98
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	31	270.34	283.85
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	32	275.93	289.73
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	33	279.43	293.41
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	34	283.17	297.32
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	35	285.03	310.68
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	36	286.90	312.72
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	37	288.76	314.75
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	38	290.63	316.79
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	39	294.36	320.85
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	40	298.09	324.92
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	41	303.69	331.02
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	42	309.06	336.87
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	43	316.52	345.01
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	44	325.85	355.18
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	45	336.81	367.13
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	46	349.88	381.36
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	47	364.57	397.38
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	48	381.36	415.69
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	49	397.92	433.74
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	50	416.58	454.08
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	51	435.01	474.16
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	52	455.30	496.28
98517PA0010011 Rating Area 3	Tobacco User/Non-Tobacco User	53	475.83	518.66

98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	54	497.99	542.81
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	55	520.15	585.17
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	56	544.17	612.19
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	57	568.43	639.48
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	58	594.32	668.61
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	59	607.15	683.04
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	60	633.04	712.17
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	61	655.43	737.36
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	62	670.13	753.89
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	63	688.55	774.62
98517PA0010011	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	699.75	787.22
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	220.28	220.28
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	15	239.86	239.86
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	16	247.34	247.34
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	17	254.83	254.83
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	18	262.89	262.89
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	19	270.95	270.95
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	20	279.30	279.30
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	21	287.95	287.95
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	22	287.95	287.95
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	23	287.95	287.95
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	24	287.95	287.95
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	25	289.09	303.55
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	26	294.85	309.59
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	27	301.76	316.85
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	28	312.99	328.64
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	29	322.21	338.32
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	30	326.81	343.15
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	31	333.72	350.41
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	32	340.63	357.67
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	33	344.95	362.20
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	34	349.56	367.04
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	35	351.86	383.53
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	36	354.17	386.04
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	37	356.47	388.55

98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	38	358.78	391.06
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	39	363.38	396.09
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	40	367.99	401.11
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	41	374.90	408.64
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	42	381.52	415.86
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	43	390.74	425.90
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	44	402.25	438.46
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	45	415.79	453.21
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	46	431.91	470.78
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	47	450.05	490.56
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	48	470.78	513.16
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	49	491.23	535.44
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	50	514.26	560.55
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	51	537.01	585.34
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	52	562.06	612.65
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	53	587.40	640.27
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	54	614.76	670.08
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	55	642.11	722.37
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	56	671.77	755.74
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	57	701.71	789.43
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	58	733.68	825.38
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	59	749.51	843.20
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	60	781.47	879.16
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	61	809.12	910.26
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	62	827.26	930.66
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	63	850.00	956.25
98517PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	863.82	971.80
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	191.62	191.62
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	15	208.65	208.65
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	16	215.16	215.16
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	17	221.68	221.68
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	18	228.69	228.69
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	19	235.70	235.70
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	20	242.97	242.97
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	21	250.49	250.49

98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	22	250.49	250.49
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	23	250.49	250.49
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	24	250.49	250.49
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	25	251.48	264.06
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	26	256.49	269.32
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	27	262.50	275.63
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	28	272.27	285.89
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	29	280.29	294.30
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	30	284.30	298.51
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	31	290.31	304.82
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	32	296.32	311.14
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	33	300.08	315.08
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	34	304.08	319.29
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	35	306.09	333.64
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	36	308.09	335.82
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	37	310.10	338.01
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	38	312.10	340.19
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	39	316.11	344.56
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	40	320.12	348.93
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	41	326.13	355.48
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	42	331.89	361.76
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	43	339.90	370.49
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	44	349.92	381.42
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	45	361.70	394.25
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	46	375.72	409.54
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	47	391.50	426.74
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	48	409.54	446.40
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	49	427.32	465.78
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	50	447.36	487.62
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	51	467.15	509.19
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	52	488.94	532.94
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	53	510.98	556.97
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	54	534.78	582.91
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	55	558.57	628.40
98517PA0010011 Rating Area 7	Tobacco User/Non-Tobacco User	56	584.37	657.42

98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	57	610.42	686.73
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	58	638.23	718.01
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	59	652.00	733.50
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	60	679.81	764.78
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	61	703.85	791.84
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	62	719.63	809.59
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	63	739.42	831.85
98517PA0010011	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	751.45	845.38
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	185.12	185.12
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	15	201.58	201.58
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	16	207.87	207.87
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	17	214.16	214.16
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	18	220.94	220.94
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	19	227.71	227.71
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	20	234.73	234.73
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	21	242.00	242.00
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	22	242.00	242.00
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	23	242.00	242.00
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	24	242.00	242.00
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	25	242.96	255.11
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	26	247.80	260.19
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	27	253.61	266.29
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	28	263.04	276.20
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	29	270.79	284.33
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	30	274.66	288.39
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	31	280.47	294.49
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	32	286.28	300.59
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	33	289.90	304.40
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	34	293.78	308.47
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	35	295.71	322.33
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	36	297.65	324.44
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	37	299.58	326.55
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	38	301.52	328.66
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	39	305.39	332.88
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	40	309.26	337.10

98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	41	315.07	343.43
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	42	320.64	349.50
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	43	328.38	357.94
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	44	338.06	368.49
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	45	349.43	380.88
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	46	362.99	395.65
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	47	378.23	412.27
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	48	395.65	431.26
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	49	412.84	449.99
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	50	432.20	471.09
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	51	451.31	491.93
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	52	472.37	514.88
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	53	493.66	538.09
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	54	516.65	563.15
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	55	539.64	607.09
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	56	564.56	635.14
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	57	589.73	663.45
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	58	616.59	693.67
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	59	629.90	708.64
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	60	656.76	738.86
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	61	679.99	764.99
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	62	695.24	782.14
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	63	714.36	803.65
98517PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	725.97	816.72
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	274.98	274.98
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	15	299.42	299.42
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	16	308.76	308.76
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	17	318.11	318.11
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	18	328.17	328.17
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	19	338.24	338.24
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	20	348.66	348.66
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	21	359.46	359.46
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	22	359.46	359.46
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	23	359.46	359.46
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	24	359.46	359.46

98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	25	360.88	378.93
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	26	368.07	386.48
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	27	376.70	395.53
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	28	390.72	410.25
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	29	402.22	422.33
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	30	407.97	428.37
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	31	416.60	437.43
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	32	425.22	446.48
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	33	430.62	452.15
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	34	436.37	458.18
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	35	439.24	478.77
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	36	442.12	481.91
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	37	444.99	485.04
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	38	447.87	488.18
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	39	453.62	494.45
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	40	459.37	500.71
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	41	468.00	510.12
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	42	476.27	519.13
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	43	487.77	531.67
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	44	502.15	547.34
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	45	519.04	565.75
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	46	539.17	587.69
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	47	561.81	612.38
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	48	587.69	640.59
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	49	613.21	668.40
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	50	641.97	699.75
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	51	670.37	730.70
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	52	701.64	764.78
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	53	733.27	799.26
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	54	767.42	836.48
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	55	801.56	901.76
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	56	838.59	943.41
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	57	875.97	985.46
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	58	915.87	1030.35
98517PA0010013 Rating Area 3	Tobacco User/Non-Tobacco User	59	935.64	1052.59

98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	60	975.53	1097.48
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	61	1010.04	1136.30
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	62	1032.69	1161.77
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	63	1061.08	1193.72
98517PA0010013	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1078.34	1213.13
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	339.45	339.45
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	15	369.62	369.62
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	16	381.16	381.16
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	17	392.70	392.70
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	18	405.12	405.12
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	19	417.55	417.55
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	20	430.41	430.41
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	21	443.74	443.74
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	22	443.74	443.74
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	23	443.74	443.74
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	24	443.74	443.74
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	25	445.50	467.78
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	26	454.38	477.09
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	27	465.03	488.28
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	28	482.33	506.45
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	29	496.53	521.36
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	30	503.63	528.81
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	31	514.28	539.99
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	32	524.93	551.17
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	33	531.58	558.16
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	34	538.68	565.62
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	35	542.23	591.03
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	36	545.78	594.90
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	37	549.33	598.77
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	38	552.88	602.64
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	39	559.98	610.38
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	40	567.08	618.12
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	41	577.73	629.73
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	42	587.94	640.85
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	43	602.14	656.33

