

Highmark – Individual Plans

Rate Request filing ID # HGHM-134061483 – 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:	8.76%
Revised requested average rate change:	7.81%
Range of requested rate change:	1.04% to 13.35%
Effective date:	January 1, 2025
Mapped members:	72,016
Available in:	Rating Areas 1, 2, 4, 5, 6, 7, and 9

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	\$566,295,085
Claims	\$492,419,030
Administrative Expenses	\$49,542,591
Taxes & Fees	\$14,312,847
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Insurers made (after taxes)	\$10,020,617

How it plans to spend your premium¹

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

Claims:	90%
Administrative:	8%
Taxes & Fees:	3%
Profit:	0%

The insurer expects its annual medical costs to increase **10%**.

Our Decision

The insurer requested an average 8.76% rate change in the individual market for enrollees in current 2024 plans who will continue coverage with the insurer in 2025. The insurer later revised its rate filing to request a rate change of 7.81% 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 7.81%, ranging from 1.04% to 13.35%.

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.

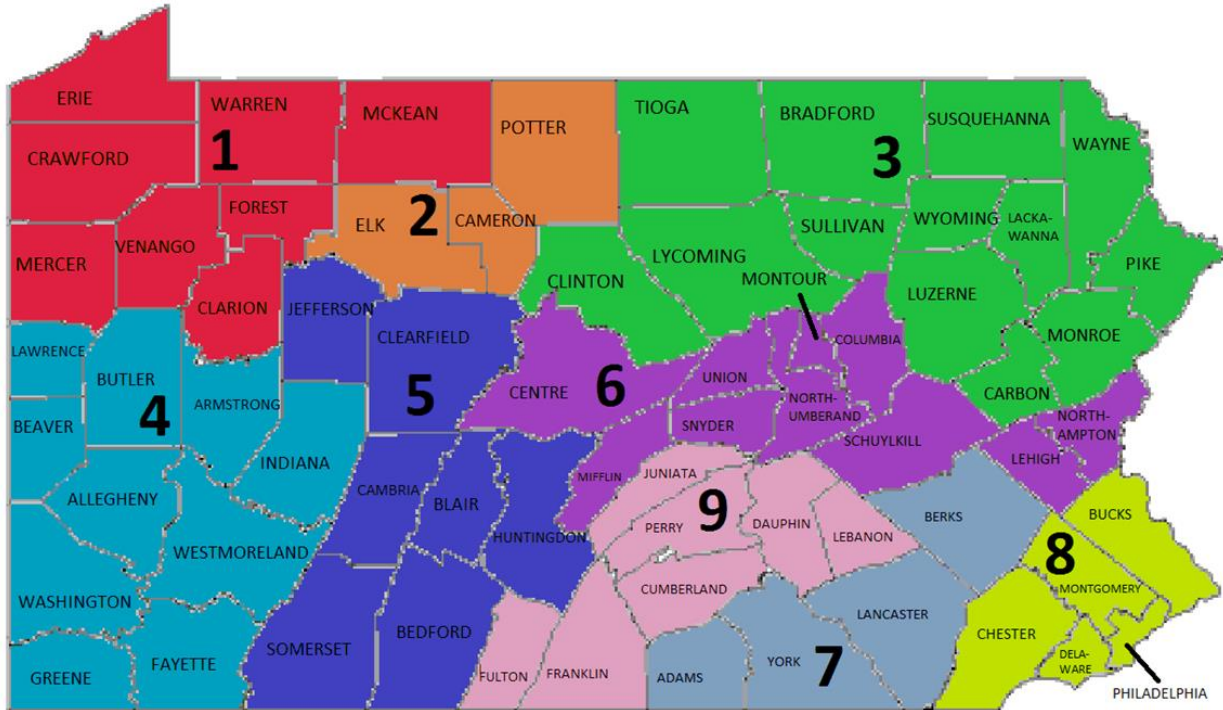
Rate: The rate is the base amount that an insurance company charges a person. An insurance company can increase the base rate depending on four factors in order to calculate the monthly premium that a consumer will be charged. See "Premium."

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





An Independent Licensee of the Blue Cross and Blue Shield Association

August 2, 2024

Ms. Lindsy Swartz, MBA, MCM, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Inc. 2025 ACA Rate Filing (Individual Market)
Filing # 1A-DP-24-HI (SERFF # HGHM-134061483)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2025 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Inc. should be redacted before release.

Dear Ms. Swartz:

This Filing includes the Highmark Inc. (“Highmark”, “Company”) Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2025.

As a result of the Department’s review of this filing, the following changes have been made to the prior version of the filing:

- The medical and drug trends have been split out and set such that the aggregate trend aligns to the aggregate trend initially filed on May 15, 2024.
- The 2023 experience period risk adjustment amount found in Table 2 of the PAAM Exhibits has been updated to reflect the final amount released by CMS on July 22, 2024.
- The reinsurance parameters have been updated to reflect a \$60,000 attachment point, a 60% coinsurance rate, and a \$100,000 reinsurance cap.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department’s 2025 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

Requested Company Information

1. Company Name & NAIC #: **Highmark Inc., NAIC # 54771**
2. Market: **Individual**
3. On or Off Exchange: **The Company anticipates selling plans on and off the exchange.**
4. Effective date of coverage: **January 1, 2025**
5. Average rate change requested: **7.8% increase**
6. Range of rate change requested: **1.0 to 13.3%**
7. Total additional annual revenue generated from the proposed rate change: **\$56,622,555**
8. Product(s): **EPO, PPO**
9. Rating Areas and the change from 2024: **Rating Areas 1, 2, 4, 5, 6, 7, 9**

There are no changes in the covered Rating Areas from the 2024 rate filing.

10. Metal Levels and Catastrophic Plans: **The Company anticipates selling Gold, Silver, Bronze, and Catastrophic plans in 2025**
11. Current number of covered lives as of February 1, 2024: **72,016**
12. Number of plans offered in 2025 and the change this represents from 2024: **96**

There is no change in the number of plans offered since the 2024 rate filing.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in federal and state rules/regulations.

13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA25-125117891, affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
my Direct Blue EPO	EPO/WDP-7; HGHM-134058674
my Direct Blue EPO Premier	EPO/Premier/WDP-3; HGHM-134058697
my Direct Blue EPO HDHP	EPO/HDHP/WDP-7; HGHM-134058690

my Direct Blue Major Events EPO	CAT/EPO/WDP-5; HGHM-134058719
my Direct Blue EPO Adult Dental and Vision	EPO/ADV/WDP-4; HGHM-134058721
my Direct Blue EPO Premier Adult Dental and Vision	EPO/Premier/ADV/WDP-3; HGHM-134058723
my Blue Access PPO	BA/PPO/WDP-4; HGHM-134058743
my Blue Access PPO Premier	BA/PPO/Premier/WDP-3; HGHM-134058746
my Blue Access PPO Adult Dental and Vision	BA/PPO/ADV/WDP-4; HGHM-134058764
my Blue Access PPO Premier Adult Dental and Vision	BA/PPO/Premier/ADV/WDP-3; HGHM-134058753
my Blue Access PPO HDHP	BA/PPO/HDHP/WDP-4; HGHM-134058748
my Blue Access Major Events PPO	BA/CAT/PPO/WDP-3; HGHM-134058750
my Blue Access PPO	BA/PPO/CDP-3; HGHM-134058589
my Blue Access PPO Premier	BA/PPO/Premier/CDP-3; HGHM-134058620
my Blue Access PPO HDHP	BA/HDHP/CDP-3; HGHM-134058639
my Blue Access Major Events PPO	BA/CAT/PPO/CDP-3; HGHM-134058641
my Blue Access PPO Adult Dental and Vision	BA/PPO/ADV/CDP-3; HGHM-134058643
my Blue Access PPO Premier Adult Dental and Vision	BA/PPO/Premier/ADV/CDP-3; HGHM-134058646
my Direct Blue EPO	EPO/CDP-5; HGHM-134049080
my Direct Blue EPO Premier	EPO/Premier/CDP-3; HGHM-134058553
my Direct Blue EPO HDHP	EPO/HDHP/CDP-5; HGHM-134058598
my Direct Blue Major Events EPO	CAT/EPO/CDP-5; HGHM-134058604
my Direct Blue EPO Adult Dental and Vision	EPO/ADV/CDP-4; HGHM-134058585
my Direct Blue EPO Premier Adult Dental and Vision	EPO/Premier/ADV/CDP-4; HGHM-134058611

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #33709, Company Filing #1A-DP-24-HI (SERFF Filing # HGHM-134061483)**

Additional Filing Disclosures

The Company has submitted all of the federal and state Required Documents in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format with the formulas retained to the extent possible.

Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation

of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, the Company reserves the right to submit a revised filing.


Request for Confidentiality

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

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

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

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


RTKL Representative
Director Privacy & Data Ethics
Highmark Health
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

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

Ms. Lindsy Swartz, Director
Highmark Inc. 2025 Individual Market Rates
August 2, 2024
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Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED].

Sincerely,

[REDACTED]

[REDACTED]

Director, Actuarial Services
Highmark Inc.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Inc. (“Highmark”, “Company”)
- NAIC #: 54771
- HIOS Issuer ID: 33709
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2025
- SERFF Rate Filing #: HGHM-134061483

In accordance with the Department’s guidance in the July 24, 2024 objection letter, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 60% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

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

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for Highmark are as follows:

Year	Avg. Increase	SERFF ID#
2024	10.0%	HGHM-133630406
2023	9.1%	HGHM-133249726
2022	-1.8%	HGHM-132820364

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2025 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

As requested by the Department, a historical MLR Exhibit is included as Attachment G. MLR results reflect any amounts attributed to the applicable benefit year. As an example, Risk Adjustment paid in mid-2021 for the 2020 benefit year is attributed to the 2020 benefit year.

C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: 7.8%
- Table 11: 7.8%

Table 10 calculates the percentage change in the member weighted average rate for 2024 and the member weighted average rate for 2025. Table 11 calculates the percentage increase for each geographic rating area and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification (when applicable). A demonstration of this calculation is included in Attachment F.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of Highmark's renewing 2025 plans contain cost sharing that differs from the 2024 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2023 calendar year results for all policies in the single risk pool, with run out through February 2024. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by Highmark. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes \$0.15 PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period.

G. Credibility of Data

The experience period data for Highmark is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying annual trend is 10.3% for medical and 8.8% for pharmacy, resulting in an overall trend of 10.00%. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics, and morbidity of the ACA population from 2020 to 2023 yield component trends that are generally not directly applicable for trend analysis.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level. The regression tool removes components of trend that are more explainable from the observed trend rates and then uses regression analysis to isolate the underlying trend rate. Some of the more explainable variables include high dollar claims, workdays, provider contracting, demographics, and seasonality. The valuation regression tool primarily informed the trend selection with the final requested medical and pharmacy trends also based on actuarial judgment.

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of Highmark data with run-out through February 2024. This data was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000.
- The Change in Morbidity adjustment of 0.990 reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.
- There are no longer any COVID adjustments from the experience period to the rating period.
- The Change in Demographics adjustment of 1.005 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is a Change in Network adjustment of 0.995.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.983 reflects changes in pharmacy rebates, expected changes in hospital/physician settlements, and changes in induced demand.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.875. The formula found in Table 5 cell C28 was overwritten because, unlike the average factor found in Table 10 cell K16, the Company's paid-to-allowed factor is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data, and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of \$24.31

PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of \$24.25 PMPM in order to be used in the rate development. The expected risk adjustment receivable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be higher than the statewide average.

The development of the \$19.90 PMPM value in cell C31 of Table 5 is found in Table 16. Table 16 begins with the development of the risk adjustment transfer for the non-catastrophic pool. This produces the \$24.35 PMPM in Table 16 cell C15, which aligns to Attachment B. Next, Table 16 cell C17 includes a manual adjustment of (\$0.22) PMPM to account for the inclusion of the catastrophic pool, conversion from billable to total membership, and an adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Finally, Table 16 cell C19 incorporates the projected net impact for the High Cost Risk Pool program of (\$4.23) PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 88%. This results in a percentage of 2.6%. The PMPM of \$22.22 is calculated as 2.6% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$44.19 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2023 incurred claims by member to the CY2025 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 5.4%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The Company intends to offer several plans that include benefits in addition to EHB. Thirty plans have an adult dental and vision benefit, twelve plans have an adult vision exam benefit, and twenty-four plans have a hearing benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- **Adult dental benefit** – United Concordia Dental (UCD) estimated this benefit to be worth \$23.88 PMPM for Western PA plans and \$22.09 PMPM for Central PA plans on a paid basis.
- **Adult vision benefit** – Davis Vision estimated this benefit to be worth \$2.40 PMPM on a paid basis.
- **Adult vision exam benefit** – Davis Vision estimated this benefit to be worth \$0.97 PMPM on a paid basis.
- **Hearing benefit** – TruHearing estimated this benefit to be worth \$0.03 PMPM on a paid basis.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$9.89 PMPM for 2025. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 0.57%.

The following is a summary of the Taxes & Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%.
- Risk Adjustment User Fee is set to \$0.18 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.31 PMPM.

The Profit/Contingency for all plans is set to 0%.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2024 values are pulled from the prior year's filing, while the 2025 values represent our projection for 2025 assumed in the 2025 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2025 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2024 plan year rate filing (\$724.05).

Table 9 presents the data elements supporting the calculations in Table 8. The 2024 values are populated using the 2024 filed factors adjusted for the membership mix as of February 1, 2024.

3. Plan Rate Development

Table 10 shows the plan rate development for 2025. This table shows the plans that Highmark intends to offer in 2025, as well as all plans offered in the 2024 portfolio. The calibrated plan adjusted index rates for 2024 are calculated according to the instructions. The 2025 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's induced utilization factors are based on the

following state-defined formula: $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. The “Plan AV” is the product of the “Pricing AV” and “Non-Funding of CSR Adjustment.” Each plan’s factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in attachment C is 1.000.

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

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2024 rate of the discontinuing plan to the 2025 rate of the plan to which the member is being mapped. This is not applicable for this filing since there are no discontinuing plans.

Columns AG through AP are populated with the February 1, 2024 enrollment by 2025 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department’s guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.25 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department’s guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company’s 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 7.8%.

5. Plan Factors

A. Age and Tobacco Factors

Please see Table 12 for Highmark’s age and tobacco factors.

B. Geographic Factors

Please see Table 13 for Highmark’s geographic factors. The Company’s factors for the rating period are unchanged from the currently approved factors.

C. Network Factors

Please see Table 14 for a summary of the Company’s network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period. The Company’s factors for the rating period are unchanged from the currently approved factors.

D. Service Area Composition

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Actuarial Certifications

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of Highmark to accompany its rate filing (for calendar year 2025) for the Individual Market on and off the Pennsylvania Exchange.

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

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

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

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

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2025 Rate Filing Justification.



Title: Actuarial Manager, Individual Markets

Date: 08/02/2024

Highmark Inc.

d/b/a Highmark Blue Cross Blue Shield and Highmark Blue Shield

Individual Market Product Portfolio

Supplemental Exhibits

Attachment A	Change in Morbidity and Non-Morbidity Changes Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Change in Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	MLR Exhibit

Highmark Inc.

Individual Market

Attachment A - 'Change in Morbidity' & 'Non-Morbidity Changes' Calculations

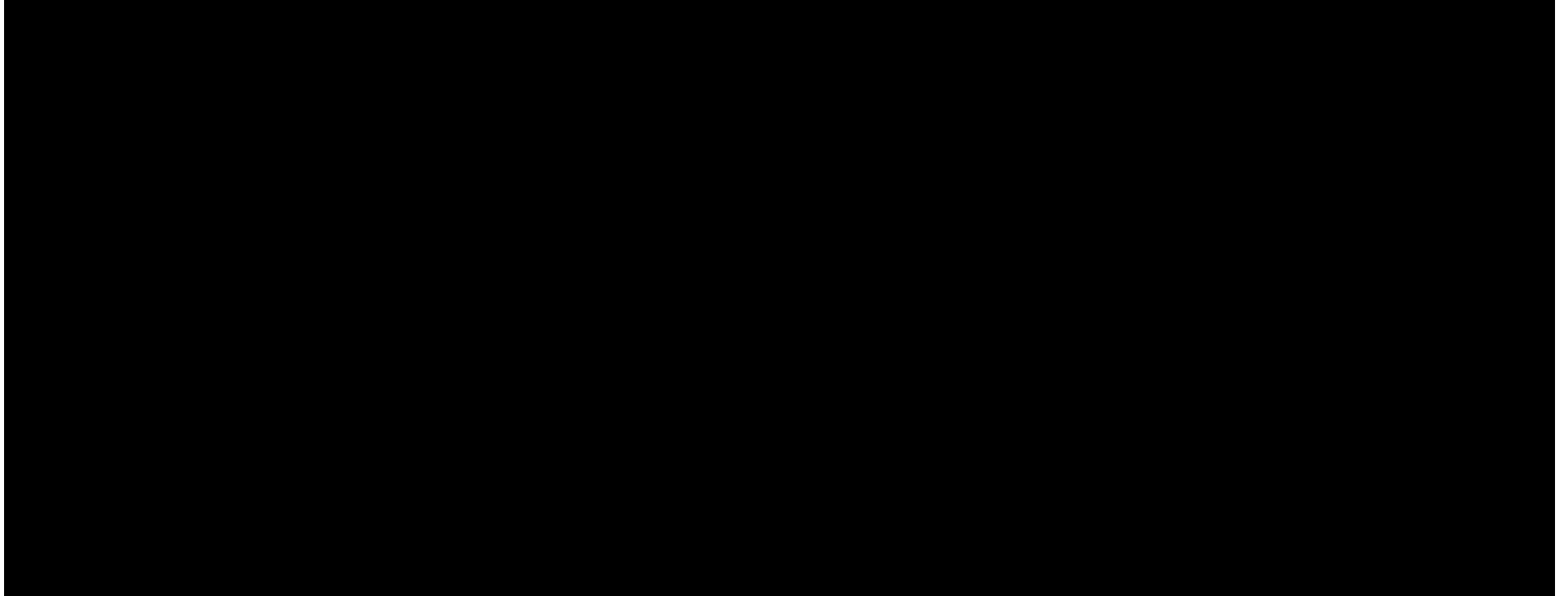
Components of 'Change in Morbidity'	2023 Member Distribution	2023 Normalized Allowed PMPM	2025 Member Distribution	2023 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
WPA - HMARK ACA			33.0%	\$413.36	1.019
WPA - Other Highmark			2.0%	\$468.64	1.155
WPA - Prior ACA			0.2%	\$533.34	1.315
WPA - New-to-Blue			6.5%	\$413.36	1.019
CPA - HMARK ACA			44.5%	\$383.83	0.946
CPA - Other Highmark			1.3%	\$717.00	1.768
CPA - Prior ACA			0.5%	\$312.21	0.770
CPA - New-to-Blue			12.0%	\$383.83	0.946
Morbidity Factor	100.0%	\$405.59	100.0%	\$401.46	0.990
Capitation and Dental Dampening Factor					1.000
Table 5 'Change in Morbidity' Factor					0.990

Components of 'Non-Morbidity Changes'	Factor
CY2023 Demographic Factor	1.833
<u>CY2025 Demographic Factor</u>	<u>1.843</u>
Change in Demographics	1.005
CY2023 Network Factor	1.003
<u>CY2025 Network Factor</u>	<u>0.998</u>
Change in Network	0.995
Change in Benefits	1.000
Change in Other	0.983
Table 5 'Non-Morbidity Changes' Factor	0.983

Highmark Inc.

Individual Market

Attachment B - Risk Adjustment Calculation



Highmark Inc.