98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	44	619.89	675.68
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	45	640.74	698.41
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	46	665.59	725.49
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	47	693.54	755.96
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	48	725.49	790.79
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	49	757.00	825.13
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	50	792.50	863.82
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	51	827.55	902.03
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	52	866.15	944.11
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	53	905.20	986.67
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	54	947.36	1032.62
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	55	989.51	1113.20
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	56	1035.21	1164.62
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	57	1081.36	1216.53
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	58	1130.61	1271.94
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	59	1155.02	1299.40
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	60	1204.27	1354.81
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	61	1246.87	1402.73
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	62	1274.83	1434.18
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	63	1309.88	1473.62
98517PA0010013	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1331.18	1497.58
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	295.29	295.29
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	15	321.54	321.54
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	16	331.57	331.57
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	17	341.61	341.61
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	18	352.42	352.42
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	19	363.23	363.23
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	20	374.42	374.42
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	21	386.01	386.01
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	22	386.01	386.01
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	23	386.01	386.01
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	24	386.01	386.01
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	25	387.54	406.92
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	26	395.26	415.03
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	27	404.53	424.75

98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	28	419.58	440.56
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	29	431.93	453.53
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	30	438.11	460.02
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	31	447.37	469.74
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	32	456.64	479.47
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	33	462.43	485.55
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	34	468.60	492.03
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	35	471.69	514.14
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	36	474.78	517.51
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	37	477.87	520.88
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	38	480.96	524.24
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	39	487.13	530.97
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	40	493.31	537.71
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	41	502.57	547.80
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	42	511.45	557.48
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	43	523.80	570.94
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	44	539.24	587.77
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	45	557.38	607.55
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	46	579.00	631.11
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	47	603.32	657.62
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	48	631.11	687.91
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	49	658.52	717.78
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	50	689.40	751.44
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	51	719.89	784.68
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	52	753.47	821.28
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	53	787.44	858.31
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	54	824.11	898.28
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	55	860.78	968.38
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	56	900.54	1013.10
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	57	940.68	1058.27
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	58	983.53	1106.47
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	59	1004.76	1130.35
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	60	1047.60	1178.55
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	61	1084.66	1220.24
98517PA0010013 Rating Area 7	Tobacco User/Non-Tobacco User	62	1108.98	1247.60

98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	63	1139.47	1281.90
98517PA0010013	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1158.00	1302.75
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	285.28	285.28
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	15	310.64	310.64
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	16	320.33	320.33
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	17	330.03	330.03
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	18	340.47	340.47
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	19	350.91	350.91
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	20	361.73	361.73
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	21	372.92	372.92
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	22	372.92	372.92
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	23	372.92	372.92
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	24	372.92	372.92
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	25	374.41	393.13
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	26	381.86	400.96
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	27	390.81	410.36
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	28	405.36	425.63
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	29	417.29	438.16
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	30	423.26	444.42
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	31	432.21	453.82
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	32	441.16	463.22
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	33	446.75	469.09
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	34	452.72	475.35
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	35	455.70	496.72
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	36	458.69	499.97
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	37	461.67	503.22
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	38	464.65	506.47
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	39	470.62	512.97
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	40	476.59	519.48
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	41	485.54	529.23
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	42	494.11	538.58
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	43	506.05	551.59
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	44	520.96	567.85
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	45	538.49	586.95
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	46	559.37	609.72

98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	47	582.87	635.32
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	48	609.72	664.59
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	49	636.19	693.45
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	50	666.03	725.97
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	51	695.49	758.08
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	52	727.93	793.44
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	53	760.75	829.21
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	54	796.17	867.83
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	55	831.60	935.55
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	56	870.01	978.76
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	57	908.79	1022.39
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	58	950.19	1068.96
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	59	970.70	1092.03
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	60	1012.09	1138.60
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	61	1047.89	1178.88
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	62	1071.38	1205.31
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	63	1100.84	1238.45
98517PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1118.74	1258.59
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	226.36	226.36
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	15	246.48	246.48
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	16	254.17	254.17
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	17	261.87	261.87
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	18	270.15	270.15
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	19	278.44	278.44
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	20	287.02	287.02
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	21	295.91	295.91
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	22	295.91	295.91
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	23	295.91	295.91
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	24	295.91	295.91
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	25	297.08	311.93
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	26	303.00	318.15
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	27	310.10	325.60
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	28	321.64	337.72
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	29	331.11	347.66
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	30	335.84	352.63

98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	31	342.94	360.09
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	32	350.05	367.55
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	33	354.48	372.21
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	34	359.22	377.18
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	35	361.59	394.13
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	36	363.95	396.71
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	37	366.32	399.29
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	38	368.69	401.87
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	39	373.42	407.03
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	40	378.16	412.19
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	41	385.26	419.93
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	42	392.06	427.35
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	43	401.53	437.67
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	44	413.37	450.57
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	45	427.27	465.73
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	46	443.84	483.79
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	47	462.49	504.11
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	48	483.79	527.33
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	49	504.80	550.23
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	50	528.47	576.03
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	51	551.85	601.51
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	52	577.59	629.57
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	53	603.63	657.95
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	54	631.74	688.59
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	55	659.85	742.33
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	56	690.33	776.62
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	57	721.10	811.24
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	58	753.94	848.19
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	59	770.22	866.49
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	60	803.06	903.44
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	61	831.47	935.40
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	62	850.11	956.37
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	63	873.49	982.67
98517PA0010014	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	887.69	998.65
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	279.44	279.44

98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	15	304.28	304.28
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	16	313.77	313.77
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	17	323.27	323.27
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	18	333.50	333.50
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	19	343.73	343.73
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	20	354.32	354.32
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	21	365.29	365.29
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	22	365.29	365.29
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	23	365.29	365.29
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	24	365.29	365.29
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	25	366.74	385.07
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	26	374.04	392.75
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	27	382.81	401.95
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	28	397.06	416.91
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	29	408.74	429.18
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	30	414.59	435.32
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	31	423.36	444.52
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	32	432.12	453.73
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	33	437.60	459.48
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	34	443.45	465.62
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	35	446.37	486.54
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	36	449.29	489.73
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	37	452.21	492.91
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	38	455.13	496.10
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	39	460.98	502.47
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	40	466.82	508.84
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	41	475.59	518.39
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	42	483.99	527.55
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	43	495.68	540.29
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	44	510.29	556.22
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	45	527.46	574.93
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	46	547.91	597.23
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	47	570.93	622.31
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	48	597.23	650.98
98517PA0010014 Rating Area 6	Tobacco User/Non-Tobacco User	49	623.16	679.25

98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	50	652.38	711.10
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	51	681.24	742.55
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	52	713.02	777.19
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	53	745.16	812.23
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	54	779.87	850.05
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	55	814.57	916.39
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	56	852.19	958.71
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	57	890.18	1001.45
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	58	930.72	1047.06
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	59	950.81	1069.67
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	60	991.36	1115.28
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	61	1026.43	1154.73
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	62	1049.44	1180.62
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	63	1078.30	1213.08
98517PA0010014	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1095.83	1232.81
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	243.08	243.08
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	15	264.69	264.69
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	16	272.95	272.95
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	17	281.21	281.21
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	18	290.11	290.11
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	19	299.01	299.01
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	20	308.22	308.22
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	21	317.77	317.77
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	22	317.77	317.77
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	23	317.77	317.77
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	24	317.77	317.77
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	25	319.03	334.98
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	26	325.38	341.65
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	27	333.01	349.66
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	28	345.40	362.67
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	29	355.57	373.35
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	30	360.65	378.69
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	31	368.28	386.69
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	32	375.90	394.70
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	33	380.67	399.70

98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	34	385.76	405.04
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	35	388.30	423.24
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	36	390.84	426.02
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	37	393.38	428.79
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	38	395.92	431.56
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	39	401.01	437.10
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	40	406.09	442.64
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	41	413.72	450.95
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	42	421.03	458.92
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	43	431.19	470.00
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	44	443.90	483.86
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	45	458.84	500.13
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	46	476.63	519.53
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	47	496.65	541.35
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	48	519.53	566.29
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	49	542.09	590.88
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	50	567.51	618.59
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	51	592.61	645.95
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	52	620.26	676.08
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	53	648.22	706.56
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	54	678.41	739.47
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	55	708.60	797.17
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	56	741.32	833.99
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	57	774.37	871.17
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	58	809.64	910.85
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	59	827.12	930.51
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	60	862.39	970.19
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	61	892.89	1004.51
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	62	912.91	1027.03
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	63	938.01	1055.27
98517PA0010014	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	953.27	1072.43
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	234.84	234.84
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	15	255.72	255.72
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	16	263.70	263.70
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	17	271.68	271.68

98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	18	280.28	280.28
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	19	288.87	288.87
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	20	297.77	297.77
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	21	306.99	306.99
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	22	306.99	306.99
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	23	306.99	306.99
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	24	306.99	306.99
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	25	308.21	323.62
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	26	314.35	330.07
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	27	321.72	337.81
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	28	333.69	350.38
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	29	343.52	360.69
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	30	348.43	365.85
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	31	355.79	373.58
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	32	363.16	381.32
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	33	367.77	386.16
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	34	372.68	391.31
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	35	375.13	408.90
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	36	377.59	411.57
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	37	380.05	414.25
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	38	382.50	416.93
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	39	387.41	422.28
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	40	392.33	427.64
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	41	399.69	435.67
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	42	406.75	443.36
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	43	416.58	454.07
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	44	428.86	467.45
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	45	443.29	483.18
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	46	460.48	501.92
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	47	479.82	523.00
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	48	501.92	547.09
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	49	523.72	570.85
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	50	548.27	597.62
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	51	572.53	624.05
98517PA0010014 Rating Area 8	Tobacco User/Non-Tobacco User	52	599.23	653.16

98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	53	626.25	682.61
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	54	655.41	714.40
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	55	684.57	770.15
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	56	716.19	805.72
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	57	748.12	841.64
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	58	782.20	879.97
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	59	799.08	898.97
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	60	833.16	937.30
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	61	862.63	970.45
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	62	881.97	992.21
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	63	906.22	1019.49
98517PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	920.95	1036.07
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	226.62	226.62
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	15	246.76	246.76
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	16	254.46	254.46
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	17	262.16	262.16
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	18	270.46	270.46
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	19	278.75	278.75
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	20	287.34	287.34
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	21	296.24	296.24
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	22	296.24	296.24
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	23	296.24	296.24
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	24	296.24	296.24
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	25	297.41	312.29
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	26	303.34	318.51
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	27	310.45	325.97
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	28	322.00	338.10
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	29	331.48	348.06
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	30	336.22	353.03
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	31	343.33	360.50
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	32	350.44	367.96
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	33	354.88	372.63
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	34	359.62	377.60
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	35	361.99	394.57
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	36	364.36	397.16

98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	37	366.73	399.74
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	38	369.10	402.32
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	39	373.84	407.49
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	40	378.58	412.65
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	41	385.69	420.40
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	42	392.50	427.83
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	43	401.98	438.16
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	44	413.83	451.08
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	45	427.76	466.25
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	46	444.34	484.34
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	47	463.01	504.68
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	48	484.34	527.93
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	49	505.37	550.85
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	50	529.07	576.68
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	51	552.47	602.19
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	52	578.24	630.28
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	53	604.31	658.70
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	54	632.45	689.37
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	55	660.59	743.17
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	56	691.10	777.49
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	57	721.91	812.15
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	58	754.79	849.14
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	59	771.09	867.47
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	60	803.97	904.46
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	61	832.41	936.46
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	62	851.07	957.45
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	63	874.47	983.78
98517PA0010021	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	888.69	999.78
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	279.75	279.75
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	15	304.62	304.62
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	16	314.13	314.13
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	17	323.63	323.63
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	18	333.87	333.87
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	19	344.11	344.11
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	20	354.72	354.72

98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	21	365.70	365.70
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	22	365.70	365.70
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	23	365.70	365.70
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	24	365.70	365.70
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	25	367.15	385.51
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	26	374.46	393.19
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	27	383.24	402.40
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	28	397.50	417.38
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	29	409.21	429.67
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	30	415.06	435.81
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	31	423.83	445.02
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	32	432.61	454.24
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	33	438.09	460.00
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	34	443.95	466.14
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	35	446.87	487.09
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	36	449.80	490.28
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	37	452.72	493.47
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	38	455.65	496.66
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	39	461.50	503.03
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	40	467.35	509.41
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	41	476.13	518.98
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	42	484.54	528.15
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	43	496.24	540.90
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	44	510.87	556.84
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	45	528.05	575.58
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	46	548.53	597.90
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	47	571.57	623.01
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	48	597.90	651.71
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	49	623.86	680.01
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	50	653.12	711.90
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	51	682.01	743.39
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	52	713.82	778.07
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	53	746.00	813.14
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	54	780.74	851.01
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	55	815.49	917.42

98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	56	853.15	959.79
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	57	891.18	1002.58
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	58	931.77	1048.25
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	59	951.89	1070.87
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	60	992.48	1116.54
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	61	1027.58	1156.03
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	62	1050.62	1181.95
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	63	1079.51	1214.45
98517PA0010021	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1097.07	1234.20
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	243.36	243.36
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	15	264.99	264.99
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	16	273.26	273.26
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	17	281.53	281.53
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	18	290.44	290.44
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	19	299.35	299.35
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	20	308.57	308.57
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	21	318.12	318.12
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	22	318.12	318.12
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	23	318.12	318.12
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	24	318.12	318.12
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	25	319.39	335.36
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	26	325.75	342.04
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	27	333.38	350.05
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	28	345.79	363.08
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	29	355.97	373.77
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	30	361.06	379.11
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	31	368.69	387.13
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	32	376.33	395.15
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	33	381.10	400.16
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	34	386.19	405.50
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	35	388.74	423.72
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	36	391.28	426.50
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	37	393.83	429.27
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	38	396.37	432.04
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	39	401.46	437.59

98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	40	406.55	443.14
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	41	414.18	451.46
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	42	421.50	459.44
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	43	431.68	470.53
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	44	444.41	484.40
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	45	459.36	500.70
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	46	477.17	520.12
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	47	497.21	541.96
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	48	520.12	566.93
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	49	542.70	591.55
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	50	568.15	619.29
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	51	593.28	646.68
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	52	620.96	676.84
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	53	648.95	707.36
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	54	679.17	740.30
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	55	709.39	798.07
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	56	742.16	834.93
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	57	775.24	872.15
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	58	810.55	911.87
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	59	828.05	931.56
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	60	863.36	971.28
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	61	893.90	1005.64
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	62	913.94	1028.18
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	63	939.07	1056.46
98517PA0010021	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	954.34	1073.63
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	235.11	235.11
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	15	256.01	256.01
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	16	264.00	264.00
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	17	271.99	271.99
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	18	280.59	280.59
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	19	289.20	289.20
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	20	298.11	298.11
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	21	307.34	307.34
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	22	307.34	307.34
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	23	307.34	307.34

98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	24	307.34	307.34
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	25	308.56	323.99
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	26	314.71	330.44
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	27	322.08	338.19
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	28	334.07	350.77
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	29	343.90	361.10
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	30	348.82	366.26
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	31	356.20	374.01
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	32	363.57	381.75
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	33	368.18	386.59
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	34	373.10	391.75
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	35	375.56	409.36
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	36	378.02	412.04
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	37	380.48	414.72
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	38	382.93	417.40
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	39	387.85	422.76
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	40	392.77	428.12
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	41	400.14	436.16
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	42	407.21	443.86
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	43	417.05	454.58
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	44	429.34	467.98
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	45	443.79	483.73
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	46	461.00	502.49
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	47	480.36	523.59
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	48	502.49	547.71
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	49	524.31	571.49
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	50	548.89	598.29
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	51	573.17	624.76
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	52	599.91	653.90
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	53	626.95	683.38
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	54	656.15	715.20
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	55	685.35	771.02
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	56	717.00	806.63
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	57	748.96	842.58
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	58	783.08	880.96

98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	59	799.98	899.98
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	60	834.09	938.36
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	61	863.60	971.55
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	62	882.96	993.33
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	63	907.24	1020.64
98517PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	921.99	1037.24
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	230.78	230.78
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	15	251.29	251.29
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	16	259.14	259.14
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	17	266.98	266.98
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	18	275.43	275.43
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	19	283.87	283.87
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	20	292.62	292.62
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	21	301.68	301.68
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	22	301.68	301.68
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	23	301.68	301.68
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	24	301.68	301.68
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	25	302.88	318.02
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	26	308.91	324.36
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	27	316.15	331.96
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	28	327.92	344.31
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	29	337.57	354.45
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	30	342.40	359.52
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	31	349.64	367.12
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	32	356.88	374.72
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	33	361.40	379.48
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	34	366.23	384.54
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	35	368.64	401.82
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	36	371.06	404.45
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	37	373.47	407.08
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	38	375.89	409.71
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	39	380.71	414.98
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	40	385.54	420.24
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	41	392.78	428.13
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	42	399.72	435.69