Individual Market

Attachment C - Induced Demand Calculation

Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
33709PA0870012	Gold	56,256	\$44,641,280	\$39,507,043	0.885	0.888	1.004
33709PA1150005	Gold	20,328	\$16,734,688	\$14,810,016	0.885	0.888	1.004
33709PA1430001	Gold	30,672	\$24,632,107	\$22,225,969	0.902	0.917	1.016
33709PA1440001	Gold	15,516	\$12,912,512	\$11,651,179	0.902	0.917	1.016
33709PA0890004	Gold	6,912	\$5,310,493	\$4,419,255	0.832	0.808	0.971
33709PA0870016	Gold	7,044	\$5,411,673	\$4,516,636	0.835	0.811	0.972
33709PA1430002	Silver	3,756	\$3,168,913	\$3,071,224	0.969	1.034	1.067
33709PA1440002	Silver	3,816	\$3,323,009	\$3,220,570	0.969	1.034	1.067
33709PA0870015	Silver	21,192	\$17,309,978	\$16,031,782	0.926	0.957	1.033
33709PA0870013	Silver	2,664	\$1,957,965	\$1,475,084	0.753	0.701	0.930
33709PA1150003	Silver	672	\$517,342	\$389,754	0.753	0.701	0.930
33709PA0870007	Bronze	14,136	\$10,281,092	\$7,511,714	0.731	0.672	0.920
33709PA1150001	Bronze	4,128	\$3,150,767	\$2,302,057	0.731	0.672	0.920
33709PA0890002	Bronze	3,696	\$2,695,670	\$1,975,605	0.733	0.675	0.921
33709PA0870014	Bronze	2,868	\$2,031,472	\$1,343,119	0.661	0.592	0.896
33709PA1040001	Catastrophic	960	\$617,371	\$378,039	0.612	0.542	0.884
33709PA1160004	Gold	27,048	\$25,435,901	\$22,510,494	0.885	0.888	1.004
33709PA1170005	Gold	11,844	\$11,489,792	\$10,168,340	0.885	0.888	1.004
33709PA1350001	Gold	13,560	\$12,905,096	\$11,644,488	0.902	0.917	1.016
33709PA1360001	Gold	9,036	\$8,862,764	\$7,997,023	0.902	0.917	1.016
33709PA1180004	Gold	4,212	\$3,834,058	\$3,190,604	0.832	0.808	0.971
33709PA1160008	Gold	3,564	\$3,244,831	\$2,708,168	0.835	0.811	0.972
33709PA1350002	Silver	468	\$467,925	\$453,500	0.969	1.034	1.067
33709PA1360002	Silver	1,104	\$1,133,758	\$1,098,808	0.969	1.034	1.067
33709PA1160007	Silver	7,332	\$7,097,297	\$6,573,221	0.926	0.957	1.033
33709PA1160002	Silver	1,428	\$1,243,764	\$937,023	0.753	0.701	0.930
33709PA1170002	Silver	516	\$467,427	\$352,149	0.753	0.701	0.930
33709PA1160001	Bronze	4,224	\$3,640,619	\$2,659,960	0.731	0.672	0.920
33709PA1170001	Bronze	1,896	\$1,702,338	\$1,243,786	0.731	0.672	0.920
33709PA1180001	Bronze	2,892	\$2,498,899	\$1,831,395	0.733	0.675	0.921
33709PA1160006	Bronze	1,332	\$1,118,079	\$739,224	0.661	0.592	0.896
33709PA1140001	Catastrophic	372	\$283,501	\$173,598	0.612	0.542	0.884
33709PA1410004	Gold	29,496	\$31,841,804	\$28,179,648	0.885	0.888	1.004
33709PA1420004	Gold	12,996	\$14,415,486	\$12,757,547	0.885	0.888	1.004
33709PA1380001	Gold	14,592	\$15,941,806	\$14,384,563	0.902	0.917	1.016
33709PA1390001	Gold	9,756	\$10,942,604	\$9,873,698	0.902	0.917	1.016
33709PA1370003	Gold	4,488	\$4,688,917	\$3,901,996	0.832	0.808	0.971
33709PA1410007	Gold	4,464	\$4,665,517	\$3,893,886	0.835	0.811	0.972
33709PA1380002	Silver	456	\$523,381	\$507,247	0.969	1.034	1.067
33709PA1390002	Silver	1,116	\$1,311,168	\$1,270,749	0.969	1.034	1.067
33709PA1410006	Silver	7,848	\$8,720,739	\$8,076,786	0.926	0.957	1.033
33709PA1410003	Silver	1,596	\$1,595,739	\$1,202,193	0.753	0.701	0.930
33709PA1420003	Silver	516	\$533,915	\$402,239	0.753	0.701	0.930
33709PA1410001	Bronze	4,500	\$4,452,281	\$3,252,987	0.731	0.672	0.920
33709PA1420001	Bronze	2,076	\$2,128,657	\$1,555,269	0.731	0.672	0.920
33709PA1370001	Bronze	3,408	\$3,379,738	\$2,476,945	0.733	0.675	0.921
33709PA1410005	Bronze	1,572	\$1,514,741	\$1,001,480	0.661	0.592	0.896
33709PA1550001	Catastrophic	300	\$262,452	\$160,709	0.612	0.542	0.884
33709PA0940006	Gold	107,160	\$100,352,888	\$90,619,359	0.903	0.918	1.016
33709PA1450001	Gold	28,620	\$27,578,164	\$24,903,275	0.903	0.918	1.016
33709PA1340001	Gold	28,764	\$27,359,945	\$25,303,177	0.925	0.955	1.032
33709PA1400001	Gold	13,116	\$12,823,090	\$11,859,122	0.925	0.955	1.032
33709PA0950004	Gold	7,800	\$7,094,092	\$6,083,352	0.858	0.845	0.986
33709PA0940010	Gold	26,424	\$23,830,720	\$20,164,145	0.846	0.828	0.979
33709PA1340002	Silver	7,308	\$7,383,879	\$7,408,360	1.003	1.100	1.097
33709PA1400002	Silver	4,092	\$4,234,369	\$4,248,408	1.003	1.100	1.097
33709PA0940009	Silver	64,548	\$62,876,551	\$60,163,980	0.957	1.012	1.057
33709PA0940007	Silver	1,848	\$1,605,522	\$1,254,359	0.781	0.737	0.943
33709PA1120003	Silver	1,104	\$993,749	\$776,394	0.781	0.737	0.943
33709PA0940002	Bronze	48,156	\$41,242,148	\$31,046,956	0.753	0.700	0.930
33709PA1120001	Bronze	10,212	\$9,078,060	\$6,833,934	0.753	0.700	0.930
33709PA0950001	Bronze	8,160	\$7,030,295	\$5,357,164	0.762	0.712	0.934
33709PA0940008	Bronze	15,168	\$12,700,512	\$8,902,880	0.701	0.637	0.909
33709PA0960001	Catastrophic	1,332	\$999,807	\$618,212	0.618	0.548	0.886
33709PA0970006	Gold	17,772	\$16,295,363	\$14,714,826	0.903	0.918	1.016
33709PA1130005	Gold	4,668	\$4,406,744	\$3,979,321	0.903	0.918	1.016
33709PA1460001	Gold	4,824	\$4,492,665	\$4,154,931	0.925	0.955	1.032
33709PA1470001	Gold	2,172	\$2,080,333	\$1,923,945	0.925	0.955	1.032
33709PA0980004	Gold	1,260	\$1,122,057	\$962,191	0.858	0.845	0.986
33709PA0970010	Gold	4,152	\$3,666,290	\$3,102,197	0.846	0.828	0.979
33709PA1460002	Silver	1,248	\$1,234,613	\$1,238,707	1.003	1.100	1.097
33709PA1470002	Silver	660	\$669,030	\$671,249	1.003	1.100	1.097
33709PA0970009	Silver	10,656	\$10,163,199	\$9,724,746	0.957	1.012	1.057
33709PA0970007	Silver	312	\$265,399	\$207,351	0.781	0.737	0.943
33709PA1130003	Silver	180	\$158,757	\$124,034	0.781	0.737	0.943
33709PA0970002	Bronze	8,064	\$6,761,960	\$5,090,382	0.753	0.700	0.930
33709PA1130001	Bronze	1,704	\$1,484,301	\$1,117,377	0.753	0.700	0.930
33709PA0980001	Bronze	1,392	\$1,174,269	\$894,806	0.762	0.712	0.934
33709PA0970008	Bronze	2,448	\$2,006,946	\$1,406,841	0.701	0.637	0.909
33709PA0990001	Catastrophic	216	\$158,744	\$98,156	0.618	0.548	0.886
33709PA1480004	Gold	30,036	\$34,709,747	\$31,343,144	0.903	0.918	1.016
33709PA1490004	Gold	12,360	\$14,618,485	\$13,200,594	0.903	0.918	1.016
33709PA1520001	Gold	10,992	\$12,901,880	\$11,931,989	0.925	0.955	1.032
33709PA1530001	Gold	8,052	\$9,664,272	\$8,937,766	0.925	0.955	1.032
33709PA1500003	Gold	4,068	\$4,564,476	\$3,914,147	0.858	0.845	0.986
33709PA1480007	Gold	5,256	\$5,849,298	\$4,949,329	0.846	0.828	0.979
33709PA1520002	Silver	324	\$403,967	\$405,306	1.003	1.100	1.097
33709PA1530002	Silver	468	\$594,931	\$596,903	1.003	1.100	1.097
33709PA1480006	Silver	6,528	\$7,846,946	\$7,508,420	0.957	1.012	1.057
33709PA1480003	Silver	780	\$836,211	\$653,314	0.781	0.737	0.943
33709PA1490003	Silver	552	\$609,083	\$475,864	0.781	0.737	0.943
33709PA1480001	Bronze	13,896	\$14,685,440	\$11,055,152	0.753	0.700	0.930
33709PA1490001	Bronze	3,840	\$4,183,076	\$3,149,006	0.753	0.700	0.930
33709PA1500001	Bronze	2,832	\$3,009,966	\$2,293,628	0.762	0.712	0.934
33709PA1480005	Bronze	2,664	\$2,752,529	\$1,929,484	0.701	0.637	0.909
33709PA1510001	Catastrophic	300	\$277,866	\$171,813	0.618	0.548	0.886
Total		923,112	\$867,873,963	\$759,478,763	0.875	0.875	1.000

Highmark Inc.

Individual Market

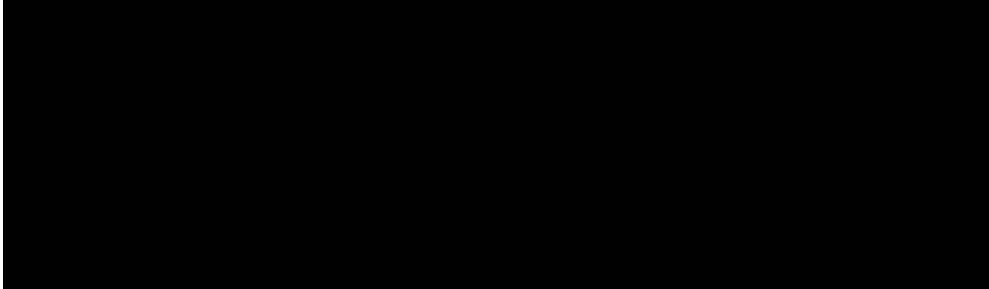
Attachment C - Induced Demand Calculation

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to-Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
33709PA0870012	Gold	0.885	1.138	1.134	0.888
33709PA1500005	Gold	0.885	1.138	1.134	0.888
33709PA1430001	Gold	0.902	1.152	1.134	0.917
33709PA1440001	Gold	0.902	1.152	1.134	0.917
33709PA0890004	Gold	0.832	1.100	1.134	0.808
33709PA0870016	Gold	0.835	1.102	1.134	0.811
33709PA1430002	Silver	0.969	1.210	1.134	1.034
33709PA1440002	Silver	0.969	1.210	1.134	1.034
33709PA0870015	Silver	0.926	1.172	1.134	0.957
33709PA0870013	Silver	0.753	1.054	1.134	0.701
33709PA1500003	Silver	0.753	1.054	1.134	0.701
33709PA0870007	Bronze	0.731	1.043	1.134	0.672
33709PA1500001	Bronze	0.731	1.043	1.134	0.672
33709PA0890002	Bronze	0.733	1.044	1.134	0.675
33709PA0870014	Bronze	0.661	1.016	1.134	0.592
33709PA1040001	Catastrophic	0.612	1.003	1.134	0.542
33709PA1160004	Gold	0.885	1.138	1.134	0.888
33709PA1170005	Gold	0.885	1.138	1.134	0.888
33709PA1350001	Gold	0.902	1.152	1.134	0.917
33709PA1360001	Gold	0.902	1.152	1.134	0.917
33709PA1180004	Gold	0.832	1.100	1.134	0.808
33709PA1160008	Gold	0.835	1.102	1.134	0.811
33709PA1350002	Silver	0.969	1.210	1.134	1.034
33709PA1360002	Silver	0.969	1.210	1.134	1.034
33709PA1160007	Silver	0.926	1.172	1.134	0.957
33709PA1160002	Silver	0.753	1.054	1.134	0.701
33709PA1170002	Silver	0.753	1.054	1.134	0.701
33709PA1160001	Bronze	0.731	1.043	1.134	0.672
33709PA1170001	Bronze	0.731	1.043	1.134	0.672
33709PA1180001	Bronze	0.733	1.044	1.134	0.675
33709PA1160006	Bronze	0.661	1.016	1.134	0.592
33709PA1540001	Catastrophic	0.612	1.003	1.134	0.542
33709PA1410004	Gold	0.885	1.138	1.134	0.888
33709PA1420004	Gold	0.885	1.138	1.134	0.888
33709PA1380001	Gold	0.902	1.152	1.134	0.917
33709PA1390001	Gold	0.902	1.152	1.134	0.917
33709PA1370003	Gold	0.832	1.100	1.134	0.808
33709PA1410007	Gold	0.835	1.102	1.134	0.811
33709PA1380002	Silver	0.969	1.210	1.134	1.034
33709PA1390002	Silver	0.969	1.210	1.134	1.034
33709PA1410006	Silver	0.926	1.172	1.134	0.957
33709PA1410003	Silver	0.753	1.054	1.134	0.701
33709PA1420003	Silver	0.753	1.054	1.134	0.701
33709PA1410001	Bronze	0.731	1.043	1.134	0.672
33709PA1420001	Bronze	0.731	1.043	1.134	0.672
33709PA1370001	Bronze	0.733	1.044	1.134	0.675
33709PA1410005	Bronze	0.661	1.016	1.134	0.592
33709PA1550001	Catastrophic	0.612	1.003	1.134	0.542
33709PA0940006	Gold	0.903	1.152	1.134	0.918
33709PA1450001	Gold	0.903	1.152	1.134	0.918
33709PA1340001	Gold	0.925	1.170	1.134	0.955
33709PA1400001	Gold	0.925	1.170	1.134	0.955
33709PA0950004	Gold	0.858	1.118	1.134	0.845
33709PA0940010	Gold	0.846	1.110	1.134	0.828
33709PA1340002	Silver	1.003	1.243	1.134	1.100
33709PA1400002	Silver	1.003	1.243	1.134	1.100
33709PA0940009	Silver	0.957	1.199	1.134	1.012
33709PA0940007	Silver	0.781	1.069	1.134	0.737
33709PA1120003	Silver	0.781	1.069	1.134	0.737
33709PA0940002	Bronze	0.753	1.054	1.134	0.700
33709PA1120001	Bronze	0.753	1.054	1.134	0.700
33709PA0950001	Bronze	0.762	1.059	1.134	0.712
33709PA0940008	Bronze	0.701	1.030	1.134	0.637
33709PA0960001	Catastrophic	0.618	1.004	1.134	0.548
33709PA0970006	Gold	0.903	1.152	1.134	0.918
33709PA1130005	Gold	0.903	1.152	1.134	0.918
33709PA1460001	Gold	0.925	1.170	1.134	0.955
33709PA1470001	Gold	0.925	1.170	1.134	0.955
33709PA0980004	Gold	0.858	1.118	1.134	0.845
33709PA0970010	Gold	0.846	1.110	1.134	0.828
33709PA1460002	Silver	1.003	1.243	1.134	1.100
33709PA1470002	Silver	1.003	1.243	1.134	1.100
33709PA0970009	Silver	0.957	1.199	1.134	1.012
33709PA0970007	Silver	0.781	1.069	1.134	0.737
33709PA1130003	Silver	0.781	1.069	1.134	0.737
33709PA0970002	Bronze	0.753	1.054	1.134	0.700
33709PA1130001	Bronze	0.753	1.054	1.134	0.700
33709PA0980001	Bronze	0.762	1.059	1.134	0.712
33709PA0970008	Bronze	0.701	1.030	1.134	0.637
33709PA0990001	Catastrophic	0.618	1.004	1.134	0.548
33709PA1480004	Gold	0.903	1.152	1.134	0.918
33709PA1490004	Gold	0.903	1.152	1.134	0.918
33709PA1520001	Gold	0.925	1.170	1.134	0.955
33709PA1530001	Gold	0.925	1.170	1.134	0.955
33709PA1500003	Gold	0.858	1.118	1.134	0.845
33709PA1480007	Gold	0.846	1.110	1.134	0.828
33709PA1520002	Silver	1.003	1.243	1.134	1.100
33709PA1530002	Silver	1.003	1.243	1.134	1.100
33709PA1480006	Silver	0.957	1.199	1.134	1.012
33709PA1480003	Silver	0.781	1.069	1.134	0.737
33709PA1490003	Silver	0.781	1.069	1.134	0.737
33709PA1480001	Bronze	0.753	1.054	1.134	0.700
33709PA1490001	Bronze	0.753	1.054	1.134	0.700
33709PA1500001	Bronze	0.762	1.059	1.134	0.712
33709PA1480005	Bronze	0.701	1.030	1.134	0.637
33709PA1510001	Catastrophic	0.618	1.004	1.134	0.548

Highmark Inc.

Individual Market

Attachment D - Broker Commission Calculation



Highmark Inc.

Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Age Band	HHS Age Factor	Tobacco Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55	2.230	1.225
56	2.333	1.225
57	2.437	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63	2.952	1.225
64	3.000	1.225

Table E.2 - Experience Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.60%	0.00%	0.60%
0.42%	0.00%	0.42%
0.36%	0.00%	0.36%
0.35%	0.00%	0.35%
0.40%	0.00%	0.40%
0.36%	0.00%	0.36%
0.41%	0.00%	0.41%
0.39%	0.00%	0.39%
0.38%	0.00%	0.38%
0.38%	0.00%	0.38%
0.41%	0.00%	0.41%
0.35%	0.00%	0.35%
0.40%	0.00%	0.40%
0.41%	0.00%	0.41%
0.43%	0.00%	0.43%
0.48%	0.00%	0.48%
0.52%	0.00%	0.52%
0.51%	0.00%	0.51%
0.56%	0.00%	0.56%
0.87%	0.00%	0.87%
0.95%	0.00%	0.95%
0.97%	0.01%	0.98%
1.03%	0.01%	1.04%
0.98%	0.02%	1.00%
0.92%	0.02%	0.94%
1.02%	0.03%	1.05%
2.30%	0.07%	2.37%
1.77%	0.09%	1.86%
1.63%	0.07%	1.71%
1.49%	0.09%	1.58%
1.43%	0.08%	1.51%
1.45%	0.09%	1.54%
1.42%	0.09%	1.51%
1.51%	0.09%	1.60%
1.31%	0.09%	1.40%
1.42%	0.08%	1.50%
1.36%	0.11%	1.47%
1.36%	0.08%	1.44%
1.48%	0.10%	1.58%
1.39%	0.13%	1.51%
1.44%	0.09%	1.53%
1.40%	0.11%	1.50%
1.38%	0.11%	1.49%
1.46%	0.09%	1.54%
1.45%	0.09%	1.54%
1.49%	0.10%	1.59%
1.38%	0.09%	1.47%
1.33%	0.07%	1.40%
1.50%	0.07%	1.58%
1.59%	0.09%	1.68%
1.61%	0.08%	1.69%
1.75%	0.08%	1.83%
1.95%	0.10%	2.05%
1.95%	0.10%	2.06%
2.00%	0.10%	2.10%
2.05%	0.10%	2.15%
2.29%	0.13%	2.42%
2.59%	0.12%	2.70%
2.81%	0.14%	2.95%
3.19%	0.17%	3.35%
3.65%	0.14%	3.80%
4.05%	0.20%	4.26%
5.41%	0.25%	5.66%
5.95%	0.28%	6.23%
3.73%	0.14%	3.87%
95.59%	4.41%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.27%	0.00%	0.27%
0.40%	0.00%	0.40%
0.37%	0.00%	0.37%
0.37%	0.00%	0.37%
0.37%	0.00%	0.37%
0.41%	0.00%	0.41%
0.36%	0.00%	0.36%
0.41%	0.00%	0.41%
0.41%	0.00%	0.41%
0.44%	0.00%	0.44%
0.40%	0.00%	0.40%
0.44%	0.00%	0.44%
0.38%	0.00%	0.38%
0.42%	0.00%	0.42%
0.43%	0.00%	0.43%
0.45%	0.00%	0.45%
0.50%	0.00%	0.50%
0.56%	0.00%	0.56%
0.54%	0.00%	0.54%
0.79%	0.00%	0.79%
0.88%	0.00%	0.88%
1.06%	0.00%	1.06%
1.07%	0.02%	1.09%
1.00%	0.01%	1.02%
0.98%	0.02%	1.00%
0.97%	0.02%	0.99%
1.65%	0.05%	1.70%
1.75%	0.07%	1.82%
1.64%	0.08%	1.72%
1.55%	0.06%	1.61%
1.46%	0.09%	1.55%
1.44%	0.08%	1.52%
1.41%	0.09%	1.50%
1.44%	0.10%	1.54%
1.52%	0.10%	1.62%
1.34%	0.07%	1.41%
1.47%	0.08%	1.55%
1.41%	0.10%	1.51%
1.41%	0.09%	1.50%
1.49%	0.11%	1.60%
1.45%	0.09%	1.54%
1.55%	0.08%	1.63%
1.52%	0.09%	1.61%
1.45%	0.08%	1.53%
1.44%	0.05%	1.49%
1.54%	0.08%	1.62%
1.62%	0.08%	1.70%
1.70%	0.09%	1.79%
1.80%	0.08%	1.88%
2.05%	0.09%	2.14%
1.98%	0.09%	2.07%
2.05%	0.09%	2.15%
2.16%	0.11%	2.27%
2.39%	0.13%	2.51%
2.66%	0.12%	2.78%
2.93%	0.14%	3.07%
3.41%	0.17%	3.58%
3.88%	0.15%	4.03%
4.69%	0.22%	4.92%
5.71%	0.26%	5.96%
6.30%	0.28%	6.58%
95.78%	4.22%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
1	7.8%	0.940	9.2%	0.940
2	1.6%	0.940	1.9%	0.940
4	25.9%	0.940	25.6%	0.940
5	7.2%	0.940	8.6%	0.940
6	9.3%	1.040	10.6%	1.040
7	31.3%	1.040	32.3%	1.040
9	16.9%	1.040	11.7%	1.040
Total	100.0%	0.998	100.0%	0.995

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.826	1.842	
Average Tobacco Factor	1.006	1.006	
Average Area Factor	0.998	0.995	
Average Demographic Factor	1.834	1.844	
Capitation Dampening	0.999	0.999	
Final Demographic Factor	1.833	1.842	1.005

Highmark Inc.