98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	43	409.37	446.21
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	44	421.44	459.37
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	45	435.62	474.82
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	46	452.51	493.24
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	47	471.52	513.95
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	48	493.24	537.63
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	49	514.65	560.97
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	50	538.79	587.28
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	51	562.62	613.26
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	52	588.87	641.86
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	53	615.41	670.80
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	54	644.07	702.04
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	55	672.73	756.82
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	56	703.80	791.78
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	57	735.18	827.08
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	58	768.66	864.75
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	59	785.26	883.41
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	60	818.74	921.08
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	61	847.70	953.67
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	62	866.71	975.05
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	63	890.54	1001.86
98517PA0010024	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	905.02	1018.15
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	284.89	284.89
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	15	310.22	310.22
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	16	319.90	319.90
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	17	329.58	329.58
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	18	340.01	340.01
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	19	350.44	350.44
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	20	361.24	361.24
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	21	372.42	372.42
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	22	372.42	372.42
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	23	372.42	372.42
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	24	372.42	372.42
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	25	373.90	392.59
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	26	381.35	400.41

98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	27	390.28	409.80
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	28	404.81	425.05
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	29	416.73	437.56
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	30	422.68	443.82
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	31	431.62	453.20
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	32	440.56	462.59
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	33	446.15	468.45
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	34	452.10	474.71
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	35	455.08	496.04
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	36	458.06	499.29
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	37	461.04	502.54
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	38	464.02	505.78
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	39	469.98	512.28
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	40	475.94	518.77
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	41	484.88	528.51
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	42	493.44	537.85
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	43	505.36	550.84
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	44	520.25	567.08
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	45	537.76	586.16
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	46	558.61	608.89
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	47	582.07	634.46
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	48	608.89	663.69
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	49	635.33	692.51
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	50	665.12	724.98
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	51	694.54	757.05
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	52	726.94	792.37
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	53	759.71	828.09
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	54	795.09	866.65
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	55	830.47	934.28
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	56	868.83	977.43
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	57	907.56	1021.00
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	58	948.90	1067.51
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	59	969.38	1090.55
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	60	1010.72	1137.06
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	61	1046.47	1177.28

98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	62	1069.93	1203.67
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	63	1099.35	1236.77
98517PA0010024	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1117.23	1256.88
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	247.83	247.83
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	15	269.86	269.86
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	16	278.28	278.28
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	17	286.70	286.70
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	18	295.78	295.78
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	19	304.85	304.85
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	20	314.24	314.24
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	21	323.97	323.97
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	22	323.97	323.97
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	23	323.97	323.97
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	24	323.97	323.97
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	25	325.26	341.52
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	26	331.73	348.32
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	27	339.51	356.49
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	28	352.14	369.75
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	29	362.51	380.64
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	30	367.69	386.08
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	31	375.47	394.24
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	32	383.24	402.41
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	33	388.10	407.51
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	34	393.29	412.95
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	35	395.88	431.51
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	36	398.47	434.33
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	37	401.06	437.16
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	38	403.65	439.98
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	39	408.84	445.63
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	40	414.02	451.28
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	41	421.80	459.76
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	42	429.25	467.88
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	43	439.61	479.18
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	44	452.57	493.30
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	45	467.80	509.90

98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	46	485.94	529.67
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	47	506.35	551.92
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	48	529.67	577.34
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	49	552.68	602.42
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	50	578.59	630.67
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	51	604.19	658.56
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	52	632.37	689.28
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	53	660.88	720.36
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	54	691.65	753.90
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	55	722.43	812.73
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	56	755.80	850.27
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	57	789.49	888.18
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	58	825.45	928.63
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	59	843.27	948.68
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	60	879.23	989.13
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	61	910.33	1024.12
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	62	930.74	1047.08
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	63	956.33	1075.87
98517PA0010024	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	971.88	1093.36
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	239.43	239.43
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	15	260.71	260.71
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	16	268.85	268.85
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	17	276.99	276.99
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	18	285.75	285.75
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	19	294.51	294.51
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	20	303.59	303.59
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	21	312.99	312.99
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	22	312.99	312.99
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	23	312.99	312.99
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	24	312.99	312.99
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	25	314.23	329.94
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	26	320.49	336.51
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	27	328.00	344.40
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	28	340.21	357.22
98517PA0010024	Rating Area 8	Tobacco User/Non-Tobacco User	29	350.22	367.73

98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	30	355.23	372.99
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	31	362.74	380.88
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	32	370.25	388.77
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	33	374.95	393.70
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	34	379.96	398.95
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	35	382.46	416.88
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	36	384.96	419.61
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	37	387.47	422.34
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	38	389.97	425.07
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	39	394.98	430.53
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	40	399.99	435.98
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	41	407.50	444.17
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	42	414.70	452.02
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	43	424.71	462.94
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	44	437.23	476.58
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	45	451.94	492.62
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	46	469.47	511.72
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	47	489.18	533.21
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	48	511.72	557.77
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	49	533.94	582.00
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	50	558.98	609.29
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	51	583.70	636.24
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	52	610.93	665.92
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	53	638.48	695.94
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	54	668.21	728.35
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	55	697.94	785.18
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	56	730.18	821.45
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	57	762.73	858.07
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	58	797.47	897.15
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	59	814.68	916.52
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	60	849.42	955.60
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	61	879.47	989.40
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	62	899.19	1011.58
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	63	923.91	1039.40
98517PA0010024 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	938.93	1056.30

98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	297.91	297.91
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	15	324.39	324.39
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	16	334.52	334.52
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	17	344.64	344.64
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	18	355.55	355.55
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	19	366.45	366.45
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	20	377.75	377.75
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	21	389.44	389.44
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	22	389.44	389.44
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	23	389.44	389.44
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	24	389.44	389.44
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	25	390.99	410.54
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	26	398.77	418.71
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	27	408.12	428.53
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	28	423.31	444.47
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	29	435.77	457.56
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	30	442.00	464.10
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	31	451.35	473.91
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	32	460.69	483.73
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	33	466.54	489.86
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	34	472.77	496.40
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	35	475.88	518.71
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	36	479.00	522.11
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	37	482.11	525.50
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	38	485.23	528.90
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	39	491.46	535.69
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	40	497.69	542.48
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	41	507.04	552.67
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	42	515.99	562.43
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	43	528.45	576.02
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	44	544.03	592.99
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	45	562.33	612.94
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	46	584.14	636.72
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	47	608.68	663.46
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	48	636.72	694.02

98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	49	664.36	724.16
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	50	695.52	758.12
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	51	726.28	791.65
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	52	760.16	828.58
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	53	794.43	865.93
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	54	831.43	906.26
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	55	868.43	976.98
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	56	908.54	1022.10
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	57	949.04	1067.67
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	58	992.26	1116.30
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	59	1013.68	1140.39
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	60	1056.91	1189.02
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	61	1094.29	1231.08
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	62	1118.83	1258.68
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	63	1149.59	1293.29
98517PA0010025	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1168.28	1314.32
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	367.77	367.77
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	15	400.46	400.46
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	16	412.96	412.96
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	17	425.45	425.45
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	18	438.92	438.92
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	19	452.38	452.38
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	20	466.32	466.32
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	21	480.75	480.75
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	22	480.75	480.75
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	23	480.75	480.75
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	24	480.75	480.75
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	25	482.66	506.80
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	26	492.28	516.89
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	27	503.82	529.01
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	28	522.56	548.69
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	29	537.95	564.85
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	30	545.64	572.92
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	31	557.18	585.04
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	32	568.72	597.15

98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	33	575.93	604.72
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	34	583.62	612.80
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	35	587.46	640.34
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	36	591.31	644.53
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	37	595.16	648.72
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	38	599.00	652.91
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	39	606.69	661.30
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	40	614.39	669.68
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	41	625.92	682.26
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	42	636.98	694.31
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	43	652.36	711.08
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	44	671.59	732.04
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	45	694.19	756.67
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	46	721.11	786.01
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	47	751.40	819.02
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	48	786.01	856.75
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	49	820.14	893.95
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	50	858.60	935.88
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	51	896.58	977.27
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	52	938.40	1022.86
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	53	980.71	1068.97
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	54	1026.38	1118.75
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	55	1072.05	1206.06
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	56	1121.57	1261.76
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	57	1171.56	1318.01
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	58	1224.92	1378.04
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	59	1251.37	1407.79
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	60	1304.73	1467.82
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	61	1350.88	1519.74
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	62	1381.17	1553.81
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	63	1419.14	1596.54
98517PA0010025	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1442.22	1622.50
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	319.92	319.92
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	15	348.36	348.36
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	16	359.23	359.23

98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	17	370.10	370.10
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	18	381.81	381.81
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	19	393.52	393.52
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	20	405.65	405.65
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	21	418.21	418.21
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	22	418.21	418.21
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	23	418.21	418.21
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	24	418.21	418.21
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	25	419.87	440.86
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	26	428.23	449.65
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	27	438.27	460.18
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	28	454.58	477.31
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	29	467.96	491.36
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	30	474.65	498.39
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	31	484.69	508.93
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	32	494.73	519.46
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	33	501.00	526.05
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	34	507.69	533.08
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	35	511.04	557.03
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	36	514.38	560.68
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	37	517.73	564.32
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	38	521.07	567.97
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	39	527.77	575.26
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	40	534.46	582.56
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	41	544.49	593.50
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	42	554.11	603.98
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	43	567.49	618.57
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	44	584.22	636.80
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	45	603.88	658.23
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	46	627.30	683.75
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	47	653.64	712.47
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	48	683.75	745.29
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	49	713.45	777.66
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	50	746.90	814.12
98517PA0010025 Rating Area 7	Tobacco User/Non-Tobacco User	51	779.94	850.13

98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	52	816.32	889.79
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	53	853.12	929.90
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	54	892.85	973.21
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	55	932.58	1049.15
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	56	975.66	1097.61
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	57	1019.15	1146.54
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	58	1065.57	1198.76
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	59	1088.57	1224.64
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	60	1134.99	1276.86
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	61	1175.14	1322.03
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	62	1201.48	1351.67
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	63	1234.52	1388.83
98517PA0010025	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1254.59	1411.42
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	309.08	309.08
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	15	336.55	336.55
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	16	347.05	347.05
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	17	357.56	357.56
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	18	368.87	368.87
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	19	380.18	380.18
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	20	391.90	391.90
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	21	404.03	404.03
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	22	404.03	404.03
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	23	404.03	404.03
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	24	404.03	404.03
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	25	405.64	425.92
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	26	413.72	434.40
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	27	423.41	444.59
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	28	439.17	461.13
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	29	452.10	474.71
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	30	458.56	481.49
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	31	468.26	491.67
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	32	477.96	501.86
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	33	484.02	508.22
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	34	490.48	515.01
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	35	493.71	538.15

98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	36	496.95	541.67
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	37	500.18	545.19
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	38	503.41	548.72
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	39	509.88	555.76
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	40	516.34	562.81
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	41	526.04	573.38
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	42	535.33	583.51
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	43	548.26	597.60
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	44	564.42	615.22
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	45	583.41	635.91
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	46	606.03	660.58
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	47	631.49	688.32
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	48	660.58	720.03
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	49	689.26	751.29
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	50	721.58	786.52
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	51	753.50	821.32
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	52	788.65	859.63
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	53	824.20	898.38
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	54	862.59	940.22
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	55	900.97	1013.59
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	56	942.58	1060.40
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	57	984.60	1107.68
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1029.45	1158.13
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1051.67	1183.13
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1096.51	1233.58
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1135.30	1277.21
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1160.75	1305.85
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1192.67	1341.76
98517PA0010025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1212.06	1363.57
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.55	310.55
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	15	338.16	338.16
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	16	348.71	348.71
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	17	359.27	359.27
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	18	370.64	370.64
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	19	382.00	382.00

98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	20	393.78	393.78
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	21	405.96	405.96
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	22	405.96	405.96
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	23	405.96	405.96
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	24	405.96	405.96
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	25	407.58	427.96
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	26	415.70	436.48
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	27	425.44	446.71
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	28	441.27	463.34
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	29	454.26	476.98
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	30	460.76	483.80
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	31	470.50	494.03
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	32	480.24	504.26
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	33	486.33	510.65
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	34	492.83	517.47
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	35	496.08	540.72
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	36	499.32	544.26
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	37	502.57	547.80
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	38	505.82	551.34
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	39	512.31	558.42
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	40	518.81	565.50
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	41	528.55	576.12
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	42	537.89	586.30
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	43	550.88	600.46
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	44	567.12	618.16
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	45	586.20	638.95
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	46	608.93	663.73
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	47	634.51	691.61
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	48	663.73	723.47
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	49	692.56	754.89
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	50	725.03	790.29
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	51	757.10	825.24
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	52	792.42	863.74
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	53	828.15	902.68
98517PA0010030 Rating Area 3	Tobacco User/Non-Tobacco User	54	866.71	944.72

98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	55	905.28	1018.44
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	56	947.09	1065.48
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	57	989.31	1112.97
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	58	1034.37	1163.67
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	59	1056.70	1188.78
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	60	1101.76	1239.48
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	61	1140.73	1283.32
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	62	1166.30	1312.09
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	63	1198.38	1348.17
98517PA0010030	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1217.86	1370.09
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	383.37	383.37
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	15	417.45	417.45
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	16	430.48	430.48
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	17	443.51	443.51
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	18	457.54	457.54
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	19	471.57	471.57
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	20	486.11	486.11
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	21	501.15	501.15
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	22	501.15	501.15
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	23	501.15	501.15
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	24	501.15	501.15
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	25	503.14	528.30
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	26	513.17	538.83
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	27	525.19	551.45
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	28	544.74	571.98
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	29	560.78	588.81
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	30	568.79	597.23
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	31	580.82	609.86
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	32	592.85	622.49
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	33	600.37	630.38
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	34	608.38	638.80
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	35	612.39	667.51
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	36	616.40	671.88
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	37	620.41	676.25
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	38	624.42	680.62

98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	39	632.44	689.36
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	40	640.46	698.10
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	41	652.48	711.21
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	42	664.01	723.77
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	43	680.05	741.25
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	44	700.09	763.10
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	45	723.65	788.77
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	46	751.71	819.36
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	47	783.28	853.78
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	48	819.36	893.11
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	49	854.94	931.89
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	50	895.04	975.59
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	51	934.63	1018.74
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	52	978.22	1066.27
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	53	1022.33	1114.33
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	54	1069.93	1166.23
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	55	1117.54	1257.23
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	56	1169.16	1315.30
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	57	1221.28	1373.94
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	58	1276.90	1436.52
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	59	1304.47	1467.53
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	60	1360.09	1530.11
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	61	1408.20	1584.23
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	62	1439.77	1619.75
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	63	1479.36	1664.29
98517PA0010030	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1503.42	1691.35
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	333.50	333.50
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	15	363.14	363.14
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	16	374.48	374.48
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	17	385.81	385.81
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	18	398.02	398.02
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	19	410.22	410.22
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	20	422.87	422.87
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	21	435.95	435.95
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	22	435.95	435.95

98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	23	435.95	435.95
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	24	435.95	435.95
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	25	437.69	459.57
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	26	446.41	468.73
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	27	456.87	479.71
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	28	473.87	497.56
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	29	487.82	512.21
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	30	494.80	519.54
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	31	505.26	530.52
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	32	515.72	541.51
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	33	522.26	548.37
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	34	529.24	555.70
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	35	532.72	580.67
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	36	536.21	584.47
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	37	539.70	588.27
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	38	543.19	592.07
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	39	550.16	599.68
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	40	557.14	607.28
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	41	567.60	618.68
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	42	577.63	629.61
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	43	591.58	644.82
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	44	609.01	663.82
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	45	629.50	686.16
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	46	653.92	712.77
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	47	681.38	742.70
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	48	712.77	776.92
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	49	743.72	810.65
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	50	778.60	848.67
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	51	813.04	886.21
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	52	850.96	927.55
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	53	889.33	969.36
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	54	930.74	1014.51
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	55	972.15	1093.67
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	56	1017.06	1144.19
98517PA0010030 Rating Area 7	Tobacco User/Non-Tobacco User	57	1062.40	1195.19

98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	58	1110.78	1249.63
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	59	1134.76	1276.61
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	60	1183.15	1331.05
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	61	1225.00	1378.13
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	62	1252.47	1409.02
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	63	1286.91	1447.77
98517PA0010030	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1307.83	1471.31
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	322.19	322.19
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	15	350.83	350.83
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	16	361.78	361.78
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	17	372.73	372.73
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	18	384.52	384.52
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	19	396.32	396.32
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	20	408.53	408.53
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	21	421.18	421.18
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	22	421.18	421.18
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	23	421.18	421.18
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	24	421.18	421.18
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	25	422.85	443.99
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	26	431.27	452.84
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	27	441.38	463.45
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	28	457.81	480.70
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	29	471.28	494.85
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	30	478.02	501.92
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	31	488.13	512.54
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	32	498.24	523.15
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	33	504.56	529.78
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	34	511.30	536.86
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	35	514.66	560.98
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	36	518.03	564.66
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	37	521.40	568.33
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	38	524.77	572.00
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	39	531.51	579.35
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	40	538.25	586.69
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	41	548.36	597.71