Individual Market

Attachment F - URRT Average Increase

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
33709PA0870007	Renewing	1,221	1,221	\$ 513.72	\$ 547.99	6.67%
33709PA0870012	Renewing	4,522	4,522	\$ 677.29	\$ 724.16	6.92%
33709PA0870013	Renewing	214	214	\$ 560.30	\$ 571.00	1.91%
33709PA0870014	Renewing	226	226	\$ 461.23	\$ 482.91	4.70%
33709PA0870015	Renewing	1,656	1,656	\$ 730.79	\$ 780.12	6.75%
33709PA0870016	Renewing	535	535	\$ 625.61	\$ 661.21	5.69%
33709PA0890002	Renewing	298	298	\$ 524.53	\$ 551.18	5.08%
33709PA0890004	Renewing	593	593	\$ 634.07	\$ 659.31	3.98%
33709PA0940002	Renewing	3,813	3,813	\$ 612.99	\$ 664.85	8.46%
33709PA0940006	Renewing	8,341	8,341	\$ 811.91	\$ 871.99	7.40%
33709PA0940007	Renewing	145	145	\$ 669.34	\$ 699.93	4.57%
33709PA0940008	Renewing	1,202	1,202	\$ 549.29	\$ 605.26	10.19%
33709PA0940009	Renewing	5,290	5,290	\$ 855.07	\$ 961.18	12.41%
33709PA0940010	Renewing	1,910	1,910	\$ 748.80	\$ 786.91	5.09%
33709PA0950001	Renewing	633	633	\$ 626.09	\$ 676.99	8.13%
33709PA0950004	Renewing	596	596	\$ 759.12	\$ 804.21	5.94%
33709PA0960001	Renewing	99	99	\$ 456.68	\$ 478.60	4.80%
33709PA0970002	Renewing	811	811	\$ 600.16	\$ 650.93	8.46%
33709PA0970006	Renewing	1,376	1,376	\$ 794.91	\$ 853.81	7.41%
33709PA0970007	Renewing	27	27	\$ 655.33	\$ 685.34	4.58%
33709PA0970008	Renewing	222	222	\$ 537.80	\$ 592.60	10.19%
33709PA0970009	Renewing	423	423	\$ 837.17	\$ 941.06	12.41%
33709PA0970010	Renewing	550	550	\$ 733.13	\$ 770.45	5.09%
33709PA0980001	Renewing	109	109	\$ 612.99	\$ 662.89	8.14%
33709PA0980004	Renewing	121	121	\$ 743.23	\$ 787.45	5.95%
33709PA0990001	Renewing	23	23	\$ 447.12	\$ 468.58	4.80%
33709PA1040001	Renewing	64	64	\$ 388.45	\$ 406.09	4.54%
33709PA1120001	Renewing	712	712	\$ 642.84	\$ 690.09	7.35%
33709PA1120003	Renewing	84	84	\$ 699.18	\$ 725.19	3.72%
33709PA1130001	Renewing	189	189	\$ 630.01	\$ 676.19	7.33%
33709PA1130003	Renewing	15	15	\$ 685.17	\$ 710.59	3.71%
33709PA1130005	Renewing	450	450	\$ 824.76	\$ 879.03	6.58%
33709PA1150001	Renewing	325	325	\$ 545.37	\$ 575.04	5.44%
33709PA1150003	Renewing	42	42	\$ 591.95	\$ 598.11	1.04%
33709PA1150005	Renewing	1,633	1,633	\$ 708.95	\$ 751.27	5.97%
33709PA1160001	Renewing	320	320	\$ 599.37	\$ 649.36	8.34%
33709PA1160002	Renewing	151	151	\$ 644.06	\$ 676.65	5.06%
33709PA1160004	Renewing	1,864	1,864	\$ 787.64	\$ 858.21	8.96%
33709PA1160006	Renewing	112	112	\$ 538.76	\$ 572.27	6.22%
33709PA1160007	Renewing	287	287	\$ 835.17	\$ 924.45	10.69%
33709PA1160008	Renewing	185	185	\$ 728.23	\$ 783.58	7.60%
33709PA1170001	Renewing	127	127	\$ 631.02	\$ 676.45	7.20%
33709PA1170002	Renewing	51	51	\$ 675.72	\$ 703.76	4.15%
33709PA1170005	Renewing	1,043	1,043	\$ 819.29	\$ 885.32	8.06%
33709PA1180001	Renewing	345	345	\$ 611.84	\$ 653.02	6.73%
33709PA1180004	Renewing	483	483	\$ 737.96	\$ 781.13	5.85%
33709PA1340001	Renewing	2,210	2,210	\$ 844.32	\$ 907.14	7.44%
33709PA1340002	Renewing	547	547	\$ 938.69	\$ 1,045.33	11.36%
33709PA1350001	Renewing	1,120	1,120	\$ 818.25	\$ 885.51	8.22%
33709PA1350002	Renewing	28	28	\$ 891.56	\$ 999.26	12.08%
33709PA1360001	Renewing	938	938	\$ 849.91	\$ 912.63	7.38%
33709PA1360002	Renewing	85	85	\$ 923.21	\$ 1,026.33	11.17%
33709PA1370001	Renewing	115	115	\$ 702.52	\$ 749.45	6.68%
33709PA1370003	Renewing	189	189	\$ 847.34	\$ 896.57	5.81%
33709PA1380001	Renewing	992	992	\$ 939.24	\$ 1,016.54	8.23%
33709PA1380002	Renewing	45	45	\$ 1,023.41	\$ 1,147.04	12.08%
33709PA1390001	Renewing	461	461	\$ 970.89	\$ 1,043.61	7.49%
33709PA1390002	Renewing	68	68	\$ 1,055.07	\$ 1,174.19	11.29%
33709PA1400001	Renewing	959	959	\$ 874.17	\$ 932.39	6.66%

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
33709PA1400002	Renewing	309	309	\$ 968.54	\$ 1,070.62	10.54%
33709PA1410001	Renewing	378	378	\$ 688.20	\$ 745.46	8.32%
33709PA1410003	Renewing	80	80	\$ 739.52	\$ 776.72	5.03%
33709PA1410004	Renewing	2,232	2,232	\$ 904.38	\$ 985.14	8.93%
33709PA1410005	Renewing	98	98	\$ 618.61	\$ 656.96	6.20%
33709PA1410006	Renewing	765	765	\$ 958.96	\$ 1,061.28	10.67%
33709PA1410007	Renewing	297	297	\$ 836.16	\$ 899.46	7.57%
33709PA1420001	Renewing	149	149	\$ 719.85	\$ 772.54	7.32%
33709PA1420003	Renewing	26	26	\$ 771.17	\$ 803.87	4.24%
33709PA1420004	Renewing	788	788	\$ 936.03	\$ 1,012.32	8.15%
33709PA1430001	Renewing	2,456	2,456	\$ 704.21	\$ 747.24	6.11%
33709PA1430002	Renewing	276	276	\$ 781.48	\$ 843.22	7.90%
33709PA1440001	Renewing	1,250	1,250	\$ 735.86	\$ 774.35	5.23%
33709PA1440002	Renewing	277	277	\$ 813.14	\$ 870.30	7.03%
33709PA1450001	Renewing	2,097	2,097	\$ 841.76	\$ 897.32	6.60%
33709PA1460001	Renewing	316	316	\$ 826.69	\$ 888.20	7.44%
33709PA1460002	Renewing	61	61	\$ 919.09	\$ 1,023.50	11.36%
33709PA1470001	Renewing	180	180	\$ 856.54	\$ 913.41	6.64%
33709PA1470002	Renewing	30	30	\$ 948.93	\$ 1,048.76	10.52%
33709PA1480001	Renewing	1,173	1,173	\$ 756.68	\$ 820.39	8.42%
33709PA1480003	Renewing	54	54	\$ 814.52	\$ 863.72	6.04%
33709PA1480004	Renewing	2,527	2,527	\$ 1,002.24	\$ 1,076.11	7.37%
33709PA1480005	Renewing	220	220	\$ 678.05	\$ 746.87	10.15%
33709PA1480006	Renewing	501	501	\$ 1,064.53	\$ 1,186.10	11.42%
33709PA1480007	Renewing	459	459	\$ 924.33	\$ 971.01	5.05%
33709PA1490001	Renewing	334	334	\$ 786.53	\$ 845.60	7.51%
33709PA1490003	Renewing	38	38	\$ 844.37	\$ 888.95	5.28%
33709PA1490004	Renewing	1,075	1,075	\$ 1,032.08	\$ 1,101.33	6.71%
33709PA1500001	Renewing	236	236	\$ 772.85	\$ 835.14	8.06%
33709PA1500003	Renewing	363	363	\$ 937.07	\$ 992.17	5.88%
33709PA1510001	Renewing	29	29	\$ 563.73	\$ 590.56	4.76%
33709PA1520001	Renewing	923	923	\$ 1,041.78	\$ 1,119.39	7.45%
33709PA1520002	Renewing	36	36	\$ 1,138.05	\$ 1,289.98	13.35%
33709PA1530001	Renewing	698	698	\$ 1,071.63	\$ 1,144.61	6.81%
33709PA1530002	Renewing	41	41	\$ 1,167.90	\$ 1,315.17	12.61%
33709PA1540001	Renewing	24	24	\$ 454.13	\$ 481.20	5.96%
33709PA1550001	Renewing	25	25	\$ 521.44	\$ 552.41	5.94%
Total		72,016	72,016	\$ 784.37	\$ 845.86	7.84%

Highmark Inc.

Individual Market

Attachment G - MLR Exhibit

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	77.2%	86.2%	356,551	230,148
2021	88.8%	89.0%	459,065	493,524
2022	90.7%	88.5%	619,633	482,532
3-yr Total	87.0%	88.2%	1,435,249	1,206,204

Standard Questions

1. Membership:

- a. **If the projected membership for plan year 2025 significantly differs from the current 2/1/2024 membership, please explain why.**

Response:

- a. The projected membership for 2025 is not significantly different from the current membership in 2024.

2. Experience Period Claims:

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

Response:

- a. All capitation dollars are excluded from the experience period paid claims in Table 2. Capitation dollars are captured in the appropriate EHB Capitation and Non-EHB Capitation cells in Table 2.
- b. All non-EHB claims have been removed from the experience period claims that are used to develop the Index Rate.

- c. [REDACTED]

3. COVID:

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

Response:

- a. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustments. Furthermore, there are no longer any COVID adjustments from the experience period to the rating period.
- b. The COVID adjustment factor used for this filing is 1.0. There are no longer any COVID adjustments from the experience period to the rating period.
- c. There will be no change in how COVID vaccinations and testing will be handled in PY25. The COVID vaccine is on the CDC's general immunization schedule and is considered to be

preventative with no cost share for members. COVID tests will be covered according to a member's cost share for diagnostic testing.

4. Trend:

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

Response:

- a. This question is not applicable to this filing.
- b. This question is not applicable to this filing.

5. Table 6 – Retention:

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

Response:

- a. The value in Table 6, cell C57 is 0.00%.
- b. As stated in Section 2.B of the PA Actuarial Memorandum, the rate development assumes a risk adjustment user fee of \$0.18 PMPM for plan year 2025, which is consistent with the Final Notice of Benefit and Payment Parameters.
- c. [REDACTED]

6. Pricing AVs:

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

Response:

- a. The Company's Pricing AV tool does not separate claims experience by metal level and the underlying claims experience is applied to the applicable cost sharing levels.
- b. The differences in comparing the CMS metallic AV calculator to the Company's corresponding Pricing AVs average approximately 11%. These differences occur due to a number of factors

such as the CMS metallic AV calculator is based on a completely different underlying population, assumptions regarding trends in deductible and copay tables, assumptions regarding mix of services, etc.

7. Expanded Bronze Plans:

- a. **Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.**

Response:

- a. Our expanded bronze plans satisfy the requirements as defined by 45 CFR 156.140(c) by either covering at least one major service, other than preventive services, before the deductible or meeting the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2). For plans satisfying the requirement by covering at least one major service before the deductible, several major services are covered prior to the deductible including primary care and specialty care. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

8. PAAM Exhibits – Consumer Factors:

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

Response:

- a. The proposed geographic rating area factors are unchanged from the currently approved factors.
- b. The proposed network factors are unchanged from the currently approved factors.

9. MLR Exhibit:

- a. **Please complete table below which summarizes the most recent three years of complete MLR information.**
 - i. **Actual is the final information which was filed for the specified calendar year**
 - ii. **Projected is the information which was projected in the final annual filing for the given year (i.e., 2021 projected information is from the plan year 2021 annual filing submitted in 2020)**

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Projected
2020				
2021				
2022				

- b. **Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.**
- c. **Does the insurer expect to pay MLR rebates for the 3-year period above?**

Response:

- a. Attachment G of the PA Actuarial Memorandum contains the historical MLR Exhibit as requested.

- b. The differences between Actual and Projected MLRs vary by year. The 2020 variance was driven primarily by the COVID-19 pandemic. In 2021 and 2022, there was no material MLR variance.

The Member Month differences also vary by year. The 2020 variance was driven by stronger-than-expected competitive positioning (particularly in rating regions 6, 7, and 9) and increased market size resulting from the COVID PHE (due to employment losses and an internal decision to not terminate existing members for non-payment). The 2021 variance was driven by a more aggressive than anticipated competitor response to our 2020 growth, leading to an unfavorable pricing position and less enrollment than expected. The 2022 variance was driven by ARPA subsidies, which expanded the market more than expected.

- c. No MLR rebates were payable for the 2022 MLR rebate reporting year (2020-2022 period).

10. Plan of Withdrawal:

- a. **Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.**

Response:

- a. Based on the guidance from the PA Insurance Department regarding Plan of Withdrawal requirements, it is the Company's understanding that a Plan of Withdrawal is not applicable for the 2025 plans submitted. In the event that a plan is discontinued, all members are being renewed into other plans.

11. Transitional Plans:

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

Response:

- a. The Company does not offer individual transitional plans. The Company believes there is very little enrollment left in individual transition plans across the market and thus the migration of these members into ACA-compliant plans would have a minimal impact on the overall pool.

12. Copay Adjustment Programs:

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

Response:

- a. Yes, the Company uses a copay adjustment program called [REDACTED] on certain plans.
- b. The value of the manufacturer copay assistance coupons processed through the [REDACTED] program bypasses the members' deductible and annual out-of-pocket maximum.

c. There is no material pricing impact to the [REDACTED] program.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HMARK		
Product(s):	EPO, PPO		
Market Segment:	Individual	to	12/31/2025
Rate Effective Date:	01/01/2025	to	12/31/2023
Base Period Start Date:	01/01/2023		
Date of Most Recent Membership:	02/01/2024		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2024)	Member-months Projected Rating Period
Average Age	44.0	43.7	44.3
Total	747,203	72,015	923,112
<18	56,499	5,666	68,253
18-24	47,323	4,851	58,683
25-29	63,990	5,995	72,439
30-34	56,471	5,796	71,321
35-39	56,134	5,622	69,840
40-44	56,861	5,671	72,105
45-49	57,742	5,611	72,715
50-54	72,652	6,736	88,402
55-59	101,454	8,863	117,922
60-63	149,033	12,763	170,713
64+	28,944	4,442	60,719

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 531,182,779.13	\$ 554,613,782.15	\$ 567,048,111.45	747,103	\$ 76,278,496.99	\$ 643,326,608.44	\$ 1,911,066.22	\$ (48,750,332.75)	\$ 112,065.45	\$ 330,715.70	\$ 35,112,306.09	\$ 26,321,529.86
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 793.43
Loss Ratio											86.95%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.00%	5.03%		10.28%	20.29%
Outpatient Hospital	5.00%	5.03%		10.28%	36.67%
Professional	5.00%	5.03%		10.28%	22.38%
Other Medical	5.00%	5.03%		10.28%	1.57%
Capitation				10.28%	0.02%
Prescription Drugs	5.00%	5.63%		8.81%	19.07%
Total Annual Trend				10.00%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.210	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20		\$ 9,836,799.48	1.0000	\$ 9,836,799.48	28,562	\$ 344.40		\$ (815,405.81)	\$ 12,882,363.30	\$ 454.54
Feb-20		\$ 11,817,849.25	1.0000	\$ 11,817,849.25	29,222	\$ 404.42		\$ (872,725.49)	\$ 14,535,657.55	\$ 497.42
Mar-20		\$ 12,141,512.14	1.0000	\$ 12,141,512.14	29,686	\$ 409.00		\$ (1,086,057.73)	\$ 13,982,148.06	\$ 471.00
Apr-20		\$ 11,078,719.79	1.0000	\$ 11,078,719.79	30,155	\$ 367.39		\$ (1,120,413.64)	\$ 11,717,302.99	\$ 388.57
May-20		\$ 12,032,551.09	1.0000	\$ 12,032,551.09	30,525	\$ 394.19		\$ (1,088,609.28)	\$ 13,172,879.70	\$ 431.54
Jun-20		\$ 18,057,047.20	1.0000	\$ 18,057,047.20	30,749	\$ 587.24		\$ (1,220,386.67)	\$ 19,579,693.69	\$ 636.76
Jul-20		\$ 18,134,731.87	1.0000	\$ 18,134,731.87	30,535	\$ 593.90		\$ (1,243,780.21)	\$ 19,650,465.09	\$ 643.54
Aug-20		\$ 14,899,315.56	1.0000	\$ 14,899,315.56	29,737	\$ 501.04		\$ (1,130,383.18)	\$ 16,362,327.29	\$ 550.23
Sep-20		\$ 17,740,343.61	1.0000	\$ 17,740,343.61	29,670	\$ 597.92		\$ (1,220,635.31)	\$ 19,144,936.01	\$ 645.26
Oct-20		\$ 18,365,116.61	1.0000	\$ 18,365,116.61	29,524	\$ 622.04		\$ (1,320,673.76)	\$ 19,723,150.58	\$ 668.04
Nov-20		\$ 18,094,017.93	1.0000	\$ 18,094,017.93	29,302	\$ 617.50		\$ (1,179,195.17)	\$ 19,327,061.93	\$ 659.58
Dec-20	\$ 239,277,719.06	\$ 17,880,668.12	1.0000	\$ 17,880,668.12	28,884	\$ 619.05	\$ 32,582,233.03	\$ (1,950,470.86)	\$ 18,833,642.38	\$ 652.04
Jan-21		\$ 17,540,354.48	1.0000	\$ 17,540,354.48	34,577	\$ 507.28		\$ (1,295,334.94)	\$ 20,897,488.77	\$ 604.38
Feb-21		\$ 17,709,855.40	1.0000	\$ 17,709,855.40	35,620	\$ 497.19		\$ (1,330,046.71)	\$ 20,253,460.17	\$ 568.60
Mar-21		\$ 27,592,271.52	1.0000	\$ 27,592,271.52	35,557	\$ 776.00		\$ (1,603,022.68)	\$ 30,810,336.53	\$ 866.51
Apr-21		\$ 22,414,443.20	1.0000	\$ 22,414,443.20	36,178	\$ 619.56		\$ (1,654,123.22)	\$ 24,681,411.10	\$ 682.22
May-21		\$ 21,046,151.65	1.0000	\$ 21,046,151.65	36,871	\$ 570.81		\$ (1,510,211.50)	\$ 23,215,246.12	\$ 629.63
Jun-21		\$ 23,288,074.53	1.0000	\$ 23,288,074.53	37,705	\$ 617.64		\$ (1,770,958.97)	\$ 25,254,422.71	\$ 669.79
Jul-21		\$ 24,078,175.89	1.0000	\$ 24,078,175.89	38,932	\$ 618.47		\$ (1,766,262.76)	\$ 25,980,201.45	\$ 667.32
Aug-21		\$ 24,799,566.12	1.0000	\$ 24,799,566.12	40,067	\$ 618.96		\$ (1,816,680.78)	\$ 26,564,227.74	\$ 663.00
Sep-21		\$ 25,920,611.13	1.0000	\$ 25,920,611.13	41,016	\$ 631.98		\$ (1,828,819.82)	\$ 27,734,395.64	\$ 676.20
Oct-21		\$ 26,441,908.65	1.0000	\$ 26,441,908.65	41,067	\$ 643.89		\$ (1,862,746.39)	\$ 27,971,558.44	\$ 681.12
Nov-21		\$ 27,984,560.61	1.0000	\$ 27,984,560.61	40,922	\$ 683.88		\$ (1,930,995.71)	\$ 29,532,875.70	\$ 721.69
Dec-21	\$ 306,525,426.98	\$ 27,608,087.02	0.9998	\$ 27,614,654.04	40,553	\$ 680.95	\$ 45,655,179.92	\$ (2,084,610.11)	\$ 28,653,217.21	\$ 706.56
Jan-22		\$ 26,539,274.53	0.9998	\$ 26,543,772.38	47,977	\$ 553.26		\$ (1,915,566.76)	\$ 30,125,892.20	\$ 627.92
Feb-22		\$ 30,884,529.02	0.9999	\$ 30,887,505.74	51,217	\$ 603.07		\$ (2,042,937.89)	\$ 34,260,512.37	\$ 668.93
Mar-22		\$ 34,735,051.58	0.9998	\$ 34,733,613.79	60,907	\$ 682.69		\$ (2,494,068.73)	\$ 37,608,184.07	\$ 744.66
Apr-22		\$ 33,344,847.95	0.9994	\$ 33,363,345.29	51,374	\$ 649.42		\$ (2,407,392.81)	\$ 36,197,448.85	\$ 704.59
May-22		\$ 32,494,657.70	0.9996	\$ 32,506,659.04	51,400	\$ 632.43		\$ (2,460,365.17)	\$ 35,084,180.72	\$ 682.57
Jun-22		\$ 34,135,428.06	0.9995	\$ 34,154,111.85	51,823	\$ 659.05		\$ (2,619,686.29)	\$ 36,331,114.89	\$ 701.06
Jul-22		\$ 34,577,793.92	0.9998	\$ 34,616,151.18	52,235	\$ 662.70		\$ (2,428,059.92)	\$ 36,869,572.05	\$ 705.84
Aug-22		\$ 40,178,909.85	0.9999	\$ 40,206,345.91	62,573	\$ 764.77		\$ (2,763,900.75)	\$ 42,667,169.23	\$ 805.87
Sep-22		\$ 37,240,370.83	0.9991	\$ 37,272,287.17	52,613	\$ 708.42		\$ (2,619,322.46)	\$ 39,155,657.83	\$ 744.22
Oct-22		\$ 36,049,962.04	0.9992	\$ 36,078,669.13	52,717	\$ 684.38		\$ (2,810,631.86)	\$ 37,791,551.07	\$ 716.88
Nov-22		\$ 36,252,276.96	0.9991	\$ 36,284,229.65	52,697	\$ 688.54		\$ (2,729,218.05)	\$ 37,811,667.52	\$ 717.53
Dec-22	\$ 413,443,623.84	\$ 37,646,315.54	0.9988	\$ 37,689,829.85	52,100	\$ 723.41	\$ 58,774,985.84	\$ (2,652,708.47)	\$ 39,284,716.84	\$ 754.03
Jan-23		\$ 37,389,207.76	0.9990	\$ 37,426,390.31	58,695	\$ 637.64		\$ (3,004,691.91)	\$ 41,493,843.52	\$ 706.91
Feb-23		\$ 40,449,938.17	0.9986	\$ 40,508,499.10	60,788	\$ 666.39		\$ (3,359,547.96)	\$ 43,706,483.56	\$ 719.00
Mar-23		\$ 47,948,400.06	0.9984	\$ 48,023,902.71	60,633	\$ 792.04		\$ (3,965,150.97)	\$ 51,438,492.70	\$ 848.36
Apr-23		\$ 40,911,742.06	0.9976	\$ 41,011,973.87	60,583	\$ 676.96		\$ (3,715,998.11)	\$ 43,283,483.09	\$ 714.45
May-23		\$ 46,818,034.10	0.9997	\$ 47,021,303.11	60,496	\$ 777.26		\$ (4,185,693.51)	\$ 49,503,545.66	\$ 818.29
Jun-23		\$ 48,974,557.75	0.9943	\$ 49,258,782.09	60,945	\$ 808.25		\$ (4,128,651.79)	\$ 51,287,280.90	\$ 841.53
Jul-23		\$ 43,533,163.78	0.9907	\$ 43,939,734.32	62,453	\$ 703.56		\$ (4,050,235.48)	\$ 45,718,903.76	\$ 732.05
Aug-23		\$ 53,076,295.10	0.9661	\$ 54,936,768.17	63,207	\$ 869.16		\$ (4,411,517.66)	\$ 57,143,160.07	\$ 904.06
Sep-23		\$ 48,482,776.75	0.9816	\$ 49,393,315.40	64,334	\$ 767.76		\$ (4,315,084.69)	\$ 50,871,289.11	\$ 790.74
Oct-23		\$ 51,938,257.60	0.9696	\$ 53,574,919.75	64,414	\$ 831.73		\$ (4,670,981.85)	\$ 55,186,756.95	\$ 856.75
Nov-23		\$ 50,530,321.36	0.9574	\$ 52,781,024.78	65,277	\$ 808.57		\$ (4,485,272.42)	\$ 54,558,088.59	\$ 831.20
Dec-23	\$ 531,182,779.13	\$ 44,561,087.66	0.9062	\$ 49,171,497.85	65,278	\$ 753.26	\$ 76,278,496.99	\$ (4,257,549.40)	\$ 50,686,948.07	\$ 776.48