98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	42	558.05	608.27
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	43	571.52	622.96
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	44	588.37	641.32
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	45	608.16	662.90
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	46	631.75	688.61
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	47	658.28	717.53
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	48	688.61	750.58
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	49	718.51	783.18
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	50	752.20	819.90
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	51	785.47	856.17
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	52	822.12	896.11
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	53	859.18	936.50
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	54	899.19	980.12
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	55	939.20	1056.60
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	56	982.58	1105.40
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	57	1026.38	1154.68
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	58	1073.13	1207.27
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	59	1096.30	1233.33
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	60	1143.04	1285.93
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	61	1183.48	1331.41
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	62	1210.01	1361.26
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	63	1243.28	1398.69
98517PA0010030	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1263.50	1421.44
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	305.29	305.29
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	332.42	332.42
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	342.80	342.80
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	353.17	353.17
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	364.35	364.35
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	375.52	375.52
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	387.09	387.09
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	399.08	399.08
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	399.08	399.08
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	399.08	399.08
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	399.08	399.08
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	400.66	420.70

98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	26	408.64	429.08
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	27	418.22	439.13
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	28	433.79	455.47
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	29	446.56	468.88
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	30	452.94	475.59
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	31	462.52	485.64
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	32	472.10	495.70
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	33	478.08	501.99
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	34	484.47	508.69
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	35	487.66	531.55
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	36	490.85	535.03
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	37	494.04	538.51
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	38	497.24	541.99
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	39	503.62	548.95
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	40	510.01	555.91
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	41	519.58	566.35
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	42	528.76	576.35
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	43	541.53	590.27
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	44	557.50	607.67
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	45	576.25	628.12
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	46	598.60	652.47
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	47	623.74	679.88
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	48	652.47	711.20
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	49	680.81	742.08
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	50	712.73	776.88
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	51	744.26	811.24
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	52	778.98	849.09
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	53	814.10	887.36
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	54	852.01	928.69
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	55	889.92	1001.16
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	56	931.02	1047.40
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	57	972.53	1094.09
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	58	1016.82	1143.92
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	59	1038.77	1168.62
98517PA0010035 Rating Area 3	Tobacco User/Non-Tobacco User	60	1083.07	1218.45

98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	1121.38	1261.55
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	1146.52	1289.83
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	1178.05	1325.30
98517PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1197.20	1346.85
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	376.87	376.87
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	15	410.37	410.37
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	16	423.18	423.18
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	17	435.98	435.98
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	18	449.78	449.78
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	19	463.57	463.57
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	20	477.86	477.86
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	492.65	492.65
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	492.65	492.65
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	492.65	492.65
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	492.65	492.65
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	494.61	519.34
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	504.46	529.68
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	516.28	542.10
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	535.50	562.27
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	551.26	578.83
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	559.14	587.10
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	570.97	599.52
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	582.79	611.93
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	590.18	619.69
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	598.06	627.97
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	35	602.00	656.18
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	36	605.94	660.48
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	37	609.89	664.78
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	38	613.83	669.07
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	39	621.71	677.66
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	40	629.59	686.25
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	41	641.41	699.14
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	42	652.75	711.49
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	43	668.51	728.68
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	44	688.22	750.15

98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	45	711.37	775.39
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	46	738.96	805.46
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	47	769.99	839.29
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	48	805.46	877.95
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	49	840.44	916.08
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	50	879.85	959.04
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	51	918.77	1001.46
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	52	961.63	1048.18
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	53	1004.98	1095.43
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	54	1051.78	1146.44
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	55	1098.58	1235.91
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	56	1149.32	1292.99
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	57	1200.56	1350.63
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	58	1255.24	1412.15
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	59	1282.34	1442.63
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	60	1337.02	1504.15
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	61	1384.31	1557.35
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	62	1415.35	1592.27
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	63	1454.27	1636.05
98517PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1477.91	1662.65
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	327.84	327.84
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	15	356.98	356.98
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	16	368.12	368.12
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	17	379.27	379.27
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	18	391.26	391.26
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	19	403.26	403.26
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	20	415.69	415.69
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	21	428.56	428.56
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	22	428.56	428.56
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	23	428.56	428.56
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	24	428.56	428.56
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	25	430.26	451.78
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	26	438.83	460.77
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	27	449.12	471.57
98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	28	465.83	489.12

98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	29	479.55	503.52
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	30	486.40	510.72
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	31	496.69	521.52
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	32	506.97	532.32
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	33	513.40	539.07
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	34	520.26	546.27
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	35	523.69	570.82
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	36	527.11	574.55
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	37	530.54	578.29
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	38	533.97	582.03
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	39	540.83	589.50
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	40	547.68	596.98
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	41	557.97	608.19
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	42	567.83	618.93
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	43	581.54	633.88
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	44	598.68	652.56
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	45	618.82	674.52
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	46	642.82	700.68
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	47	669.82	730.10
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	48	700.68	763.74
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	49	731.10	796.90
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	50	765.39	834.27
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	51	799.24	871.17
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	52	836.53	911.81
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	53	874.24	952.92
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	54	914.95	997.30
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	55	955.66	1075.12
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	56	999.80	1124.78
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	57	1044.37	1174.92
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	58	1091.94	1228.43
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	59	1115.51	1254.95
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	60	1163.08	1308.46
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	61	1204.22	1354.75
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	62	1231.22	1385.12
98517PA0010035 Rating Area 7	Tobacco User/Non-Tobacco User	63	1265.07	1423.21

98517PA0010035	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1285.64	1446.35
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	316.73	316.73
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	15	344.88	344.88
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	16	355.64	355.64
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	17	366.41	366.41
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	18	378.00	378.00
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	19	389.59	389.59
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	20	401.60	401.60
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	21	414.03	414.03
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	22	414.03	414.03
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	23	414.03	414.03
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	24	414.03	414.03
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	25	415.68	436.46
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	26	423.96	445.16
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	27	433.89	455.59
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	28	450.04	472.54
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	29	463.29	486.45
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	30	469.91	493.41
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	31	479.85	503.84
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	32	489.79	514.28
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	33	496.00	520.80
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	34	502.62	527.75
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	35	505.93	551.47
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	36	509.25	555.08
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	37	512.56	558.69
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	38	515.87	562.30
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	39	522.49	569.52
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	40	529.12	576.74
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	41	539.06	587.57
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	42	548.58	597.95
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	43	561.83	612.39
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	44	578.39	630.44
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	45	597.85	651.65
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	46	621.03	676.92
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	47	647.11	705.36

98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	48	676.92	737.85
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	49	706.32	769.89
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	50	739.44	805.99
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	51	772.15	841.64
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	52	808.17	880.90
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	53	844.60	920.62
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	54	883.94	963.49
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	55	923.27	1038.68
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	56	965.91	1086.65
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	57	1008.97	1135.09
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	58	1054.93	1186.79
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	59	1077.70	1212.41
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	60	1123.65	1264.11
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	61	1163.40	1308.82
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	62	1189.48	1338.17
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	63	1222.19	1374.96
98517PA0010035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1242.06	1397.32
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	286.12	286.12
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	15	311.55	311.55
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	16	321.28	321.28
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	17	331.00	331.00
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	18	341.48	341.48
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	19	351.95	351.95
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	20	362.79	362.79
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	21	374.02	374.02
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	22	374.02	374.02
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	23	374.02	374.02
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	24	374.02	374.02
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	25	375.51	394.29
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	26	382.99	402.14
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	27	391.97	411.57
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	28	406.55	426.88
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	29	418.52	439.45
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	30	424.51	445.73
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	31	433.48	455.16

98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	32	442.46	464.58
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	33	448.07	470.47
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	34	454.05	476.76
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	35	457.05	498.18
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	36	460.04	501.44
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	37	463.03	504.70
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	38	466.02	507.96
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	39	472.01	514.49
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	40	477.99	521.01
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	41	486.97	530.79
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	42	495.57	540.17
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	43	507.54	553.22
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	44	522.50	569.52
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	45	540.08	588.68
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	46	561.02	611.51
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	47	584.58	637.20
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	48	611.51	666.55
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	49	638.07	695.50
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	50	667.99	728.11
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	51	697.54	760.32
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	52	730.08	795.78
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	53	762.99	831.66
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	54	798.52	870.39
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	55	834.05	938.31
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	56	872.58	981.65
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	57	911.47	1025.41
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	58	952.99	1072.11
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	59	973.56	1095.25
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	60	1015.08	1141.96
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	61	1050.98	1182.35
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	62	1074.54	1208.86
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	63	1104.09	1242.10
98517PA0010036	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1122.04	1262.30
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	353.21	353.21
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	15	384.61	384.61