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: HMARK
 Product(s): EPO, PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2025

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$	-
Loss Ratio												0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

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

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!
Jan-22				#DIV/0!		#DIV/0!				#DIV/0!
Feb-22				#DIV/0!		#DIV/0!				#DIV/0!
Mar-22				#DIV/0!		#DIV/0!				#DIV/0!
Apr-22				#DIV/0!		#DIV/0!				#DIV/0!
May-22				#DIV/0!		#DIV/0!				#DIV/0!
Jun-22				#DIV/0!		#DIV/0!				#DIV/0!
Jul-22				#DIV/0!		#DIV/0!				#DIV/0!
Aug-22				#DIV/0!		#DIV/0!				#DIV/0!
Sep-22				#DIV/0!		#DIV/0!				#DIV/0!
Oct-22				#DIV/0!		#DIV/0!				#DIV/0!
Nov-22				#DIV/0!		#DIV/0!				#DIV/0!
Dec-22				#DIV/0!		#DIV/0!				#DIV/0!
Jan-23				#DIV/0!		#DIV/0!				#DIV/0!
Feb-23				#DIV/0!		#DIV/0!				#DIV/0!
Mar-23				#DIV/0!		#DIV/0!				#DIV/0!
Apr-23				#DIV/0!		#DIV/0!				#DIV/0!
May-23				#DIV/0!		#DIV/0!				#DIV/0!
Jun-23				#DIV/0!		#DIV/0!				#DIV/0!
Jul-23				#DIV/0!		#DIV/0!				#DIV/0!
Aug-23				#DIV/0!		#DIV/0!				#DIV/0!
Sep-23				#DIV/0!		#DIV/0!				#DIV/0!
Oct-23				#DIV/0!		#DIV/0!				#DIV/0!
Nov-23				#DIV/0!		#DIV/0!				#DIV/0!
Dec-23				#DIV/0!		#DIV/0!				#DIV/0!

* 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: HMARK
 Product(s): EPO, PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2025
 Incurred Dates: 1/1/2023 to 12/31/2023

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 60%
 Proj. Incurred Claim Impact: -5.4%

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				\$213,558,378
\$30,000	\$34,999				\$17,999,562
\$35,000	\$39,999				\$16,044,052
\$40,000	\$44,999				\$12,861,748
\$45,000	\$49,999				\$14,106,532
\$50,000	\$54,999				\$12,494,665
\$55,000	\$59,999				\$10,975,995
\$60,000	\$64,999				\$9,145,843
\$65,000	\$69,999				\$8,566,397
\$70,000	\$74,999				\$8,654,836
\$75,000	\$79,999				\$8,423,338
\$80,000	\$84,999				\$6,763,305
\$85,000	\$89,999				\$5,731,011
\$90,000	\$94,999				\$5,838,421
\$95,000	\$99,999				\$3,903,036
\$100,000	\$109,999				\$8,318,081
\$110,000	\$119,999				\$7,647,389
\$120,000	\$129,999				\$9,284,164
\$130,000	\$139,999				\$5,984,817
\$140,000	\$149,999				\$7,209,981
\$150,000	\$159,999				\$6,665,831
\$160,000	\$169,999				\$6,474,958
\$170,000	\$179,999				\$5,560,286
\$180,000	\$189,999				\$6,316,251
\$190,000	\$199,999				\$4,644,692
\$200,000	\$209,999				\$3,779,034
\$210,000	\$219,999				\$5,148,575
\$220,000	\$229,999				\$3,641,182
\$230,000	\$239,999				\$3,179,075
\$240,000	\$249,999				\$2,417,430
\$250,000	\$259,999				\$4,149,203
\$260,000	\$269,999				\$3,362,031
\$270,000	\$279,999				\$1,754,063
\$280,000	\$289,999				\$2,607,104
\$290,000	\$299,999				\$3,532,699
\$300,000	\$324,999				\$3,757,396
\$325,000	\$349,999				\$6,192,106
\$350,000	\$374,999				\$6,375,524
\$375,000	\$399,999				\$3,616,463
\$400,000	\$424,999				\$5,041,665
\$425,000	\$449,999				\$4,546,374
\$450,000	\$474,999				\$4,798,517
\$475,000	\$499,999				\$1,376,986
\$500,000	\$599,999				\$10,071,933
\$600,000	\$699,999				\$4,353,461
\$700,000	\$799,999				\$7,982,387
\$800,000	\$899,999				\$2,483,614
\$900,000	\$999,999				\$1,850,455
\$1,000,000+					\$9,391,216
Total		86,183	747,278	\$558,609,343	\$528,582,063

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

Carrier Name: HMARK
 Product(s): EPO, PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2025

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 60%
 Proj. Incurred Claim Impact: -5.4%
 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				\$367,825,704
\$30,000	\$34,999				\$28,177,891
\$35,000	\$39,999				\$27,683,261
\$40,000	\$44,999				\$24,458,391
\$45,000	\$49,999				\$21,662,203
\$50,000	\$54,999				\$19,758,482
\$55,000	\$59,999				\$18,494,998
\$60,000	\$64,999				\$17,491,397
\$65,000	\$69,999				\$14,857,882
\$70,000	\$74,999				\$12,142,367
\$75,000	\$79,999				\$11,853,176
\$80,000	\$84,999				\$11,114,932
\$85,000	\$89,999				\$13,561,496
\$90,000	\$94,999				\$10,142,533
\$95,000	\$99,999				\$10,063,992
\$100,000	\$109,999				\$14,798,013
\$110,000	\$119,999				\$14,086,783
\$120,000	\$129,999				\$11,716,963
\$130,000	\$139,999				\$10,555,695
\$140,000	\$149,999				\$12,632,238
\$150,000	\$159,999				\$9,016,034
\$160,000	\$169,999				\$11,602,477
\$170,000	\$179,999				\$9,234,714
\$180,000	\$189,999				\$10,448,336
\$190,000	\$199,999				\$8,049,235
\$200,000	\$209,999				\$7,236,852
\$210,000	\$219,999				\$8,228,123
\$220,000	\$229,999				\$6,009,663
\$230,000	\$239,999				\$7,138,611
\$240,000	\$249,999				\$6,426,827
\$250,000	\$259,999				\$6,473,667
\$260,000	\$269,999				\$4,338,541
\$270,000	\$279,999				\$4,033,841
\$280,000	\$289,999				\$3,897,469
\$290,000	\$299,999				\$6,233,046
\$300,000	\$324,999				\$8,844,635
\$325,000	\$349,999				\$9,736,908
\$350,000	\$374,999				\$8,456,054
\$375,000	\$399,999				\$9,438,613
\$400,000	\$424,999				\$7,783,692
\$425,000	\$449,999				\$5,764,378
\$450,000	\$474,999				\$7,467,887
\$475,000	\$499,999				\$7,855,997
\$500,000	\$599,999				\$15,917,972
\$600,000	\$699,999				\$14,385,736
\$700,000	\$799,999				\$6,508,704
\$800,000	\$899,999				\$8,141,710
\$900,000	\$999,999				\$7,339,902
\$1,000,000+					\$19,168,327
Total		142,336	1,239,770	\$970,714,011	\$918,256,349

PA Rate Template Part II
Rate Development and Change

Carrier Name:	HMARK
Product(s):	EPO, PPO
Market Segment:	Individual
Rate Effective Date:	01/01/2025

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 793.43	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.210	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 960.07	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.990	0.000	<- See URRT Instructions
Total Non-Morbidity Changes	0.983	0.000	
Change in Demographics	1.005		<- See URRT Instructions
Change in Network	0.995		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	0.983		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 934.47	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 934.47	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 934.47		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.875		
Projected Incurred EHB Claims PMPM	\$ 817.76		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 19.90		
Projected Incurred Exchange User Fees PMPM	\$ 22.22		
Projected Incurred Reinsurance Recoveries PMPM	\$ 44.19		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 775.89		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 886.62		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 5.63		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	780.6094383		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 892.02		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	7.74%	\$65.51
General and Claims	6.00%	\$50.78
Agent/Broker Fees and Commissions	1.17%	\$9.89
Quality Improvement Initiatives	0.57%	\$4.84
Taxes and Fees	0.06%	\$0.49
Risk Adjustment User Fee	0.02%	\$0.18
PCORI Fee	0.04%	\$0.31
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	7.80%	\$66.00
Projected Required Revenue PMPM		\$ 846.61

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 424.13	\$ 457.38	\$ 33.25	7.8%
B. Base period allowed claims before normalization	\$ 724.05	\$ 793.43	\$ 69.39	16.4%
C. Normalization factor component of change	\$ (388.61)	\$ (413.31)	\$ (24.70)	-5.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 335.44	\$ 380.13	\$ 44.69	10.5%
D2. URRT Trend	\$ 71.27	\$ 79.83	\$ 8.56	2.0%
D3. URRT Morbidity	\$ 9.18	\$ (4.67)	\$ (13.85)	-3.3%
D4. URRT Other	\$ 1.28	\$ (7.59)	\$ (8.87)	-2.1%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (11.38)	\$ (10.89)	\$ 0.49	0.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.55	\$ 12.16	\$ 0.62	0.1%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (18.63)	\$ (24.19)	\$ (5.56)	-1.3%
D8. Subtotal - Sum(D1:D7)	\$ 398.70	\$ 424.77	\$ 26.07	6.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (1.32)	\$ (1.41)	\$ (0.08)	0.0%
E2. Pricing AV	\$ (53.23)	\$ (54.76)	\$ (1.53)	-0.4%
E3. Benefit Richness	\$ 43.75	\$ 48.98	\$ 5.23	1.2%
E4. Catastrophic Eligibility	\$ (0.11)	\$ (0.12)	\$ (0.01)	0.0%
E5. Benefits in Addition to EHB	\$ 3.25	\$ 2.65	\$ (0.59)	-0.1%
E6. Subtotal - Sum(E1:E5)	\$ (7.68)	\$ (4.66)	\$ 3.02	0.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 32.79	\$ 35.39	\$ 2.60	0.6%
F2. Taxes and Fees	\$ 0.26	\$ 0.26	\$ 0.00	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 33.05	\$ 35.66	\$ 2.60	0.6%
G. Change in Miscellaneous Items	\$ 0.05	\$ 1.61	\$ 1.56	0.4%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 424.13	\$ 457.38	\$ 33.25	7.8%

ice Period on URR1

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 793.43	<- Index Rate of Experience Period on URR1
Blended Earned Premium	\$ 531,182,779.13	
Blended Loss Ratio	86.95%	

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

Effective Date	01/01/2025	04/01/2025	07/01/2025	10/01/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 934.47	\$ 934.47	\$ 934.47	\$ 934.47	\$ 934.47
Months of Trend	-	3	6	9	
Annual Trend	10.00%	10.00%	10.00%	10.00%	
Single Risk Pool Projected Allowed Claims	\$ 934.47	\$ 957.01	\$ 980.09	\$ 1,003.72	\$ -
Quarterly Trend Factor	1.000	1.024	1.049	1.074	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.889	1.844
Average Geographic Factor	0.998	0.995
Average Tobacco Factor	1.007	1.006
Average Benefit Richness (induced demand)	1.128	1.134
Average Network Factor	1.009	0.998
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 867.27	\$ 892.02
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 401.79	\$ 427.36

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

	2024	2025	
Paid-to-Allowed	0.867	0.875	
URRT Trend (Total Applied Trend Factor)	1.212	1.210	<- URRT W1, S2
URRT Morbidity	1.023	0.990	<- URRT W1, S2
URRT "Other"	1.003	0.983	<- URRT W1, S2
Risk Adjustment	\$ (21.29)	\$ (19.90)	<- URRT W1, S3
Exchange User Fee	\$ 21.60	\$ 22.22	<- URRT W1, S3
Reinsurance Recoveries	\$ 34.86	\$ 44.19	<- URRT W1, S3
Capitation	\$ 0.67	\$ 0.77	<- URRT W1, S2
Network	0.997	0.997	
Pricing AV	0.866	0.871	<- For 2024 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.127	1.133	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.008	1.006	
Administrative Expenses	7.73%	7.74%	
Taxes and Fees	0.06%	0.06%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: HMARK
 Product(s): EPO, PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2025
 Base Period Start Date: 01/01/2023
 Date of Most Recent Membership: 02/01/2024
 Market Adjusted Index Rate: \$ 886.62

45 CFR Part 156.8 (d) (2) Allowable Factors

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2024 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2025	1/1/2025 HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actual Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	
Totals - Current Membership							0.757				0.871	0.999	1.006	0.999	1.000	1.037	\$ 778.27
Total - Projected Membership							0.758				0.872	1.000	1.006	1.000	1.000	1.039	\$ 780.61
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Plan 1	33709PA0870007	EPO	my Direct Blue EPO Bronze 3800	M		Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.000	0.846	1.000	1.000	\$504.18	
Plan 2	33709PA0870012	EPO	my Direct Blue EPO Gold 0	M		Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.000	0.846	1.000	1.000	\$666.31	
Plan 3	33709PA0870013	EPO	my Direct Blue EPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.753	0.930	1.000	0.846	1.000	1.000	\$525.36	
Plan 4	33709PA0870014	EPO	my Direct Blue EPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.661	0.896	1.000	0.846	1.000	1.000	\$444.33	
Plan 5	33709PA0870015	EPO	my Direct Blue EPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.741	1.033	1.000	0.846	1.250	1.000	\$717.77	
Plan 6	33709PA0870016	EPO	my Direct Blue EPO Gold 1500	M		Gold	0.781	Approach (1)	On/Off	0.835	0.972	1.000	0.846	1.000	1.000	\$608.37	
Plan 7	33709PA0890002	EPO	my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Bro	0.648	Approach (2)	On/Off	0.733	0.921	1.002	0.846	1.000	1.000	\$507.16	
Plan 8	33709PA0890004	EPO	my Direct Blue EPO Gold 1700 HSA	M		Gold	0.78	Approach (1)	On/Off	0.832	0.971	1.002	0.846	1.000	1.000	\$606.62	
Plan 9	33709PA0940002	EPO	my Direct Blue EPO Bronze 3800	M		Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.000	0.986	1.000	1.000	\$611.70	
Plan 10	33709PA0940006	EPO	my Direct Blue EPO Gold 0	M		Gold	0.803	Approach (1)	On/Off	0.903	1.016	1.000	0.986	1.000	1.000	\$802.34	
Plan 11	33709PA0940007	EPO	my Direct Blue EPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.781	0.943	1.000	0.986	1.000	1.000	\$644.01	
Plan 12	33709PA0940008	EPO	my Direct Blue EPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.701	0.909	1.000	0.986	1.000	1.000	\$556.90	
Plan 13	33709PA0940009	EPO	my Direct Blue EPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.765	1.057	1.000	0.986	1.000	1.250	\$884.35	
Plan 14	33709PA0940010	EPO	my Direct Blue EPO Gold 1500	M		Gold	0.781	Approach (1)	On/Off	0.846	0.979	1.000	0.986	1.000	1.000	\$724.03	
Plan 15	33709PA0950001	EPO	my Direct Blue EPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Bro	0.648	Approach (2)	On/Off	0.762	0.934	1.001	0.986	1.000	1.000	\$622.90	
Plan 16	33709PA0950004	EPO	my Direct Blue EPO Gold 1700 HSA	M		Gold	0.78	Approach (1)	On/Off	0.858	0.986	1.001	0.986	1.000	1.000	\$739.98	
Plan 17	33709PA0960001	EPO	my Direct Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.618	0.886	1.000	0.986	0.920	1.000	\$440.36	
Plan 18	33709PA0970002	EPO	my Direct Blue Lehigh Valley EPO Bronze 3800	M		Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.000	0.965	1.000	1.000	\$598.92	
Plan 19	33709PA0970006	EPO	my Direct Blue Lehigh Valley EPO Gold 0	M		Gold	0.803	Approach (1)	On/Off	0.903	1.016	1.000	0.965	1.000	1.000	\$785.58	
Plan 20	33709PA0970007	EPO	my Direct Blue Lehigh Valley EPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.781	0.943	1.000	0.965	1.000	1.000	\$630.56	
Plan 21	33709PA0970008	EPO	my Direct Blue Lehigh Valley EPO Bronze 8900	M		Bronze	0.602	Standard AV	On/Off	0.701	0.909	1.000	0.965	1.000	1.000	\$545.26	
Plan 22	33709PA0970009	EPO	my Direct Blue Lehigh Valley EPO Silver 7000	M		Silver	0.7	Approach (1)	On/Off	0.765	1.057	1.000	0.965	1.000	1.250	\$865.88	
Plan 23	33709PA0970010	EPO	my Direct Blue Lehigh Valley EPO Gold 1500	M		Gold	0.781	Approach (1)	On/Off	0.846	0.979	1.000	0.965	1.000	1.000	\$708.90	
Plan 24	33709PA0980001	EPO	my Direct Blue Lehigh Valley EPO Bronze 7100 HSA - Custom Drug Benefit	M		Expanded Bro	0.648	Approach (2)	On/Off	0.762	0.934	1.002	0.965	1.000	1.000	\$609.91	
Plan 25	33709PA0980004	EPO	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	M		Gold	0.78	Approach (1)	On/Off	0.858	0.986	1.001	0.965	1.000	1.000	\$724.54	
Plan 26	33709PA0990001	EPO	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.618	0.886	1.000	0.965	0.920	1.000	\$431.16	
Plan 27	33709PA1040001	EPO	my Direct Blue Major Events EPO Catastrophic 9450 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.612	0.884	1.000	0.846	0.920	1.000	\$373.63	
Plan 28	33709PA1120001	EPO	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	M		Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.038	0.986	1.000	1.000	\$634.94	
Plan 29	33709PA1120003	EPO	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.781	0.943	1.036	0.986	1.000	1.000	\$667.25	
Plan 30	33709PA1130001	EPO	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	M		Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.039	0.965	1.000	1.000	\$622.16	
Plan 31	33709PA1130003	EPO	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.781	0.943	1.037	0.965	1.000	1.000	\$653.79	
Plan 32	33709PA1130005	EPO	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	M		Gold	0.803	Approach (1)	On/Off	0.903	1.016	1.030	0.965	1.000	1.000	\$808.82	
Plan 33	33709PA1150001	EPO	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	M		Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.049	0.846	1.000	1.000	\$529.11	
Plan 34	33709PA1150003	EPO	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.753	0.930	1.047	0.846	1.000	1.000	\$550.29	
Plan 35	33709PA1150005	EPO	my Direct Blue EPO Gold 0 + Adult Dental and Vision	M		Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.037	0.846	1.000	1.000	\$691.25	