98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	16	396.61	396.61
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	17	408.61	408.61
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	18	421.54	421.54
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	19	434.47	434.47
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	20	447.86	447.86
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	21	461.72	461.72
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	22	461.72	461.72
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	23	461.72	461.72
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	24	461.72	461.72
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	25	463.56	486.74
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	26	472.79	496.43
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	27	483.87	508.07
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	28	501.88	526.97
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	29	516.66	542.49
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	30	524.04	550.25
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	31	535.12	561.88
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	32	546.21	573.52
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	33	553.13	580.79
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	34	560.52	588.54
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	35	564.21	614.99
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	36	567.91	619.02
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	37	571.60	623.04
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	38	575.29	627.07
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	39	582.68	635.12
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	40	590.07	643.17
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	41	601.15	655.25
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	42	611.77	666.83
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	43	626.54	682.93
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	44	645.01	703.06
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	45	666.71	726.72
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	46	692.57	754.90
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	47	721.66	786.60
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	48	754.90	822.84
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	49	787.68	858.57
98517PA0010036 Rating Area 6	Tobacco User/Non-Tobacco User	50	824.62	898.83

98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	51	861.09	938.59
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	52	901.26	982.37
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	53	941.89	1026.66
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	54	985.75	1074.47
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	55	1029.62	1158.32
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	56	1077.17	1211.82
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	57	1125.19	1265.84
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1176.44	1323.50
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1201.84	1352.07
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1253.09	1409.72
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1297.41	1459.59
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1326.50	1492.31
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1362.97	1533.34
98517PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1385.14	1558.28
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	307.26	307.26
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	15	334.57	334.57
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	16	345.01	345.01
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	17	355.46	355.46
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	18	366.70	366.70
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	19	377.95	377.95
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	20	389.60	389.60
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	21	401.66	401.66
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	22	401.66	401.66
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	23	401.66	401.66
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	24	401.66	401.66
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	25	403.25	423.41
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	26	411.28	431.85
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	27	420.92	441.97
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	28	436.59	458.42
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	29	449.44	471.91
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	30	455.87	478.66
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	31	465.51	488.78
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	32	475.15	498.90
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	33	481.17	505.23
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	34	487.60	511.98

98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	35	490.81	534.98
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	36	494.02	538.49
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	37	497.24	541.99
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	38	500.45	545.49
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	39	506.88	552.50
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	40	513.30	559.50
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	41	522.94	570.01
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	42	532.18	580.08
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	43	545.03	594.09
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	44	561.10	611.60
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	45	579.98	632.17
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	46	602.47	656.69
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	47	627.77	684.27
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	48	656.69	715.79
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	49	685.21	746.88
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	50	717.34	781.90
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	51	749.07	816.48
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	52	784.01	854.57
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	53	819.36	893.10
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	54	857.51	934.69
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	55	895.67	1007.63
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	56	937.04	1054.17
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	57	978.81	1101.16
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	58	1023.39	1151.32
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	59	1045.48	1176.17
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	60	1090.07	1226.32
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	61	1128.62	1269.70
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	62	1153.93	1298.17
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	63	1185.66	1333.86
98517PA0010036	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1204.94	1355.55
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	296.84	296.84
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	15	323.23	323.23
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	16	333.32	333.32
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	17	343.41	343.41
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	18	354.27	354.27

98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	19	365.14	365.14
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	20	376.39	376.39
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	21	388.04	388.04
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	22	388.04	388.04
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	23	388.04	388.04
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	24	388.04	388.04
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	25	389.58	409.06
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	26	397.34	417.21
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	27	406.66	426.99
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	28	421.79	442.88
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	29	434.21	455.92
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	30	440.41	462.43
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	31	449.73	472.21
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	32	459.04	481.99
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	33	464.86	488.10
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	34	471.07	494.62
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	35	474.17	516.85
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	36	477.28	520.23
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	37	480.38	523.62
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	38	483.49	527.00
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	39	489.69	533.77
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	40	495.90	540.53
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	41	505.22	550.68
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	42	514.14	560.41
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	43	526.56	573.95
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	44	542.08	590.87
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	45	560.32	610.74
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	46	582.05	634.43
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	47	606.49	661.08
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	48	634.43	691.53
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	49	661.98	721.56
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	50	693.02	755.39
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	51	723.68	788.81
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	52	757.43	825.60
98517PA0010036 Rating Area 8	Tobacco User/Non-Tobacco User	53	791.58	862.82

98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	54	828.44	903.00
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	55	865.31	973.47
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	56	905.27	1018.43
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	57	945.63	1063.83
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	58	988.70	1112.29
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	59	1010.04	1136.30
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	60	1053.11	1184.75
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	61	1090.36	1226.66
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	62	1114.81	1254.16
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	63	1145.46	1288.65
98517PA0010036	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1164.09	1309.60
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	227.09	227.09
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	15	247.28	247.28
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	16	254.99	254.99
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	17	262.71	262.71
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	18	271.02	271.02
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	19	279.33	279.33
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	20	287.94	287.94
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	21	296.86	296.86
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	22	296.86	296.86
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	23	296.86	296.86
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	24	296.86	296.86
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	25	298.04	312.94
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	26	303.97	319.17
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	27	311.10	326.65
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	28	322.67	338.81
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	29	332.17	348.78
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	30	336.92	353.77
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	31	344.05	361.25
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	32	351.17	368.73
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	33	355.62	373.41
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	34	360.37	378.39
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	35	362.75	395.40
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	36	365.12	397.99
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	37	367.50	400.57

98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	38	369.87	403.16
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	39	374.62	408.34
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	40	379.37	413.52
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	41	386.50	421.28
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	42	393.32	428.72
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	43	402.82	439.08
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	44	414.70	452.02
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	45	428.65	467.23
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	46	445.27	485.35
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	47	463.97	505.73
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	48	485.35	529.03
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	49	506.42	552.00
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	50	530.17	577.89
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	51	553.62	603.45
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	52	579.45	631.60
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	53	605.57	660.07
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	54	633.77	690.81
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	55	661.97	744.72
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	56	692.55	779.12
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	57	723.42	813.85
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	58	756.37	850.92
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	59	772.70	869.28
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	60	805.65	906.35
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	61	834.15	938.41
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	62	852.85	959.45
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	63	876.30	985.83
98517PA0010050	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	890.55	1001.86
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	280.34	280.34
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	15	305.25	305.25
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	16	314.78	314.78
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	17	324.31	324.31
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	18	334.57	334.57
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	19	344.83	344.83
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	20	355.46	355.46
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	21	366.46	366.46

98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	22	366.46	366.46
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	23	366.46	366.46
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	24	366.46	366.46
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	25	367.92	386.31
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	26	375.25	394.01
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	27	384.04	403.24
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	28	398.33	418.25
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	29	410.06	430.56
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	30	415.92	436.72
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	31	424.72	445.95
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	32	433.51	455.19
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	33	439.01	460.96
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	34	444.87	467.12
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	35	447.80	488.11
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	36	450.74	491.30
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	37	453.67	494.50
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	38	456.60	497.69
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	39	462.46	504.08
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	40	468.33	510.48
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	41	477.12	520.06
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	42	485.55	529.25
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	43	497.28	542.03
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	44	511.93	558.01
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	45	529.16	576.78
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	46	549.68	599.15
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	47	572.77	624.31
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	48	599.15	653.07
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	49	625.17	681.43
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	50	654.48	713.39
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	51	683.43	744.94
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	52	715.32	779.69
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	53	747.56	814.84
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	54	782.38	852.79
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	55	817.19	919.34
98517PA0010050 Rating Area 6	Tobacco User/Non-Tobacco User	56	854.93	961.80

98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	57	893.04	1004.68
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	58	933.72	1050.44
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	59	953.88	1073.11
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	60	994.55	1118.87
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	61	1029.73	1158.45
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	62	1052.82	1184.42
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	63	1081.77	1216.99
98517PA0010050	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1099.36	1236.78
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	243.87	243.87
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	15	265.54	265.54
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	16	273.83	273.83
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	17	282.12	282.12
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	18	291.04	291.04
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	19	299.97	299.97
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	20	309.22	309.22
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	21	318.79	318.79
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	22	318.79	318.79
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	23	318.79	318.79
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	24	318.79	318.79
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	25	320.05	336.06
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	26	326.43	342.75
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	27	334.08	350.78
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	28	346.51	363.84
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	29	356.71	374.55
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	30	361.81	379.90
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	31	369.46	387.94
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	32	377.12	395.97
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	33	381.90	400.99
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	34	387.00	406.35
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	35	389.55	424.61
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	36	392.10	427.39
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	37	394.65	430.17
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	38	397.20	432.95
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	39	402.30	438.51
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	40	407.40	444.07

98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	41	415.05	452.40
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	42	422.38	460.40
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	43	432.58	471.52
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	44	445.33	485.41
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	45	460.32	501.74
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	46	478.17	521.20
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	47	498.25	543.09
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	48	521.20	568.11
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	49	543.84	592.78
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	50	569.34	620.58
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	51	594.52	648.03
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	52	622.26	678.26
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	53	650.31	708.84
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	54	680.59	741.85
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	55	710.88	799.74
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	56	743.71	836.67
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	57	776.86	873.97
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	58	812.25	913.78
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	59	829.78	933.50
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	60	865.17	973.31
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	61	895.77	1007.74
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	62	915.85	1030.33
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	63	941.03	1058.66
98517PA0010050	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	956.34	1075.88
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	235.60	235.60
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	15	256.54	256.54
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	16	264.55	264.55
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	17	272.56	272.56
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	18	281.18	281.18
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	19	289.80	289.80
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	20	298.73	298.73
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	21	307.98	307.98
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	22	307.98	307.98
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	23	307.98	307.98
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	24	307.98	307.98

98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	25	309.20	324.66
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	26	315.36	331.13
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	27	322.76	338.89
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	28	334.77	351.50
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	29	344.62	361.85
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	30	349.55	367.03
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	31	356.94	374.79
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	32	364.33	382.55
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	33	368.95	387.40
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	34	373.88	392.57
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	35	376.34	410.21
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	36	378.81	412.90
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	37	381.27	415.58
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	38	383.73	418.27
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	39	388.66	423.64
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	40	393.59	429.01
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	41	400.98	437.07
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	42	408.06	444.79
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	43	417.92	455.53
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	44	430.24	468.96
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	45	444.71	484.74
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	46	461.96	503.54
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	47	481.36	524.68
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	48	503.54	548.85
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	49	525.40	572.69
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	50	550.04	599.54
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	51	574.37	626.06
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	52	601.16	655.27
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	53	628.26	684.81
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	54	657.52	716.70
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	55	686.78	772.63
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	56	718.50	808.31
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	57	750.53	844.35
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	58	784.71	882.80
98517PA0010050 Rating Area 8	Tobacco User/Non-Tobacco User	59	801.65	901.86

98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	60	835.84	940.32
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	61	865.40	973.58
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	62	884.81	995.41
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	63	909.14	1022.78
98517PA0010050	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	923.92	1039.41
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	300.54	300.54
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	15	327.25	327.25
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	16	337.46	337.46
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	17	347.68	347.68
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	18	358.68	358.68
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	19	369.68	369.68
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	20	381.07	381.07
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	21	392.87	392.87
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	22	392.87	392.87
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	23	392.87	392.87
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	24	392.87	392.87
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	25	394.43	414.15
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	26	402.29	422.40
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	27	411.71	432.30
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	28	427.04	448.39
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	29	439.61	461.59
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	30	445.89	468.19
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	31	455.32	478.09
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	32	464.75	487.99
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	33	470.64	494.17
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	34	476.93	500.77
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	35	480.07	523.28
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	36	483.21	526.70
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	37	486.36	530.13
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	38	489.50	533.55
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	39	495.78	540.41
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	40	502.07	547.26
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	41	511.50	557.53
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	42	520.53	567.38
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	43	533.11	581.09

98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	44	548.82	598.21
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	45	567.28	618.34
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	46	589.28	642.32
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	47	614.03	669.30
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	48	642.32	700.13
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	49	670.21	730.53
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	50	701.64	764.79
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	51	732.68	798.62
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	52	766.86	835.87
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	53	801.43	873.56
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	54	838.75	914.24
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	55	876.07	985.58
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	56	916.53	1031.10
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	57	957.39	1077.07
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	58	1001.00	1126.12
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	59	1022.61	1150.43
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	60	1066.21	1199.49
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	61	1103.93	1241.92
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	62	1128.68	1269.76
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	63	1159.71	1304.68
98517PA0010052	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1178.57	1325.89
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	371.00	371.00
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	15	403.98	403.98
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	16	416.59	416.59
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	17	429.20	429.20
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	18	442.78	442.78
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	19	456.36	456.36
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	20	470.42	470.42
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	21	484.98	484.98
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	22	484.98	484.98
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	23	484.98	484.98
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	24	484.98	484.98
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	25	486.91	511.26
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	26	496.61	521.44
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	27	508.25	533.66

98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	28	527.16	553.52
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	29	542.68	569.82
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	30	550.44	577.97
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	31	562.08	590.19
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	32	573.72	602.41
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	33	581.00	610.05
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	34	588.76	618.19
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	35	592.64	645.97
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	36	596.52	650.20
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	37	600.40	654.43
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	38	604.27	658.66
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	39	612.03	667.12
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	40	619.79	675.58
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	41	631.43	688.26
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	42	642.59	700.42
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	43	658.11	717.34
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	44	677.51	738.48
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	45	700.30	763.33
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	46	727.46	792.93
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	47	758.01	826.23
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	48	792.93	864.29
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	49	827.36	901.82
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	50	866.16	944.11
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	51	904.47	985.87
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	52	946.66	1031.86
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	53	989.34	1078.38
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	54	1035.41	1128.60
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	55	1081.49	1216.67
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	56	1131.44	1272.87
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	57	1181.88	1329.61
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	58	1235.71	1390.17
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	59	1262.38	1420.18
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	60	1316.21	1480.74
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	61	1362.77	1533.12
98517PA0010052 Rating Area 6	Tobacco User/Non-Tobacco User	62	1393.32	1567.49

98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	63	1431.64	1610.59
98517PA0010052	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1454.92	1636.78
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	322.74	322.74
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	15	351.43	351.43
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	16	362.39	362.39
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	17	373.36	373.36
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	18	385.18	385.18
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	19	396.99	396.99
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	20	409.22	409.22
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	21	421.89	421.89
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	22	421.89	421.89
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	23	421.89	421.89
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	24	421.89	421.89
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	25	423.57	444.74
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	26	432.00	453.60
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	27	442.13	464.24
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	28	458.58	481.51
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	29	472.08	495.69
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	30	478.83	502.77
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	31	488.96	513.41
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	32	499.08	524.04
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	33	505.41	530.68
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	34	512.16	537.77
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	35	515.54	561.93
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	36	518.91	565.61
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	37	522.29	569.29
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	38	525.66	572.97
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	39	532.41	580.33
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	40	539.16	587.69
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	41	549.29	598.72
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	42	558.99	609.30
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	43	572.49	624.01
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	44	589.37	642.41
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	45	609.19	664.02
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	46	632.82	689.77

98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	47	659.40	718.74
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	48	689.77	751.85
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	49	719.73	784.50
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	50	753.48	821.29
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	51	786.80	857.62
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	52	823.51	897.62
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	53	860.63	938.09
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	54	900.71	981.78
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	55	940.79	1058.39
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	56	984.24	1107.27
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	57	1028.12	1156.63
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	58	1074.95	1209.32
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	59	1098.15	1235.42
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	60	1144.98	1288.10
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	61	1185.48	1333.67
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	62	1212.06	1363.57
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	63	1245.39	1401.06
98517PA0010052	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1265.64	1423.84
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	311.80	311.80
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	15	339.51	339.51
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	16	350.11	350.11
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	17	360.71	360.71
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	18	372.12	372.12
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	19	383.53	383.53
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	20	395.35	395.35
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	21	407.59	407.59
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	22	407.59	407.59
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	23	407.59	407.59
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	24	407.59	407.59
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	25	409.21	429.67
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	26	417.36	438.23
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	27	427.14	448.50
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	28	443.04	465.19
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	29	456.08	478.88
98517PA0010052	Rating Area 8	Tobacco User/Non-Tobacco User	30	462.60	485.73

98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	31	472.38	496.00
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	32	482.16	506.27
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	33	488.28	512.69
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	34	494.80	519.54
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	35	498.06	542.89
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	36	501.32	546.44
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	37	504.58	549.99
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	38	507.84	553.55
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	39	514.36	560.66
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	40	520.88	567.76
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	41	530.67	578.43
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	42	540.04	588.64
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	43	553.08	602.86
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	44	569.39	620.63
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	45	588.54	641.51
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	46	611.37	666.39
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	47	637.04	694.38
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	48	666.39	726.37
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	49	695.33	757.91
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	50	727.93	793.45
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	51	760.13	828.55
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	52	795.59	867.20
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	53	831.46	906.29
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	54	870.18	948.50
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	55	908.90	1022.51
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	56	950.88	1069.74
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	57	993.27	1117.43
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	58	1038.51	1168.32
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	59	1060.93	1193.54
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	60	1106.17	1244.44
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	61	1145.29	1288.46
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	62	1170.97	1317.34
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	63	1203.17	1353.57
98517PA0010052 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1222.73	1375.58

Issuer: Oscar Health Plan of Philadelphia, Inc.

Market: Individual