Plan 36	33709PA1160001	PPO	my Blue Access PPO Bronze 3800	M	Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.000	1.002	1.000	1.000	\$597.48
Plan 37	33709PA1160002	PPO	my Blue Access PPO Silver 3500	M	Silver	0.719	Approach (1)	Off	0.753	0.930	1.000	1.002	1.000	1.000	\$622.58
Plan 38	33709PA1160004	PPO	my Blue Access PPO Gold 0	M	Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.000	1.002	1.000	1.000	\$789.63
Plan 39	33709PA1160006	PPO	my Blue Access PPO Bronze 8900	M	Bronze	0.602	Standard AV	On/Off	0.661	0.896	1.000	1.002	1.000	1.000	\$526.56
Plan 40	33709PA1160007	PPO	my Blue Access PPO Silver 7000	M	Silver	0.7	Approach (1)	On/Off	0.741	1.033	1.000	1.002	1.000	1.250	\$850.61
Plan 41	33709PA1160008	PPO	my Blue Access PPO Gold 1500	M	Gold	0.781	Approach (1)	On/Off	0.835	0.972	1.000	1.002	1.000	1.000	\$720.96
Plan 42	33709PA1170001	PPO	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	M	Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.042	1.002	1.000	1.000	\$622.41
Plan 43	33709PA1170002	PPO	my Blue Access PPO Silver 3500 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	Off	0.753	0.930	1.040	1.002	1.000	1.000	\$647.51
Plan 44	33709PA1170005	PPO	my Blue Access PPO Gold 0 + Adult Dental and Vision	M	Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.032	1.002	1.000	1.000	\$814.56
Plan 45	33709PA1180001	PPO	my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	M	Expanded Bro	0.648	Approach (2)	On/Off	0.733	0.921	1.002	1.002	1.000	1.000	\$600.84
Plan 46	33709PA1180004	PPO	my Blue Access PPO Gold 1700 HSA	M	Gold	0.78	Approach (1)	On/Off	0.832	0.971	1.001	1.002	1.000	1.000	\$718.72
Plan 47	33709PA1340001	EPO	my Direct Blue EPO Premier Gold 0	M	Gold	0.819	Approach (1)	On/Off	0.925	1.032	1.000	0.986	1.000	1.000	\$834.64
Plan 48	33709PA1340002	EPO	my Direct Blue EPO Premier Silver 2900	M	Silver	0.719	Approach (1)	On/Off	0.803	1.097	1.000	0.986	1.000	1.250	\$961.83
Plan 49	33709PA1350001	PPO	my Blue Access PPO Premier Gold 0	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.000	1.002	1.000	1.000	\$814.77
Plan 50	33709PA1350002	PPO	my Blue Access PPO Premier Silver 2900	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.000	1.002	1.000	1.250	\$919.40
Plan 51	33709PA1360001	PPO	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.031	1.002	1.000	1.000	\$839.70
Plan 52	33709PA1360002	PPO	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.027	1.002	1.000	1.250	\$944.33
Plan 53	33709PA1370001	PPO	my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	M	Expanded Bro	0.648	Approach (2)	On/Off	0.733	0.921	1.001	1.151	1.000	1.000	\$689.59
Plan 54	33709PA1370003	PPO	my Blue Access PPO Gold 1700 HSA	M	Gold	0.78	Approach (1)	On/Off	0.832	0.971	1.001	1.151	1.000	1.000	\$824.91
Plan 55	33709PA1380001	PPO	my Blue Access PPO Premier Gold 0	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.000	1.151	1.000	1.000	\$935.31
Plan 56	33709PA1380002	PPO	my Blue Access PPO Premier Silver 2900	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.000	1.151	1.000	1.250	\$1,055.42
Plan 57	33709PA1390001	PPO	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.027	1.151	1.000	1.000	\$960.24
Plan 58	33709PA1390002	PPO	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.024	1.151	1.000	1.250	\$1,080.36
Plan 59	33709PA1400001	EPO	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	M	Gold	0.819	Approach (1)	On/Off	0.925	1.032	1.028	0.986	1.000	1.000	\$857.87
Plan 60	33709PA1400002	EPO	my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	On/Off	0.803	1.097	1.024	0.986	1.000	1.250	\$985.06
Plan 61	33709PA1410001	PPO	my Blue Access PPO Bronze 3800	M	Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.000	1.151	1.000	1.000	\$685.87
Plan 62	33709PA1410003	PPO	my Blue Access PPO Silver 3500	M	Silver	0.719	Approach (1)	Off	0.753	0.930	1.000	1.151	1.000	1.000	\$714.68
Plan 63	33709PA1410004	PPO	my Blue Access PPO Gold 0	M	Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.000	1.151	1.000	1.000	\$906.45
Plan 64	33709PA1410005	PPO	my Blue Access PPO Bronze 8900	M	Bronze	0.602	Standard AV	On/Off	0.661	0.896	1.000	1.151	1.000	1.000	\$604.45
Plan 65	33709PA1410006	PPO	my Blue Access PPO Silver 7000	M	Silver	0.7	Approach (1)	On/Off	0.741	1.033	1.000	1.151	1.000	1.250	\$976.45
Plan 66	33709PA1410007	PPO	my Blue Access PPO Gold 1500	M	Gold	0.781	Approach (1)	On/Off	0.835	0.972	1.000	1.151	1.000	1.000	\$827.62
Plan 67	33709PA1420001	PPO	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	M	Expanded Bro	0.648	Approach (1)	On/Off	0.731	0.920	1.036	1.151	1.000	1.000	\$710.81
Plan 68	33709PA1420003	PPO	my Blue Access PPO Silver 3500 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	Off	0.753	0.930	1.035	1.151	1.000	1.000	\$739.62
Plan 69	33709PA1420004	PPO	my Blue Access PPO Gold 0 + Adult Dental and Vision	M	Gold	0.803	Approach (1)	On/Off	0.885	1.004	1.028	1.151	1.000	1.000	\$931.39
Plan 70	33709PA1430001	EPO	my Direct Blue EPO Premier Gold 0	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.000	0.846	1.000	1.000	\$687.53
Plan 71	33709PA1430002	EPO	my Direct Blue EPO Premier Silver 2900	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.000	0.846	1.000	1.250	\$775.82
Plan 72	33709PA1440001	EPO	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	M	Gold	0.819	Approach (1)	On/Off	0.902	1.016	1.036	0.846	1.000	1.000	\$712.46
Plan 73	33709PA1440002	EPO	my Direct Blue EPO Premier Silver 2900 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	On/Off	0.775	1.067	1.032	0.846	1.000	1.250	\$800.75
Plan 74	33709PA1450001	EPO	my Direct Blue EPO Gold 0 + Adult Dental and Vision	M	Gold	0.803	Approach (1)	On/Off	0.903	1.016	1.029	0.986	1.000	1.000	\$825.58
Plan 75	33709PA1460001	EPO	my Direct Blue Lehigh Valley EPO Premier Gold 0	M	Gold	0.819	Approach (1)	On/Off	0.925	1.032	1.000	0.965	1.000	1.000	\$817.20
Plan 76	33709PA1460002	EPO	my Direct Blue Lehigh Valley EPO Premier Silver 2900	M	Silver	0.719	Approach (1)	On/Off	0.803	1.097	1.000	0.965	1.000	1.250	\$941.73
Plan 77	33709PA1470001	EPO	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	M	Gold	0.819	Approach (1)	On/Off	0.925	1.032	1.028	0.965	1.000	1.000	\$840.44
Plan 78	33709PA1470002	EPO	my Direct Blue Lehigh Valley EPO Premier Silver 2900 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	On/Off	0.803	1.097	1.025	0.965	1.000	1.250	\$964.97
Plan 79	33709PA1480001	PPO	my Blue Access PPO Bronze 3800	M	Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.000	1.217	1.000	1.000	\$754.83
Plan 80	33709PA1480003	PPO	my Blue Access PPO Silver 3500	M	Silver	0.719	Approach (1)	Off	0.781	0.943	1.000	1.217	1.000	1.000	\$794.69
Plan 81	33709PA1480004	PPO	my Blue Access PPO Gold 0	M	Gold	0.803	Approach (1)	On/Off	0.903	1.016	1.000	1.217	1.000	1.000	\$990.09
Plan 82	33709PA1480005	PPO	my Blue Access PPO Bronze 8900	M	Bronze	0.602	Standard AV	On/Off	0.701	0.909	1.000	1.217	1.000	1.000	\$687.19
Plan 83	33709PA1480006	PPO	my Blue Access PPO Silver 7000	M	Silver	0.7	Approach (1)	On/Off	0.765	1.057	1.000	1.217	1.000	1.250	\$1,091.29
Plan 84	33709PA1480007	PPO	my Blue Access PPO Gold 1500	M	Gold	0.781	Approach (1)	On/Off	0.846	0.979	1.000	1.217	1.000	1.000	\$893.44
Plan 85	33709PA1490001	PPO	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	M	Expanded Bro	0.648	Approach (1)	On/Off	0.753	0.930	1.031	1.217	1.000	1.000	\$778.06
Plan 86	33709PA1490003	PPO	my Blue Access PPO Silver 3500 + Adult Dental and Vision	M	Silver	0.719	Approach (1)	Off	0.781	0.943	1.029	1.217	1.000	1.000	\$817.93

PA Rate Template Part IV A - Individual

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

Carrier Name: HMARK
 Product(s): EPO, PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2025

Plan Number	HIOS Plan ID (Standard Component)	1/1/2024 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2025	1/1/2025 Plan HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals These cells auto-fill using the data entered in Table 10.

2024 21-year-old, Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		

\$ 366.48 \$ 463.35 \$ - \$ 369.17 \$ 409.96 \$ 457.10 \$ 451.89 \$ - \$ 461.08 \$ 424.64

Plan 1	33709PA0870007	Direct Blue EPO Bronze 34	M		Expanded Bron	On/Off
Plan 2	33709PA0870012	my Direct Blue EPO Gold 0	M		Gold	On/Off
Plan 3	33709PA0870013	Direct Blue EPO Silver 35	M		Silver	Off
Plan 4	33709PA0870014	Direct Blue EPO Bronze 84	M		Bronze	On/Off
Plan 5	33709PA0870015	Direct Blue EPO Silver 70	M		Silver	On/Off
Plan 6	33709PA0870016	Direct Blue EPO Gold 15	M		Gold	On/Off
Plan 7	33709PA0890002	PO Bronze 7100 HSA - Cus	M		Expanded Bron	On/Off
Plan 8	33709PA0890004	Direct Blue EPO Gold 1700	M		Gold	On/Off
Plan 9	33709PA0940002	Direct Blue EPO Bronze 34	M		Expanded Bron	On/Off
Plan 10	33709PA0940006	my Direct Blue EPO Gold 0	M		Gold	On/Off
Plan 11	33709PA0940007	Direct Blue EPO Silver 35	M		Silver	Off
Plan 12	33709PA0940008	Direct Blue EPO Bronze 84	M		Bronze	On/Off
Plan 13	33709PA0940009	Direct Blue EPO Silver 70	M		Silver	On/Off
Plan 14	33709PA0940010	Direct Blue EPO Gold 15	M		Gold	On/Off
Plan 15	33709PA0950001	PO Bronze 7100 HSA - Cus	M		Expanded Bron	On/Off
Plan 16	33709PA0950004	Direct Blue EPO Gold 1700	M		Gold	On/Off
Plan 17	33709PA0960001	Events EPO Catastrophic 9	M		Catastrophic	On/Off
Plan 18	33709PA0970002	Blue Lehigh Valley EPO Br	M		Expanded Bron	On/Off
Plan 19	33709PA0970006	ect Blue Lehigh Valley EPO	M		Gold	On/Off
Plan 20	33709PA0970007	Blue Lehigh Valley EPO Si	M		Silver	Off
Plan 21	33709PA0970008	Blue Lehigh Valley EPO Br	M		Bronze	On/Off
Plan 22	33709PA0970009	Blue Lehigh Valley EPO Si	M		Silver	On/Off
Plan 23	33709PA0970010	Blue Lehigh Valley EPO G	M		Gold	On/Off
Plan 24	33709PA0980001	alley EPO Bronze 7100 HS	M		Expanded Bron	On/Off
Plan 25	33709PA0980004	Blue Lehigh Valley EPO Gol	M		Gold	On/Off
Plan 26	33709PA0990001	Major Events EPO Catastr	M		Catastrophic	On/Off
Plan 27	33709PA1040001	Events EPO Catastrophic 9	M		Catastrophic	On/Off
Plan 28	33709PA1120001	PO Bronze 3800 + Adult D	M		Expanded Bron	On/Off
Plan 29	33709PA1120003	EPO Silver 3500 + Adult D	M		Silver	Off
Plan 30	33709PA1130001	Valley EPO Bronze 3800 +	M		Expanded Bron	On/Off
Plan 31	33709PA1130003	Valley EPO Silver 3500 + A	M		Silver	Off
Plan 32	33709PA1130005	h Valley EPO Gold 0 + Adu	M		Gold	On/Off
Plan 33	33709PA1150001	PO Bronze 3800 + Adult D	M		Expanded Bron	On/Off
Plan 34	33709PA1150003	EPO Silver 3500 + Adult D	M		Silver	Off
Plan 35	33709PA1150005	e EPO Gold 0 + Adult Dent	M		Gold	On/Off
Plan 36	33709PA1160001	Blue Access PPO Bronze 3	M		Expanded Bron	On/Off
Plan 37	33709PA1160002	Blue Access PPO Silver 35	M		Silver	Off
Plan 38	33709PA1160004	my Blue Access PPO Gold 0	M		Gold	On/Off
Plan 39	33709PA1160006	Blue Access PPO Bronze 8	M		Bronze	On/Off
Plan 40	33709PA1160007	Blue Access PPO Silver 70	M		Silver	On/Off
Plan 41	33709PA1160008	Blue Access PPO Gold 15	M		Gold	On/Off
Plan 42	33709PA1170001	PO Bronze 3800 + Adult D	M		Expanded Bron	On/Off
Plan 43	33709PA1170002	PPO Silver 3500 + Adult D	M		Silver	Off
Plan 44	33709PA1170005	s PPO Gold 0 + Adult Den	M		Gold	On/Off
Plan 45	33709PA1180001	PO Bronze 7100 HSA - Cus	M		Expanded Bron	On/Off
Plan 46	33709PA1180004	Blue Access PPO Gold 1700	M		Gold	On/Off
Plan 47	33709PA1340001	Direct Blue EPO Premier G	M		Gold	On/Off
Plan 48	33709PA1340002	ect Blue EPO Premier Silve	M		Silver	On/Off
Plan 49	33709PA1350001	Blue Access PPO Premier G	M		Gold	On/Off
Plan 50	33709PA1350002	e Access PPO Premier Silve	M		Silver	On/Off
Plan 51	33709PA1360001	PO Premier Gold 0 + Adult	M		Gold	On/Off
Plan 52	33709PA1360002	Premier Silver 2900 + Adu	M		Silver	On/Off
Plan 53	33709PA1370001	PO Bronze 7100 HSA - Cus	M		Expanded Bron	On/Off
Plan 54	33709PA1370003	Blue Access PPO Gold 1700	M		Gold	On/Off
Plan 55	33709PA1380001	Blue Access PPO Premier G	M		Gold	On/Off
Plan 56	33709PA1380002	e Access PPO Premier Silve	M		Silver	On/Off
Plan 57	33709PA1390001	PO Premier Gold 0 + Adult	M		Gold	On/Off
Plan 58	33709PA1390002	Premier Silver 2900 + Adu	M		Silver	On/Off
Plan 59	33709PA1400001	PO Premier Gold 0 + Adult	M		Gold	On/Off
Plan 60	33709PA1400002	Premier Silver 2900 + Adu	M		Silver	On/Off

\$ 261.11	\$ 261.11	\$ -	\$ 261.11	\$ 261.11	\$ 288.89	\$ 288.89	\$ -	\$ 288.89	\$ 261.11
\$ 344.26	\$ 344.26	\$ -	\$ 344.26	\$ 344.26	\$ 380.88	\$ 380.88	\$ -	\$ 380.88	\$ 344.26
\$ 284.79	\$ 284.79	\$ -	\$ 284.79	\$ 284.79	\$ 315.09	\$ 315.09	\$ -	\$ 315.09	\$ 284.79
\$ 234.44	\$ 234.44	\$ -	\$ 234.44	\$ 234.44	\$ 259.38	\$ 259.38	\$ -	\$ 259.38	\$ 234.44
\$ 371.45	\$ 371.45	\$ -	\$ 371.45	\$ 371.45	\$ 410.96	\$ 410.96	\$ -	\$ 410.96	\$ 371.45
\$ 317.99	\$ 317.99	\$ -	\$ 317.99	\$ 317.99	\$ 351.81	\$ 351.81	\$ -	\$ 351.81	\$ 317.99
\$ 266.61	\$ 266.61	\$ -	\$ 266.61	\$ 266.61	\$ 294.97	\$ 294.97	\$ -	\$ 294.97	\$ 266.61
\$ 322.29	\$ 322.29	\$ -	\$ 322.29	\$ 322.29	\$ 356.57	\$ 356.57	\$ -	\$ 356.57	\$ 322.29
\$ 311.57	\$ 311.57	\$ -	\$ 311.57	\$ 311.57	\$ 344.72	\$ 344.72	\$ -	\$ 344.72	\$ 311.57
\$ 412.68	\$ 412.68	\$ -	\$ 412.68	\$ 412.68	\$ 456.58	\$ 456.58	\$ -	\$ 456.58	\$ 412.68
\$ 340.21	\$ 340.21	\$ -	\$ 340.21	\$ 340.21	\$ 376.41	\$ 376.41	\$ -	\$ 376.41	\$ 340.21
\$ 279.20	\$ 279.20	\$ -	\$ 279.20	\$ 279.20	\$ 308.90	\$ 308.90	\$ -	\$ 308.90	\$ 279.20
\$ 434.62	\$ 434.62	\$ -	\$ 434.62	\$ 434.62	\$ 480.85	\$ 480.85	\$ -	\$ 480.85	\$ 434.62
\$ 380.60	\$ 380.60	\$ -	\$ 380.60	\$ 380.60	\$ 421.09	\$ 421.09	\$ -	\$ 421.09	\$ 380.60
\$ 318.23	\$ 318.23	\$ -	\$ 318.23	\$ 318.23	\$ 352.09	\$ 352.09	\$ -	\$ 352.09	\$ 318.23
\$ 385.85	\$ 385.85	\$ -	\$ 385.85	\$ 385.85	\$ 426.90	\$ 426.90	\$ -	\$ 426.90	\$ 385.85
\$ 232.12	\$ 232.12	\$ -	\$ 232.12	\$ 232.12	\$ 256.82	\$ 256.82	\$ -	\$ 256.82	\$ 232.12
\$ 305.05	\$ 305.05	\$ -	\$ 305.05	\$ 305.05	\$ 337.50	\$ 337.50	\$ -	\$ 337.50	\$ 305.05
\$ 404.04	\$ 404.04	\$ -	\$ 404.04	\$ 404.04	\$ 447.03	\$ 447.03	\$ -	\$ 447.03	\$ 404.04
\$ 333.09	\$ 333.09	\$ -	\$ 333.09	\$ 333.09	\$ 368.53	\$ 368.53	\$ -	\$ 368.53	\$ 333.09
\$ 273.35	\$ 273.35	\$ -	\$ 273.35	\$ 273.35	\$ 302.43	\$ 302.43	\$ -	\$ 302.43	\$ 273.35
\$ 425.52	\$ 425.52	\$ -	\$ 425.52	\$ 425.52	\$ 470.79	\$ 470.79	\$ -	\$ 470.79	\$ 425.52
\$ 372.64	\$ 372.64	\$ -	\$ 372.64	\$ 372.64	\$ 412.28	\$ 412.28	\$ -	\$ 412.28	\$ 372.64
\$ 311.57	\$ 311.57	\$ -	\$ 311.57	\$ 311.57	\$ 344.72	\$ 344.72	\$ -	\$ 344.72	\$ 311.57
\$ 377.77	\$ 377.77	\$ -	\$ 377.77	\$ 377.77	\$ 417.96	\$ 417.96	\$ -	\$ 417.96	\$ 377.77
\$ 227.27	\$ 227.27	\$ -	\$ 227.27	\$ 227.27	\$ 251.44	\$ 251.44	\$ -	\$ 251.44	\$ 227.27
\$ 197.44	\$ 197.44	\$ -	\$ 197.44	\$ 197.44	\$ 218.45	\$ 218.45	\$ -	\$ 218.45	\$ 197.44
\$ 326.74	\$ 326.74	\$ -	\$ 326.74	\$ 326.74	\$ 361.50	\$ 361.50	\$ -	\$ 361.50	\$ 326.74
\$ 355.38	\$ 355.38	\$ -	\$ 355.38	\$ 355.38	\$ 393.19	\$ 393.19	\$ -	\$ 393.19	\$ 355.38
\$ 320.22	\$ 320.22	\$ -	\$ 320.22	\$ 320.22	\$ 354.29	\$ 354.29	\$ -	\$ 354.29	\$ 320.22
\$ 348.26	\$ 348.26	\$ -	\$ 348.26	\$ 348.26	\$ 385.31	\$ 385.31	\$ -	\$ 385.31	\$ 348.26
\$ 419.21	\$ 419.21	\$ -	\$ 419.21	\$ 419.21	\$ 463.81	\$ 463.81	\$ -	\$ 463.81	\$ 419.21
\$ 277.20	\$ 277.20	\$ -	\$ 277.20	\$ 277.20	\$ 306.69	\$ 306.69	\$ -	\$ 306.69	\$ 277.20
\$ 300.88	\$ 300.88	\$ -	\$ 300.88	\$ 300.88	\$ 332.89	\$ 332.89	\$ -	\$ 332.89	\$ 300.88
\$ 360.35	\$ 360.35	\$ -	\$ 360.35	\$ 360.35	\$ 398.68	\$ 398.68	\$ -	\$ 398.68	\$ 360.35
\$ 304.65	\$ 304.65	\$ -	\$ 304.65	\$ 304.65	\$ 337.06	\$ 337.06	\$ -	\$ 337.06	\$ 304.65
\$ 327.37	\$ 327.37	\$ -	\$ 327.37	\$ 327.37	\$ 362.19	\$ 362.19	\$ -	\$ 362.19	\$ 327.37
\$ 400.34	\$ 400.34	\$ -	\$ 400.34	\$ 400.34	\$ 442.93	\$ 442.93	\$ -	\$ 442.93	\$ 400.34
\$ 273.84	\$ 273.84	\$ -	\$ 273.84	\$ 273.84	\$ 302.97	\$ 302.97	\$ -	\$ 302.97	\$ 273.84
\$ 424.50	\$ 424.50	\$ -	\$ 424.50	\$ 424.50	\$ 469.66	\$ 469.66	\$ -	\$ 469.66	\$ 424.50
\$ 370.15	\$ 370.15	\$ -	\$ 370.15	\$ 370.15	\$ 409.52	\$ 409.52	\$ -	\$ 409.52	\$ 370.15
\$ 320.74	\$ 320.74	\$ -	\$ 320.74	\$ 320.74	\$ 354.86	\$ 354.86	\$ -	\$ 354.86	\$ 320.74
\$ 343.46	\$ 343.46	\$ -	\$ 343.46	\$ 343.46	\$ 379.99	\$ 379.99	\$ -	\$ 379.99	\$ 343.46
\$ 416.43	\$ 416.43	\$ -	\$ 416.43	\$ 416.43	\$ 460.74	\$ 460.74	\$ -	\$ 460.74	\$ 416.43
\$ 310.99	\$ 310.99	\$ -	\$ 310.99	\$ 310.99	\$ 344.07	\$ 344.07	\$ -	\$ 344.07	\$ 310.99
\$ 375.09	\$ 375.09	\$ -	\$ 375.09	\$ 375.09	\$ 415.00	\$ 415.00	\$ -	\$ 415.00	\$ 375.09
\$ 429.15	\$ 429.15	\$ -	\$ 429.15	\$ 429.15	\$ 474.81	\$ 474.81	\$ -	\$ 474.81	\$ 429.15
\$ 477.12	\$ 477.12	\$ -	\$ 477.12	\$ 477.12	\$ 527.88	\$ 527.88	\$ -	\$ 527.88	\$ 477.12
\$ 415.90	\$ 415.90	\$ -	\$ 415.90	\$ 415.90	\$ 460.15	\$ 460.15	\$ -	\$ 460.15	\$ 415.90
\$ 453.16	\$ 453.16	\$ -	\$ 453.16	\$ 453.16	\$ 501.37	\$ 501.37	\$ -	\$ 501.37	\$ 453.16
\$ 432.00	\$ 432.00	\$ -	\$ 432.00	\$ 432.00	\$ 477.95	\$ 477.95	\$ -	\$ 477.95	\$ 432.00
\$ 469.25	\$ 469.25	\$ -	\$ 469.25	\$ 469.25	\$ 519.18	\$ 519.18	\$ -	\$ 519.18	\$ 469.25
\$ 357.08	\$ 357.08	\$ -	\$ 357.08	\$ 357.08	\$ 395.07	\$ 395.07	\$ -	\$ 395.07	\$ 357.08
\$ 430.69	\$ 430.69	\$ -	\$ 430.69	\$ 430.69	\$ 476.51	\$ 476.51	\$ -	\$ 476.51	\$ 430.69
\$ 477.40	\$ 477.40	\$ -	\$ 477.40	\$ 477.40	\$ 528.19	\$ 528.19	\$ -	\$ 528.19	\$ 477.40
\$ 520.18	\$ 520.18	\$ -	\$ 520.18	\$ 520.18	\$ 575.52	\$ 575.52	\$ -	\$ 575.52	\$ 520.18
\$ 493.49	\$ 493.49	\$ -	\$ 493.49	\$ 493.49	\$ 545.99	\$ 545.99	\$ -	\$ 545.99	\$ 493.49
\$ 536.27	\$ 536.27	\$ -	\$ 536.27	\$ 536.27	\$ 593.32	\$ 593.32	\$ -	\$ 593.32	\$ 536.27
\$ 444.33	\$ 444.33	\$ -	\$ 444.33	\$ 444.33	\$ 491.59	\$ 491.59	\$ -	\$ 491.59	\$ 444.33
\$ 492.29	\$ 492.29	\$ -	\$ 492.29	\$ 492.29	\$ 544.66	\$ 544.66	\$ -	\$ 544.66	\$ 492.29

2025 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

\$ 391.87 \$ 505.30 \$ - \$ 395.63 \$ 441.73 \$ 492.36 \$ 488.62 \$ - \$ 500.12 \$ 458.01

\$ 278.52	\$ 278.52	\$ -	\$ 278.52	\$ 278.52	\$ 308.15	\$ 308.15	\$ -	\$ 308.15	\$ 278.52
\$ 368.09	\$ 368.09	\$ -	\$ 368.09	\$ 368.09	\$ 407.25	\$ 407.25	\$ -	\$ 407.25	\$ 368.09
\$ 290.22	\$ 290.22	\$ -	\$ 290.22	\$ 290.22	\$ 321.10	\$ 321.10	\$ -	\$ 321.10	\$ 290.22
\$ 245.46	\$ 245.46	\$ -	\$ 245.46	\$ 245.46	\$ 271.57	\$ 271.57	\$ -	\$ 271.57	\$ 245.46
\$ 396.51	\$ 396.51	\$ -	\$ 396.51	\$ 396.51	\$ 438.69	\$ 438.69	\$ -	\$ 438.69	\$ 396.51
\$ 336.08	\$ 336.08	\$ -	\$ 336.08	\$ 336.08	\$ 371.83	\$ 371.83	\$ -	\$ 371.83	\$ 336.08
\$ 280.17	\$ 280.17	\$ -	\$ 280.17	\$ 280.17	\$ 309.97	\$ 309.97	\$ -	\$ 309.97	\$ 280.17
\$ 335.11	\$ 335.11	\$ -	\$ 335.11	\$ 335.11	\$ 370.76	\$ 370.76	\$ -	\$ 370.76	\$ 335.11
\$ 337.92	\$ 337.92	\$ -	\$ 337.92	\$ 337.92	\$ 373.87	\$ 373.87	\$ -	\$ 373.87	\$ 337.92
\$ 443.24	\$ 443.24	\$ -	\$ 443.24	\$ 443.24	\$ 490.39	\$ 490.39	\$ -	\$ 490.39	\$ 443.24
\$ 355.77	\$ 355.77	\$ -	\$ 355.77	\$ 355.77	\$ 393.62	\$ 393.62	\$ -	\$ 393.62	\$ 355.77
\$ 307.64	\$ 307.64	\$ -	\$ 307.64	\$ 307.64	\$ 340.37	\$ 340.37	\$ -	\$ 340.37	\$ 307.64
\$ 488.54	\$ 488.54	\$ -	\$ 488.54	\$ 488.54	\$ 540.51	\$ 540.51	\$ -	\$ 540.51	\$ 488.54
\$ 399.97	\$ 399.97	\$ -	\$ 399.97	\$ 399.97	\$ 442.52	\$ 442.52	\$ -	\$ 442.52	\$ 399.97
\$ 344.11	\$ 344.11	\$ -	\$ 344.11	\$ 344.11	\$ 380.71	\$ 380.71	\$ -	\$ 380.71	\$ 344.11
\$ 408.78	\$ 408.78	\$ -	\$ 408.78	\$ 408.78	\$ 452.27	\$ 452.27	\$ -	\$ 452.27	\$ 408.78
\$ 243.26	\$ 243.26	\$ -	\$ 243.26	\$ 243.26	\$ 269.14	\$ 269.14	\$ -	\$ 269.14	\$ 243.26
\$ 330.86	\$ 330.86	\$ -	\$ 330.86	\$ 330.86	\$ 366.06	\$ 366.06	\$ -	\$ 366.06	\$ 330.86
\$ 433.98	\$ 433.98	\$ -	\$ 433.98	\$ 433.98	\$ 480.14	\$ 480.14	\$ -	\$ 480.14	\$ 433.98
\$ 348.34	\$ 348.34	\$ -	\$ 348.34	\$ 348.34	\$ 385.39	\$ 385.39	\$ -	\$ 385.39	\$ 348.34
\$ 301.22	\$ 301.22	\$ -	\$ 301.22	\$ 301.22	\$ 333.26	\$ 333.26	\$ -	\$ 333.26	\$ 301.22
\$ 478.33	\$ 478.33	\$ -	\$ 478.33	\$ 478.33	\$ 529.22	\$ 529.22	\$ -	\$ 529.22	\$ 478.33
\$ 391.61	\$ 391.61	\$ -	\$ 391.61	\$ 391.61	\$ 433.28	\$ 433.28	\$ -	\$ 433.28	\$ 391.61
\$ 336.93	\$ 336.93	\$ -	\$ 336.93	\$ 336.93	\$ 372.77	\$ 372.77	\$ -	\$ 372.77	\$ 336.93
\$ 400.26	\$ 400.26	\$ -	\$ 400.26	\$ 400.26	\$ 442.84	\$ 442.84	\$ -	\$ 442.84	\$ 400.26
\$ 238.18	\$ 238.18	\$ -	\$ 238.18	\$ 238.18	\$ 263.52	\$ 263.52	\$ -	\$ 263.52	\$ 238.18
\$ 206.40	\$ 206.40	\$ -	\$ 206.40	\$ 206.40	\$ 228.36	\$ 228.36	\$ -	\$ 228.36	\$ 206.40
\$ 350.76	\$ 350.76	\$ -	\$ 350.76	\$ 350.76	\$ 388.07	\$ 388.07	\$ -	\$ 388.07	\$ 350.76
\$ 368.60	\$ 368.60	\$ -	\$ 368.60	\$ 368.60	\$ 407.82	\$ 407.82	\$ -	\$ 407.82	\$ 368.60
\$ 343.70	\$ 343.70	\$ -	\$ 343.70	\$ 343.70	\$ 380.26	\$ 380.26	\$ -	\$ 380.26	\$ 343.70
\$ 361.17	\$ 361.17	\$ -	\$ 361.17	\$ 361.17	\$ 399.59	\$ 399.59	\$ -	\$ 399.59	\$ 361.17
\$ 446.81	\$ 446.81	\$ -	\$ 446.81	\$ 446.81	\$ 494.34	\$ 494.34	\$ -	\$ 494.34	\$ 446.81
\$ 292.30	\$ 292.30	\$ -	\$ 292.30	\$ 292.30	\$ 323.39	\$ 323.39	\$ -	\$ 323.39	\$ 292.30
\$ 304.00	\$ 304.00	\$ -	\$ 304.00	\$ 304.00	\$ 336.34	\$ 336.34	\$ -	\$ 336.34	\$ 304.00
\$ 381.86	\$ 381.86	\$ -	\$ 381.86	\$ 381.86	\$ 422.49	\$ 422.49	\$ -	\$ 422.49	\$ 381.86
\$ 330.06	\$ 330.06	\$ -	\$ 330.06	\$ 330.06	\$ 365.18	\$ 365.18	\$ -	\$ 365.18	\$ 330.06
\$ 343.93	\$ 343.93	\$ -	\$ 343.93	\$ 343.93	\$ 380.52	\$ 380.52	\$ -	\$ 380.52	\$ 343.93
\$ 436.21	\$ 436.21	\$ -	\$ 436.21	\$ 436.21	\$ 482.62	\$ 482.62	\$ -	\$ 482.62	\$ 436.21
\$ 290.88	\$ 290.88	\$ -	\$ 290.88	\$ 290.88	\$ 321.83	\$ 321.83	\$ -	\$ 321.83	\$ 290.88
\$ 469.90	\$ 469.90	\$ -	\$ 469.90	\$ 469.90	\$ 519.89	\$ 519.89	\$ -	\$ 519.89	\$ 469.90
\$ 398.28	\$ 398.28	\$ -	\$ 398.28	\$ 398.28	\$ 440.65	\$ 440.65	\$ -	\$ 440.65	\$ 398.28
\$ 343.84	\$ 343.84	\$ -	\$ 343.84	\$ 343.84	\$ 380.42	\$ 380.42	\$ -	\$ 380.42	\$ 343.84
\$ 357.70	\$ 357.70	\$ -	\$ 357.70	\$ 357.70	\$ 395.76	\$ 395.76	\$ -	\$ 395.76	\$ 357.70
\$ 449.98	\$ 449.98	\$ -	\$ 449.98	\$ 449.98	\$ 497.86	\$ 497.86	\$ -	\$ 497.86	\$ 449.98
\$ 331.92	\$ 331.92	\$ -	\$ 331.92	\$ 331.92	\$ 367.23	\$ 367.23	\$ -	\$ 367.23	\$ 331.92
\$ 397.04	\$ 397.04	\$ -	\$ 397.04	\$ 397.04	\$ 439.27	\$ 439.27	\$ -	\$ 439.27	\$ 397.04
\$ 461.08	\$ 461.08	\$ -	\$ 461.08	\$ 461.08	\$ 510.13	\$ 510.13	\$ -	\$ 510.13	\$ 461.08
\$ 531.34	\$ 531.34	\$ -	\$ 531.34	\$ 531.34	\$ 587.86	\$ 587.86	\$ -	\$ 587.86	\$ 531.34
\$ 450.10	\$ 450.10	\$ -	\$ 450.10	\$ 450.10	\$ 497.98	\$ 497.98	\$ -	\$ 497.98	\$ 450.10
\$ 507.90	\$ 507.90	\$ -	\$ 507.90	\$ 507.90	\$ 561.93	\$ 561.93	\$ -	\$ 561.93	\$ 507.90
\$ 463.87	\$ 463.87	\$ -	\$ 463.87	\$ 463.87	\$ 513.22	\$ 513.22	\$ -	\$ 513.22	\$ 463.87
\$ 521.67	\$ 521.67	\$ -	\$ 521.67	\$ 521.67	\$ 577.17	\$ 577.17	\$ -	\$ 577.17	\$ 521.67
\$ 380.95	\$ 380.95	\$ -	\$ 380.95	\$ 380.95	\$ 421.47	\$ 421.47	\$ -	\$ 421.47	\$ 380.95
\$ 455.70	\$ 455.70	\$ -	\$ 455.70	\$ 455.70	\$ 504.18	\$ 504.18	\$ -	\$ 504.18	\$ 455.70
\$ 516.69	\$ 516.69	\$ -	\$ 516.69	\$ 516.69	\$ 571.65	\$ 571.65	\$ -	\$ 571.65	\$ 516.69
\$ 583.04	\$ 583.04	\$ -	\$ 583.04	\$ 583.04	\$ 645.07	\$ 645.07	\$ -	\$ 645.07	\$ 583.04
\$ 530.46	\$ 530.46	\$ -	\$ 530.46	\$ 530.46	\$ 586.89	\$ 586.89	\$ -	\$ 586.89	\$ 530.46
\$ 596.82	\$ 596.82	\$ -	\$ 596.82	\$ 596.82	\$ 660.31	\$ 660.31	\$ -	\$ 660.31	\$ 596.82
\$ 473.91	\$ 473.91	\$ -	\$ 473.91	\$ 473.91	\$ 524.33	\$ 524.33	\$ -	\$ 524.33	\$ 473.91
\$ 544.17	\$ 544.17	\$ -	\$ 544.17	\$ 544.17	\$ 602.06	\$ 602.06	\$ -	\$ 602.06	\$ 544.17

Change in 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

6.9% 9.1% 0.0% 7.2% 7.7% 7.7% 8.1% 0.0% 8.5% 7.8%

6.7%	6.7%		6.7%	6.7%	6.7%	6.7%		6.7%	7%
6.9%	6.9%		6.9%	6.9%	6.9%	6.9%		6.9%	7%
1.9%	1.9%		1.9%	1.9%	1.9%	1.9%		1.9%	2%
4.7%	4.7%		4.7%	4.7%	4.7%	4.7%		4.7%	5%
6.7%	6.7%		6.7%	6.7%	6.7%	6.7%		6.7%	7%
5.7%	5.7%		5.7%	5.7%	5.7%	5.7%		5.7%	6%
5.1%	5.1%		5.1%	5.1%	5.1%	5.1%		5.1%	5%
4.0%	4.0%		4.0%	4.0%	4.0%	4.0%		4.0%	4%
8.5%	8.5%		8.5%	8.5%	8.5%	8.5%		8.5%	8%
7.4%	7.4%		7.4%	7.4%	7.4%	7.4%		7.4%	7%
4.6%	4.6%		4.6%	4.6%	4.6%	4.6%		4.6%	5%
10.2%	10.2%		10.2%	10.2%	10.2%	10.2%		10.2%	10%
12.4%	12.4%		12.4%	12.4%	12.4%	12.4%		12.4%	12%
5.1%	5.1%		5.1%	5.1%	5.1%	5.1%		5.1%	5%
8.1%	8.1%		8.1%	8.1%	8.1%	8.1%		8.1%	8%
5.9%	5.9%		5.9%	5.9%	5.9%	5.9%		5.9%	6%
4.8%	4.8%		4.8%	4.8%	4.8%	4.8%		4.8%	5%
8.5%	8.5%		8.5%	8.5%	8.5%	8.5%		8.5%	8%
7.4%	7.4%		7.4%	7.4%	7.4%	7.4%		7.4%	7%
4.6%	4.6%		4.6%	4.6%	4.6%	4.6%		4.6%	5%
10.2%	10.2%		10.2%	10.2%	10.2%	10.2%		10.2%	10%
12.4%	12.4%		12.4%	12.4%	12.4%	12.4%		12.4%	12%
5.1%	5.1%		5.1%	5.1%	5.1%	5.1%		5.1%	5%
8.1%	8.1%		8.1%	8.1%	8.1%	8.1%		8.1%	8%
6.0%	6.0%		6.0%	6.0%	6.0%	6.0%		6.0%	6%
4.8%	4.8%		4.8%	4.8%	4.8%	4.8%		4.8%	5%
4.5%	4.5%		4.5%	4.5%	4.5%	4.5%		4.5%	5%
7.3%	7.3%		7.3%	7.3%	7.3%	7.3%		7.3%	7%
3.7%	3.7%		3.7%	3.7%	3.7%	3.7%		3.7%	4%
7.3%	7.3%		7.3%	7.3%	7.3%	7.3%		7.3%	7%
3.7%	3.7%		3.7%	3.7%	3.7%	3.7%		3.7%	4%
6.6%	6.6%		6.6%	6.6%	6.6%	6.6%		6.6%	7%
5.4%	5.4%		5.4%	5.4%	5.4%	5.4%		5.4%	5%
1.0%	1.0%		1.0%	1.0%	1.0%	1.0%		1.0%	1%
6.0%	6.0%		6.0%	6.0%	6.0%	6.0%		6.0%	6%
8.3%	8.3%		8.3%	8.3%	8.3%	8.3%		8.3%	8%
5.1%	5.1%		5.1%	5.1%	5.1%	5.1%		5.1%	5%
9.0%	9.0%		9.0%	9.0%	9.0%	9.0%		9.0%	9%
6.2%	6.2%		6.2%	6.2%	6.2%	6.2%		6.2%	6%
10.7%	10.7%		10.7%	10.7%	10.7%	10.7%		10.7%	11%
7.6%	7.6%		7.6%	7.6%	7.6%	7.6%		7.6%	8%
7.2%	7.2%		7.2%	7.2%	7.2%	7.2%		7.2%	7%
4.1%	4.1%		4.1%	4.1%	4.1%	4.1%		4.1%	4%
8.1%	8.1%		8.1%	8.1%	8.1%	8.1%		8.1%	8%
6.7%	6.7%		6.7%	6.7%	6.7%	6.7%		6.7%	7%
5.8%	5.8%		5.8%	5.8%	5.8%	5.8%		5.8%	6%
7.4%	7.4%		7.4%	7.4%	7.4%	7.4%		7.4%	7%
11.4%	11.4%		11.4%	11.4%	11.4%	11.4%		11.4%	11%
8.2%	8.2%		8.2%	8.2%	8.2%	8.2%		8.2%	8%
12.1%	12.1%		12.1%	12.1%	12.1%	12.1%		12.1%	12%
7.4%	7.4%		7.4%	7.4%	7.4%	7.4%		7.4%	7%
11.2%	11.2%		11.2%	11.2%	11.2%	11.2%		11.2%	11%
6.7%	6.7%		6.7%	6.7%	6.7%	6.7%		6.7%	7%
5.8%	5.8%		5.8%	5.8%	5.8%	5.8%		5.8%	6%
8.2%	8.2%		8.2%	8.2%	8.2%	8.2%		8.2%	8%
12.1%	12.1%		12.1%	12.1%	12.1%	12.1%		12.1%	12%
7.5%	7.5%		7.5%	7.5%	7.5%	7.5%		7.5%	7%
11.3%	11.3%		11.3%	11.3%	11.3%	11.3%		11.3%	11%
6.7%	6.7%		6.7%	6.7%	6.7%	6.7%		6.7%	7%
10.5%	10.5%		10.5%	10.5%	10.5%	10.5%		10.5%	11%

**PA Rate Quarterly Template Part V
Consumer Factors**

Carrier Name: HMARK
 Product(s): EPO, PPO
 Market Segment: Individual
 Rate Effective Date: 01/01/2025

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.100
15	0.833			41	1.302	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913			44	1.397	1.132
19	0.941			45	1.444	1.145
20	0.970			46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
39	1.262	1.025				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Clarion, Crawford, Erie, Forest, Warren, Mercer, McKean, Venango	0.940	0.940
Rating Area 2	Cameron, Elk, Potter	0.940	0.940
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Washington, Westmoreland, Fayette, Greene, Indiana, Lawrence	0.940	0.940
Rating Area 5	Cambria, Bedford, Blair, Clearfield, Huntingdon, Jefferson, Somerset	0.940	0.940
Rating Area 6	Centre, Lehigh, Northampton, Schuylkill, Columbia, Mifflin, Montour, Northumberland, Snyder, Union	1.040	1.040
Rating Area 7	Adams, Berks, Lancaster, York	1.040	1.040
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Lebanon, Perry, Fulton, Juniata	1.040	1.040

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
ACA Select	Zone I (see Plan Design Summary)	0.810	0.810	05/16/2017
KHPW	Zone AC (see Plan Design Summary)	1.000	1.000	11/05/1982
KHPW	Zone AD (see Plan Design Summary)	1.180	1.180	11/05/1982
PremierBlue Shield Preferred	Zone F (see Plan Design Summary)	1.260	1.260	12/1993 & 8
ACA Select	Zone N (see Plan Design Summary)	0.955	0.955	05/16/2017
ACA Select	Zone O (see Plan Design Summary)	0.980	0.980	05/16/2017

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	8.76%
Revised Requested Average Rate Change:	7.81%
Minimum Requested Rate Change:	1.04%
Maximum Requested Rate Change:	13.35%
Mapped Members:	72,016
Available in Rating Areas:	Rating Areas 1, 2, 4, 5, 6, 7, and 9

Carrier Name:	HMARK
Product(s):	EPO, PPO
Market Segment:	Individual
Rate Effective Date:	01/01/2025

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	\$	566,295,085.22
Claims	\$	492,419,029.99
Administrative Expenses	\$	49,542,590.70
Taxes & Fees	\$	14,312,847.20
Company Made After Taxes	\$	10,020,617.33

How It Plans to Spend Your Premium

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

Claims:	90%
Administrative Expenses:	8%
Taxes & Fees:	3%
Profit:	0%

The company expects its annual medical costs to increase: 10.00%

Explanation of requested rate change: The primary drivers of the rate increase are cost and utilization trend.

Table 16. Risk Adjustment Calculation

Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment		
Administrative Cost Adjustment		
State Average Monthly Premium		
Actuarial Value (AV)		
Plan Liability Risk Score (PLRS)		
Allowable Rating Factor (ARF)		
Induced Demand Factor (IDF)		
Geographic Cost Factor (GCF)		
Factors Including Risk Score		
Factors Excluding Risk Score		
Risk Adjustment Transfer PMPM		24.35
Insurer Specific Manual Adjustment PMPM		(\$0.22)
High Cost Risk Pool Adjustment PMPM		(\$4.23)
Total Risk Adjustment Transfer		19.90

Company Name: Highmark Inc.
 Market: Individual
 Product: EPO, PPO
 Effective Date of Rates: January 1, 2025

Ending date of Rates: December 31, 2025

HIOS Plan ID (On Exchange)=>	33709PA0870012	33709PA0870012	33709PA0870012	33709PA1150005	33709PA1150005	33709PA1150005	33709PA130001	33709PA130001	33709PA130001	33709PA140001	33709PA140001											
HIOS Plan ID (Off Exchange)=>	33709PA0870012	33709PA0870012	33709PA0870012	33709PA1150005	33709PA1150005	33709PA1150005	33709PA130001	33709PA130001	33709PA130001	33709PA140001	33709PA140001											
Plan Marketing Name =>	my Direct Blue EPO Gold 0	my Direct Blue EPO Gold 0	my Direct Blue EPO Gold 0	my Direct Blue EPO Gold 0 + Adult Dental and Vision	my Direct Blue EPO Gold 0 + Adult Dental and Vision	my Direct Blue EPO Gold 0 + Adult Dental and Vision	my Direct Blue EPO Premier Gold 0	my Direct Blue EPO Premier Gold 0	my Direct Blue EPO Premier Gold 0	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision											
Form # =>	EPO/WDP-7	EPO/WDP-7	EPO/WDP-7	EPO/ADV/WDP-4	EPO/ADV/WDP-4	EPO/ADV/WDP-4	EPO/Premier/WDP-3	EPO/Premier/WDP-3	EPO/Premier/WDP-3	EPO/Premier/WDP-3	EPO/Premier/WDP-3											
Rating Area =>	Area 1	Area 4	Area 5	Area 1	Area 4	Area 5	Area 1	Area 4	Area 5	Area 1	Area 1											
Network =>	I	I	I	I	I	I	I	I	I	I	I											
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold											
Deductible =>	0	0	0	0	0	0	0	0	0	0	0											
Coinurance =>	70%	70%	70%	70%	70%	70%	80%	80%	80%	80%	80%											
Copays =>	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP											
OOP Maximum =>	7500	7500	7500	7500	7500	7500	6550	6550	6550	6550	6550											
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes											
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco		
0 - 14	\$281.59	\$281.59	\$281.59	\$281.59	\$281.59	\$281.59	\$292.12	\$292.12	\$292.12	\$292.12	\$292.12	\$292.12	\$290.55	\$290.55	\$290.55	\$290.55	\$290.55	\$290.55	\$290.55	\$290.55	\$301.09	\$301.09
15	\$306.62	\$306.62	\$306.62	\$306.62	\$306.62	\$306.62	\$318.09	\$318.09	\$318.09	\$318.09	\$318.09	\$318.09	\$316.38	\$316.38	\$316.38	\$316.38	\$316.38	\$316.38	\$316.38	\$316.38	\$327.85	\$327.85
16	\$316.19	\$316.19	\$316.19	\$316.19	\$316.19	\$316.19	\$328.02	\$328.02	\$328.02	\$328.02	\$328.02	\$328.02	\$326.26	\$326.26	\$326.26	\$326.26	\$326.26	\$326.26	\$326.26	\$326.26	\$338.09	\$338.09
17	\$325.76	\$325.76	\$325.76	\$325.76	\$325.76	\$325.76	\$337.95	\$337.95	\$337.95	\$337.95	\$337.95	\$337.95	\$336.13	\$336.13	\$336.13	\$336.13	\$336.13	\$336.13	\$336.13	\$336.13	\$348.32	\$348.32
18	\$336.07	\$336.07	\$336.07	\$336.07	\$336.07	\$336.07	\$348.64	\$348.64	\$348.64	\$348.64	\$348.64	\$348.64	\$346.77	\$346.77	\$346.77	\$346.77	\$346.77	\$346.77	\$346.77	\$346.77	\$359.34	\$359.34
19	\$346.37	\$346.37	\$346.37	\$346.37	\$346.37	\$346.37	\$359.33	\$359.33	\$359.33	\$359.33	\$359.33	\$359.33	\$357.40	\$357.40	\$357.40	\$357.40	\$357.40	\$357.40	\$357.40	\$357.40	\$370.36	\$370.36
20	\$357.05	\$357.05	\$357.05	\$357.05	\$357.05	\$357.05	\$370.40	\$370.40	\$370.40	\$370.40	\$370.40	\$370.40	\$368.42	\$368.42	\$368.42	\$368.42	\$368.42	\$368.42	\$368.42	\$368.42	\$381.77	\$381.77
21	\$368.09	\$377.29	\$368.09	\$377.29	\$368.09	\$377.29	\$381.86	\$391.41	\$381.86	\$391.41	\$381.86	\$391.41	\$379.81	\$389.31	\$379.81	\$389.31	\$379.81	\$389.31	\$379.81	\$389.31	\$393.58	\$403.42
22	\$368.09	\$377.29	\$368.09	\$377.29	\$368.09	\$377.29	\$381.86	\$391.41	\$381.86	\$391.41	\$381.86	\$391.41	\$379.81	\$389.31	\$379.81	\$389.31	\$379.81	\$389.31	\$379.81	\$389.31	\$393.58	\$403.42
23	\$368.09	\$377.29	\$368.09	\$377.29	\$368.09	\$377.29	\$381.86	\$391.41	\$381.86	\$391.41	\$381.86	\$391.41	\$379.81	\$389.31	\$379.81	\$389.31	\$379.81	\$389.31	\$379.81	\$389.31	\$393.58	\$403.42
24	\$368.09	\$377.29	\$368.09	\$377.29	\$368.09	\$377.29	\$381.86	\$391.41	\$381.86	\$391.41	\$381.86	\$391.41	\$379.81	\$389.31	\$379.81	\$389.31	\$379.81	\$389.31	\$379.81	\$389.31	\$393.58	\$403.42
25	\$369.56	\$378.80	\$369.56	\$378.80	\$369.56	\$378.80	\$383.39	\$392.97	\$383.39	\$392.97	\$383.39	\$392.97	\$381.33	\$390.86	\$381.33	\$390.86	\$381.33	\$390.86	\$381.33	\$390.86	\$395.15	\$405.03
26	\$376.92	\$386.34	\$376.92	\$386.34	\$376.92	\$386.34	\$391.02	\$400.80	\$391.02	\$400.80	\$391.02	\$400.80	\$388.93	\$398.65	\$388.93	\$398.65	\$388.93	\$398.65	\$388.93	\$398.65	\$403.03	\$413.11
27	\$385.76	\$395.40	\$385.76	\$395.40	\$385.76	\$395.40	\$400.19	\$410.19	\$400.19	\$410.19	\$400.19	\$410.19	\$398.04	\$407.99	\$398.04	\$407.99	\$398.04	\$407.99	\$398.04	\$407.99	\$412.78	\$422.78
28	\$400.11	\$410.11	\$400.11	\$410.11	\$400.11	\$410.11	\$415.08	\$425.46	\$415.08	\$425.46	\$415.08	\$425.46	\$412.85	\$423.17	\$412.85	\$423.17	\$412.85	\$423.17	\$412.85	\$423.17	\$427.82	\$438.52
29	\$411.89	\$422.19	\$411.89	\$422.19	\$411.89	\$422.19	\$427.30	\$437.98	\$427.30	\$437.98	\$427.30	\$437.98	\$425.01	\$435.64	\$425.01	\$435.64	\$425.01	\$435.64	\$425.01	\$435.64	\$440.42	\$451.43
30	\$417.78	\$428.22	\$417.78	\$428.22	\$417.78	\$428.22	\$433.41	\$443.41	\$433.41	\$443.41	\$433.41	\$443.41	\$441.08	\$451.08	\$441.08	\$451.08	\$441.08	\$451.08	\$441.08	\$451.08	\$446.71	\$457.88
31	\$426.62	\$437.29	\$426.62	\$437.29	\$426.62	\$437.29	\$442.58	\$453.64	\$442.58	\$453.64	\$442.58	\$453.64	\$440.20	\$451.21	\$440.20	\$451.21	\$440.20	\$451.21	\$440.20	\$451.21	\$456.16	\$467.56
32	\$435.45	\$446.34	\$435.45	\$446.34	\$435.45	\$446.34	\$451.74	\$463.03	\$451.74	\$463.03	\$451.74	\$463.03	\$449.32	\$460.55	\$449.32	\$460.55	\$449.32	\$460.55	\$449.32	\$460.55	\$465.61	\$477.25
33	\$440.97	\$451.99	\$440.97	\$451.99	\$440.97	\$451.99	\$457.47	\$468.91	\$457.47	\$468.91	\$457.47	\$468.91	\$455.01	\$466.39	\$455.01	\$466.39	\$455.01	\$466.39	\$455.01	\$466.39	\$471.51	\$483.30
34	\$446.86	\$458.03	\$446.86	\$458.03	\$446.86	\$458.03	\$463.58	\$475.17	\$463.58	\$475.17	\$463.58	\$475.17	\$461.09	\$472.62	\$461.09	\$472.62	\$461.09	\$472.62	\$461.09	\$472.62	\$477.81	\$489.76
35	\$449.81	\$461.06	\$449.81	\$461.06	\$449.81	\$461.06	\$466.63	\$478.30	\$466.63	\$478.30	\$466.63	\$478.30	\$464.13	\$475.73	\$464.13	\$475.73	\$464.13	\$475.73	\$464.13	\$475.73	\$480.95	\$492.97
36	\$452.75	\$464.07	\$452.75	\$464.07	\$452.75	\$464.07	\$469.69	\$481.43	\$469.69	\$481.43	\$469.69	\$481.43	\$467.17	\$478.85	\$467.17	\$478.85	\$467.17	\$478.85	\$467.17	\$478.85	\$484.10	\$496.20
37	\$455.70	\$467.09	\$455.70	\$467.09	\$455.70	\$467.09	\$472.74	\$484.56	\$472.74	\$484.56	\$472.74	\$484.56	\$470.20	\$481.96	\$470.20	\$481.96	\$470.20	\$481.96	\$470.20	\$481.96	\$487.25	\$499.43
38	\$458.64	\$470.11	\$458.64	\$470.11	\$458.64	\$470.11	\$475.80	\$487.70	\$475.80	\$487.70	\$475.80	\$487.70	\$473.24	\$485.07	\$473.24	\$485.07	\$473.24	\$485.07	\$473.24	\$485.07	\$490.40	\$502.66
39	\$464.53	\$476.14	\$464.53	\$476.14	\$464.53	\$476.14	\$481.91	\$493.96	\$481.91	\$493.96	\$481.91	\$493.96	\$479.32	\$491.30	\$479.32	\$491.30	\$479.32	\$491.30	\$479.32	\$491.30	\$496.70	\$509.12
40	\$470.42	\$517.46	\$470.42	\$517.46	\$470.42	\$517.46	\$488.02	\$536.82	\$488.02	\$536.82	\$488.02	\$536.82	\$485.40	\$533.94	\$485.40	\$533.94	\$485.40	\$533.94	\$485.40	\$533.94	\$503.00	\$553.30
41	\$479.25	\$529.57	\$479.25	\$529.57	\$479.25	\$529.57	\$497.18	\$549.38	\$497.18	\$549.38	\$497.18	\$549.38	\$494.51	\$546.43	\$494.51	\$546.43	\$494.51	\$546.43	\$494.51	\$546.43	\$512.44	\$566.25
42	\$487.72	\$542.34	\$487.72	\$542.34	\$487.72	\$542.34	\$505.96	\$562.63	\$505.96	\$562.63	\$505.96	\$562.63	\$503.25	\$559.61	\$503.25	\$559.61	\$503.25	\$559.61	\$503.25	\$559.61	\$521.49	\$579.90
43	\$499.50	\$559.94	\$499.50	\$559.94	\$499.50	\$559.94	\$518.18	\$580.88	\$518.18	\$580.88	\$518.18	\$580.88	\$515.40	\$577.76	\$515.40	\$577.76	\$515.40	\$577.76	\$515.40	\$577.76	\$534.09	\$598.71
44	\$514.22	\$582.10	\$514.22	\$582.10	\$514.22	\$582.10	\$533.46	\$603.88	\$533.46	\$603.88	\$533.46	\$603.88	\$530.59	\$600.63	\$530.59	\$600.63	\$530.59	\$600.63	\$530.59	\$600.63	\$549.83	\$622.41
45	\$531.52	\$608.59	\$531.52	\$608.59	\$531.52	\$608.59	\$551.41	\$631.36	\$551.41	\$631.36	\$551.41	\$631.36	\$548.45	\$627.98	\$548.45	\$627.98	\$548.45	\$627.98	\$548.45	\$627.98	\$568.33	\$650.74
46	\$552.14	\$640.48	\$552.14	\$640.48	\$552.14	\$640.48	\$572.79	\$664.44	\$572.79	\$664.44	\$572.79	\$664.44	\$569.72	\$660.88	\$569.72	\$660.88	\$569.72	\$660.88	\$569.72	\$660.88	\$590.37	\$684.83
47	\$575.32	\$677.15	\$575.32	\$677.15	\$575.32	\$677.15	\$596.85	\$702.49	\$596.85	\$702.49	\$596.85	\$702.49	\$593.64	\$698.71	\$593.64	\$698.71	\$593.64	\$698.71	\$593.64	\$698.71	\$615.17	\$724.06
48	\$601.83	\$719.79	\$601.83	\$719.79	\$601.83	\$719.79	\$624.34	\$746.71	\$624.34	\$746.71	\$624.34	\$746.71	\$620.99	\$742.70	\$620.99	\$742.70	\$620.99	\$742.70	\$620.99	\$742.70	\$643.50	\$769.63
49	\$627.96	\$764.23	\$627.96	\$764.23	\$627.96	\$764.23	\$651.45	\$792.81	\$651.45	\$792.81	\$651.45	\$792.81	\$647.96	\$788.57	\$647.96	\$788.57	\$647.96	\$788.57	\$647.96	\$788.57	\$671.45	\$817.15
50	\$657.41	\$805.33	\$657.41	\$805.33	\$657.41	\$805.33	\$682.00	\$835.45	\$682.00	\$835.45	\$682.00	\$835.45	\$678.34	\$830.97	\$678.34	\$830.97	\$678.34	\$830.97	\$678.34	\$830.97	\$702.93	\$861.09
51	\$686.49	\$840.95	\$686.49	\$840.95	\$686.49	\$840.95	\$712.17	\$872.41	\$712.17	\$872.41	\$712.17	\$872.41	\$708.35	\$867.73	\$708.35	\$867.73	\$708.35	\$867.73	\$708.35	\$867.73	\$734.03	\$899.19
52	\$718.51	\$880.17	\$718.51	\$880.17	\$718.51	\$880.17	\$745.39	\$913.10	\$745.39	\$913.10	\$745.39	\$913.10	\$741.39	\$908.20	\$741.39	\$908.20	\$741.39	\$908.20	\$741.39	\$908.20	\$768.27	\$941.13
53	\$750.90	\$919.85	\$750.90	\$919.85	\$750.90	\$919.85	\$778.99	\$954.26	\$778.99	\$954.26	\$778.99	\$954.26	\$774.81	\$949.14	\$774.81	\$949.14	\$774.81	\$949.14	\$774.81	\$949.14	\$802.90	\$983.55
54	\$785.87	\$962.69	\$785.87	\$962.69	\$785.87	\$962.69	\$815.27	\$998.71	\$815.27	\$998.71	\$815.27	\$998.71	\$810.89	\$993.34	\$810.89	\$993.34	\$810.8					

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

HIOS Plan ID (On Exchange)=>	33709PA1440001		33709PA1440001		33709PA0890004		33709PA0890004		33709PA0890004		33709PA0870016		33709PA0870016		33709PA0870016		33709PA1430002		33709PA1430002	
HIOS Plan ID (Off Exchange)=>	33709PA1440001		33709PA1440001		33709PA0890004		33709PA0890004		33709PA0890004		33709PA0870016		33709PA0870016		33709PA0870016		33709PA1430002		33709PA1430002	
Plan Marketing Name =>	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision		my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision		my Direct Blue EPO Gold 1700 HSA		my Direct Blue EPO Gold 1700 HSA		my Direct Blue EPO Gold 1700 HSA		my Direct Blue EPO Gold 1500		my Direct Blue EPO Gold 1500		my Direct Blue EPO Gold 1500		my Direct Blue EPO Premier Silver 0		my Direct Blue EPO Premier Silver 0	
Form # =>	EPO/Premier/ADV/WDP-3		EPO/Premier/ADV/WDP-3		EPO/HDHP/WDP-7		EPO/HDHP/WDP-7		EPO/HDHP/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/Premier/WDP-3		EPO/Premier/WDP-3	
Rating Area =>	Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4	
Network =>	I		I		I		I		I		I		I		I		I		I	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	0		0		1700		1700		1700		1500		1500		1500		0		0	
Coinsurance =>	80%		80%		80%		80%		80%		70%		70%		70%		70%		70%	
Copays =>	\$15 PCP		\$15 PCP		\$20 after Ded. PCP		\$20 after Ded. PCP		\$20 after Ded. PCP		\$35 PCP		\$35 PCP		\$35 PCP		\$70 PCP		\$70 PCP	
OOP Maximum =>	6550		6550		5700		5700		5700		8300		8300		8300		8350		8350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$301.09	\$301.09	\$301.09	\$301.09	\$256.36	\$256.36	\$256.36	\$256.36	\$256.36	\$256.36	\$257.10	\$257.10	\$257.10	\$257.10	\$257.10	\$257.10	\$327.86	\$327.86	\$327.86	\$327.86
15	\$327.85	\$327.85	\$327.85	\$327.85	\$279.15	\$279.15	\$279.15	\$279.15	\$279.15	\$279.15	\$279.95	\$279.95	\$279.95	\$279.95	\$279.95	\$279.95	\$357.01	\$357.01	\$357.01	\$357.01
16	\$338.09	\$338.09	\$338.09	\$338.09	\$287.86	\$287.86	\$287.86	\$287.86	\$287.86	\$287.86	\$288.69	\$288.69	\$288.69	\$288.69	\$288.69	\$288.69	\$368.15	\$368.15	\$368.15	\$368.15
17	\$348.32	\$348.32	\$348.32	\$348.32	\$296.57	\$296.57	\$296.57	\$296.57	\$296.57	\$296.57	\$297.43	\$297.43	\$297.43	\$297.43	\$297.43	\$297.43	\$379.29	\$379.29	\$379.29	\$379.29
18	\$359.34	\$359.34	\$359.34	\$359.34	\$305.96	\$305.96	\$305.96	\$305.96	\$305.96	\$305.96	\$306.84	\$306.84	\$306.84	\$306.84	\$306.84	\$306.84	\$391.29	\$391.29	\$391.29	\$391.29
19	\$370.36	\$370.36	\$370.36	\$370.36	\$315.34	\$315.34	\$315.34	\$315.34	\$315.34	\$315.34	\$316.25	\$316.25	\$316.25	\$316.25	\$316.25	\$316.25	\$403.29	\$403.29	\$403.29	\$403.29
20	\$381.77	\$381.77	\$381.77	\$381.77	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06	\$325.06	\$326.00	\$326.00	\$326.00	\$326.00	\$326.00	\$326.00	\$415.72	\$415.72	\$415.72	\$415.72
21	\$393.58	\$393.58	\$393.58	\$393.58	\$335.11	\$335.11	\$335.11	\$335.11	\$335.11	\$335.11	\$336.08	\$336.08	\$336.08	\$336.08	\$336.08	\$336.08	\$428.58	\$428.58	\$428.58	\$428.58
22	\$393.58	\$403.42	\$393.58	\$403.42	\$335.11	\$343.49	\$335.11	\$343.49	\$335.11	\$343.49	\$336.08	\$344.48	\$336.08	\$344.48	\$336.08	\$344.48	\$439.29	\$428.58	\$428.58	\$439.29
23	\$393.58	\$403.42	\$393.58	\$403.42	\$335.11	\$343.49	\$335.11	\$343.49	\$335.11	\$343.49	\$336.08	\$344.48	\$336.08	\$344.48	\$336.08	\$344.48	\$439.29	\$428.58	\$428.58	\$439.29
24	\$393.58	\$403.42	\$393.58	\$403.42	\$335.11	\$343.49	\$335.11	\$343.49	\$335.11	\$343.49	\$336.08	\$344.48	\$336.08	\$344.48	\$336.08	\$344.48	\$439.29	\$428.58	\$428.58	\$439.29
25	\$395.15	\$405.03	\$395.15	\$405.03	\$336.45	\$344.86	\$336.45	\$344.86	\$336.45	\$344.86	\$337.42	\$345.86	\$337.42	\$345.86	\$337.42	\$345.86	\$439.29	\$441.05	\$439.29	\$441.05
26	\$403.03	\$413.11	\$403.03	\$413.11	\$343.15	\$351.73	\$343.15	\$351.73	\$343.15	\$351.73	\$344.15	\$352.75	\$344.15	\$352.75	\$344.15	\$352.75	\$449.84	\$438.87	\$438.87	\$449.84
27	\$412.47	\$422.78	\$412.47	\$422.78	\$351.20	\$359.98	\$351.20	\$359.98	\$351.20	\$359.98	\$352.21	\$361.02	\$352.21	\$361.02	\$352.21	\$361.02	\$460.38	\$449.15	\$449.15	\$460.38
28	\$427.82	\$438.52	\$427.82	\$438.52	\$364.26	\$373.37	\$364.26	\$373.37	\$364.26	\$373.37	\$365.32	\$374.45	\$365.32	\$374.45	\$365.32	\$374.45	\$465.87	\$477.52	\$465.87	\$477.52
29	\$440.42	\$451.43	\$440.42	\$451.43	\$374.99	\$384.36	\$374.99	\$384.36	\$374.99	\$384.36	\$376.07	\$385.47	\$376.07	\$385.47	\$376.07	\$385.47	\$479.58	\$491.57	\$479.58	\$491.57
30	\$446.71	\$457.88	\$446.71	\$457.88	\$380.35	\$389.86	\$380.35	\$389.86	\$380.35	\$389.86	\$381.45	\$390.99	\$381.45	\$390.99	\$381.45	\$390.99	\$486.44	\$498.60	\$486.44	\$498.60
31	\$456.16	\$467.56	\$456.16	\$467.56	\$388.39	\$398.10	\$388.39	\$398.10	\$388.39	\$398.10	\$389.52	\$399.26	\$389.52	\$399.26	\$389.52	\$399.26	\$496.72	\$509.14	\$496.72	\$509.14
32	\$465.61	\$477.25	\$465.61	\$477.25	\$396.44	\$406.35	\$396.44	\$406.35	\$396.44	\$406.35	\$397.58	\$407.52	\$397.58	\$407.52	\$397.58	\$407.52	\$507.01	\$519.69	\$507.01	\$519.69
33	\$471.51	\$483.30	\$471.51	\$483.30	\$401.46	\$411.50	\$401.46	\$411.50	\$401.46	\$411.50	\$402.62	\$412.69	\$402.62	\$412.69	\$402.62	\$412.69	\$513.44	\$526.28	\$513.44	\$526.28
34	\$477.81	\$489.76	\$477.81	\$489.76	\$406.82	\$416.99	\$406.82	\$416.99	\$406.82	\$416.99	\$408.00	\$418.20	\$408.00	\$418.20	\$408.00	\$418.20	\$520.30	\$533.31	\$520.30	\$533.31
35	\$480.95	\$492.97	\$480.95	\$492.97	\$409.50	\$419.74	\$409.50	\$419.74	\$409.50	\$419.74	\$410.69	\$420.96	\$410.69	\$420.96	\$410.69	\$420.96	\$523.72	\$536.81	\$523.72	\$536.81
36	\$484.10	\$496.20	\$484.10	\$496.20	\$412.19	\$422.49	\$412.19	\$422.49	\$412.19	\$422.49	\$413.38	\$423.71	\$413.38	\$423.71	\$413.38	\$423.71	\$527.15	\$540.33	\$527.15	\$540.33
37	\$487.25	\$499.43	\$487.25	\$499.43	\$414.87	\$425.24	\$414.87	\$425.24	\$414.87	\$425.24	\$416.07	\$426.47	\$416.07	\$426.47	\$416.07	\$426.47	\$530.58	\$543.84	\$530.58	\$543.84
38	\$490.40	\$502.66	\$490.40	\$502.66	\$417.55	\$427.99	\$417.55	\$427.99	\$417.55	\$427.99	\$418.76	\$429.23	\$418.76	\$429.23	\$418.76	\$429.23	\$534.01	\$547.36	\$534.01	\$547.36
39	\$496.70	\$509.12	\$496.70	\$509.12	\$422.91	\$433.48	\$422.91	\$433.48	\$422.91	\$433.48	\$424.13	\$434.73	\$424.13	\$434.73	\$424.13	\$434.73	\$540.87	\$554.39	\$540.87	\$554.39
40	\$503.00	\$515.30	\$503.00	\$515.30	\$428.27	\$441.10	\$428.27	\$441.10	\$428.27	\$441.10	\$429.51	\$442.46	\$429.51	\$442.46	\$429.51	\$442.46	\$547.73	\$562.50	\$547.73	\$562.50
41	\$512.44	\$526.25	\$512.44	\$526.25	\$436.31	\$448.12	\$436.31	\$448.12	\$436.31	\$448.12	\$437.58	\$448.53	\$437.58	\$448.53	\$437.58	\$448.53	\$558.01	\$573.60	\$558.01	\$573.60
42	\$521.49	\$537.90	\$521.49	\$537.90	\$444.02	\$457.95	\$444.02	\$457.95	\$444.02	\$457.95	\$445.31	\$449.18	\$445.31	\$449.18	\$445.31	\$449.18	\$567.87	\$583.47	\$567.87	\$583.47
43	\$534.09	\$549.71	\$534.09	\$549.71	\$454.74	\$469.76	\$454.74	\$469.76	\$454.74	\$469.76	\$456.06	\$461.24	\$456.06	\$461.24	\$456.06	\$461.24	\$573.60	\$589.58	\$573.60	\$589.58
44	\$549.83	\$562.41	\$549.83	\$562.41	\$468.15	\$483.95	\$468.15	\$483.95	\$468.15	\$483.95	\$469.50	\$475.37	\$469.50	\$475.37	\$469.50	\$475.37	\$583.47	\$599.73	\$583.47	\$599.73
45	\$568.33	\$580.74	\$568.33	\$580.74	\$483.90	\$499.90	\$483.90	\$499.90	\$483.90	\$499.90	\$485.30	\$501.45	\$485.30	\$501.45	\$485.30	\$501.45	\$601.87	\$618.87	\$601.87	\$618.87
46	\$590.37	\$604.83	\$590.37	\$604.83	\$502.67	\$520.10	\$502.67	\$520.10	\$502.67	\$520.10	\$504.12	\$512.78	\$504.12	\$512.78	\$504.12	\$512.78	\$624.87	\$642.87	\$624.87	\$642.87
47	\$615.17	\$635.06	\$615.17	\$635.06	\$523.78	\$543.78	\$523.78	\$543.78	\$523.78	\$543.78	\$525.29	\$535.29	\$525.29	\$535.29	\$525.29	\$535.29	\$649.87	\$669.87	\$649.87	\$669.87
48	\$643.50	\$669.63	\$643.50	\$669.63	\$547.90	\$569.29	\$547.90	\$569.29	\$547.90	\$569.29	\$549.49	\$561.79	\$549.49	\$561.79	\$549.49	\$561.79	\$670.73	\$692.07	\$670.73	\$692.07
49	\$671.45	\$699.15	\$671.45	\$699.15	\$571.70	\$595.76	\$571.70	\$595.76	\$571.70	\$595.76	\$573.35	\$597.77	\$573.35	\$597.77	\$573.35	\$597.77	\$711.16	\$731.16	\$711.16	\$731.16
50	\$702.93	\$731.09	\$702.93	\$731.09	\$598.51	\$624.98	\$598.51	\$624.98	\$598.51	\$624.98	\$600.24	\$626.79	\$600.24	\$626.79	\$600.24	\$626.79	\$735.29	\$756.44	\$735.29	\$756.44
51	\$734.03	\$764.03	\$734.03	\$764.03	\$624.98	\$652.98	\$624.98	\$652.98	\$624.98	\$652.98	\$626.79	\$654.79	\$626.79	\$654.79	\$626.79	\$654.79	\$769.30	\$791.14	\$769.30	\$791.14
52	\$768.27	\$799.13	\$768.27	\$799.13	\$654.13	\$683.13	\$654.13	\$683.13	\$654.13	\$683.13	\$656.03	\$685.60	\$656.03	\$685.60	\$656.03	\$685.60	\$783.30	\$805.59	\$783.30	\$805.59
53	\$803.50	\$835.55	\$803.50	\$835.55	\$683.62	\$713.62	\$683.62	\$713.62	\$683.62	\$713.62	\$685.60	\$716.53	\$685.60	\$716.53	\$685.60	\$716.53	\$810.00	\$833.30	\$810.00	\$833.30
54	\$840.29	\$873.06	\$840.29	\$873.06	\$715.46	\$746.46	\$715.46	\$746.46	\$715.46	\$746.46	\$717.53	\$749.46	\$717.53	\$749.46	\$717.53	\$749.46	\$833.30	\$857.30	\$833.30	\$857.30
55	\$877.68	\$912.16	\$877.68	\$912.16	\$747.30	\$779.30	\$747.30	\$779.30	\$747.30	\$779.30	\$749.46	\$781.00	\$749.46	\$781.00	\$749.46	\$781.00	\$857.30	\$881.00	\$857.30	\$881.00
56	\$918.22	\$952.42	\$918.22	\$952.42	\$781.81	\$814.81	\$781.81	\$814.81	\$781.81	\$814.81	\$783.30	\$816.00	\$783.30	\$816.00	\$783.30	\$816.00	\$881.00	\$905.00	\$881.00	\$905.00
57	\$959.15	\$1,000.41	\$959.15	\$1,000.41	\$816.66	\$850.41	\$816.66	\$850.41	\$816.66	\$850.41	\$818.03	\$851.31	\$818							

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

HIOS Plan ID (On Exchange)=>	33709PA1430002		33709PA1440002		33709PA1440002		33709PA1440002		33709PA0870015		33709PA0870015		33709PA0870015		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1430002		33709PA1440002		33709PA1440002		33709PA1440002		33709PA0870015		33709PA0870015		33709PA0870015		33709PA0870013		33709PA0870013		33709PA0870013	
Plan Marketing Name =>	my Direct Blue EPO Premier Silver 0		my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision		my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision		my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision		my Direct Blue EPO Silver 7000		my Direct Blue EPO Silver 7000		my Direct Blue EPO Silver 7000		my Direct Blue EPO Silver 3500		my Direct Blue EPO Silver 3500		my Direct Blue EPO Silver 3500	
Form # =>	EPO/Premier/WDP-3		EPO/Premier/WDP-3		EPO/Premier/WDP-3		EPO/Premier/WDP-3		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7	
Rating Area =>	Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5	
Network =>	I		I		I		I		I		I		I		I		I		I	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	0		0		0		0		7000		7000		7000		3500		3500		3500	
Coinurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$50 PCP		\$50 PCP		\$50 PCP	
OOP Maximum =>	8350		8350		8350		8350		9200		9200		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$327.86	\$327.86	\$338.40	\$338.40	\$338.40	\$338.40	\$338.40	\$338.40	\$303.33	\$303.33	\$303.33	\$303.33	\$303.33	\$303.33	\$222.02	\$222.02	\$222.02	\$222.02	\$222.02	\$222.02
15	\$357.01	\$357.01	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48	\$368.48	\$330.29	\$330.29	\$330.29	\$330.29	\$330.29	\$330.29	\$241.75	\$241.75	\$241.75	\$241.75	\$241.75	\$241.75
16	\$368.15	\$368.15	\$379.98	\$379.98	\$379.98	\$379.98	\$379.98	\$379.98	\$340.60	\$340.60	\$340.60	\$340.60	\$340.60	\$340.60	\$249.30	\$249.30	\$249.30	\$249.30	\$249.30	\$249.30
17	\$379.29	\$379.29	\$391.48	\$391.48	\$391.48	\$391.48	\$391.48	\$391.48	\$350.91	\$350.91	\$350.91	\$350.91	\$350.91	\$350.91	\$256.84	\$256.84	\$256.84	\$256.84	\$256.84	\$256.84
18	\$391.29	\$391.29	\$403.87	\$403.87	\$403.87	\$403.87	\$403.87	\$403.87	\$362.01	\$362.01	\$362.01	\$362.01	\$362.01	\$362.01	\$264.97	\$264.97	\$264.97	\$264.97	\$264.97	\$264.97
19	\$403.29	\$403.29	\$416.25	\$416.25	\$416.25	\$416.25	\$416.25	\$416.25	\$373.12	\$373.12	\$373.12	\$373.12	\$373.12	\$373.12	\$273.10	\$273.10	\$273.10	\$273.10	\$273.10	\$273.10
20	\$415.72	\$415.72	\$429.08	\$429.08	\$429.08	\$429.08	\$429.08	\$429.08	\$384.61	\$384.61	\$384.61	\$384.61	\$384.61	\$384.61	\$281.51	\$281.51	\$281.51	\$281.51	\$281.51	\$281.51
21	\$428.58	\$428.58	\$442.35	\$442.35	\$442.35	\$442.35	\$442.35	\$442.35	\$396.51	\$396.51	\$396.51	\$396.51	\$396.51	\$396.51	\$292.22	\$292.22	\$292.22	\$292.22	\$292.22	\$292.22
22	\$439.29	\$439.29	\$453.41	\$453.41	\$453.41	\$453.41	\$453.41	\$453.41	\$406.42	\$406.42	\$406.42	\$406.42	\$406.42	\$406.42	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
23	\$442.58	\$442.58	\$463.58	\$463.58	\$463.58	\$463.58	\$463.58	\$463.58	\$416.18	\$416.18	\$416.18	\$416.18	\$416.18	\$416.18	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
24	\$449.29	\$449.29	\$474.17	\$474.17	\$474.17	\$474.17	\$474.17	\$474.17	\$426.03	\$426.03	\$426.03	\$426.03	\$426.03	\$426.03	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
25	\$458.29	\$458.29	\$484.12	\$484.12	\$484.12	\$484.12	\$484.12	\$484.12	\$435.88	\$435.88	\$435.88	\$435.88	\$435.88	\$435.88	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
26	\$467.29	\$467.29	\$494.07	\$494.07	\$494.07	\$494.07	\$494.07	\$494.07	\$445.73	\$445.73	\$445.73	\$445.73	\$445.73	\$445.73	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
27	\$476.29	\$476.29	\$504.02	\$504.02	\$504.02	\$504.02	\$504.02	\$504.02	\$455.58	\$455.58	\$455.58	\$455.58	\$455.58	\$455.58	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
28	\$485.29	\$485.29	\$513.97	\$513.97	\$513.97	\$513.97	\$513.97	\$513.97	\$465.43	\$465.43	\$465.43	\$465.43	\$465.43	\$465.43	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
29	\$494.29	\$494.29	\$523.92	\$523.92	\$523.92	\$523.92	\$523.92	\$523.92	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
30	\$503.29	\$503.29	\$533.87	\$533.87	\$533.87	\$533.87	\$533.87	\$533.87	\$485.13	\$485.13	\$485.13	\$485.13	\$485.13	\$485.13	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
31	\$512.29	\$512.29	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$543.82	\$494.98	\$494.98	\$494.98	\$494.98	\$494.98	\$494.98	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
32	\$521.29	\$521.29	\$553.77	\$553.77	\$553.77	\$553.77	\$553.77	\$553.77	\$504.83	\$504.83	\$504.83	\$504.83	\$504.83	\$504.83	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
33	\$530.29	\$530.29	\$563.72	\$563.72	\$563.72	\$563.72	\$563.72	\$563.72	\$514.68	\$514.68	\$514.68	\$514.68	\$514.68	\$514.68	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
34	\$539.29	\$539.29	\$573.67	\$573.67	\$573.67	\$573.67	\$573.67	\$573.67	\$524.53	\$524.53	\$524.53	\$524.53	\$524.53	\$524.53	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
35	\$548.29	\$548.29	\$583.62	\$583.62	\$583.62	\$583.62	\$583.62	\$583.62	\$534.38	\$534.38	\$534.38	\$534.38	\$534.38	\$534.38	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
36	\$557.29	\$557.29	\$593.57	\$593.57	\$593.57	\$593.57	\$593.57	\$593.57	\$544.23	\$544.23	\$544.23	\$544.23	\$544.23	\$544.23	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
37	\$566.29	\$566.29	\$603.52	\$603.52	\$603.52	\$603.52	\$603.52	\$603.52	\$554.08	\$554.08	\$554.08	\$554.08	\$554.08	\$554.08	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
38	\$575.29	\$575.29	\$613.47	\$613.47	\$613.47	\$613.47	\$613.47	\$613.47	\$563.93	\$563.93	\$563.93	\$563.93	\$563.93	\$563.93	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
39	\$584.29	\$584.29	\$623.42	\$623.42	\$623.42	\$623.42	\$623.42	\$623.42	\$573.78	\$573.78	\$573.78	\$573.78	\$573.78	\$573.78	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
40	\$593.29	\$593.29	\$633.37	\$633.37	\$633.37	\$633.37	\$633.37	\$633.37	\$583.63	\$583.63	\$583.63	\$583.63	\$583.63	\$583.63	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
41	\$602.29	\$602.29	\$643.32	\$643.32	\$643.32	\$643.32	\$643.32	\$643.32	\$593.48	\$593.48	\$593.48	\$593.48	\$593.48	\$593.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
42	\$611.29	\$611.29	\$653.27	\$653.27	\$653.27	\$653.27	\$653.27	\$653.27	\$603.33	\$603.33	\$603.33	\$603.33	\$603.33	\$603.33	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
43	\$620.29	\$620.29	\$663.22	\$663.22	\$663.22	\$663.22	\$663.22	\$663.22	\$613.18	\$613.18	\$613.18	\$613.18	\$613.18	\$613.18	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
44	\$629.29	\$629.29	\$673.17	\$673.17	\$673.17	\$673.17	\$673.17	\$673.17	\$623.03	\$623.03	\$623.03	\$623.03	\$623.03	\$623.03	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
45	\$638.29	\$638.29	\$683.12	\$683.12	\$683.12	\$683.12	\$683.12	\$683.12	\$632.88	\$632.88	\$632.88	\$632.88	\$632.88	\$632.88	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
46	\$647.29	\$647.29	\$693.07	\$693.07	\$693.07	\$693.07	\$693.07	\$693.07	\$642.73	\$642.73	\$642.73	\$642.73	\$642.73	\$642.73	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
47	\$656.29	\$656.29	\$703.02	\$703.02	\$703.02	\$703.02	\$703.02	\$703.02	\$652.58	\$652.58	\$652.58	\$652.58	\$652.58	\$652.58	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
48	\$665.29	\$665.29	\$712.97	\$712.97	\$712.97	\$712.97	\$712.97	\$712.97	\$662.43	\$662.43	\$662.43	\$662.43	\$662.43	\$662.43	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
49	\$674.29	\$674.29	\$722.92	\$722.92	\$722.92	\$722.92	\$722.92	\$722.92	\$672.28	\$672.28	\$672.28	\$672.28	\$672.28	\$672.28	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
50	\$683.29	\$683.29	\$732.87	\$732.87	\$732.87	\$732.87	\$732.87	\$732.87	\$682.13	\$682.13	\$682.13	\$682.13	\$682.13	\$682.13	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
51	\$692.29	\$692.29	\$742.82	\$742.82	\$742.82	\$742.82	\$742.82	\$742.82	\$691.98	\$691.98	\$691.98	\$691.98	\$691.98	\$691.98	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
52	\$701.29	\$701.29	\$752.77	\$752.77	\$752.77	\$752.77	\$752.77	\$752.77	\$701.83	\$701.83	\$701.83	\$701.83	\$701.83	\$701.83	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
53	\$710.29	\$710.29	\$762.72	\$762.72	\$762.72	\$762.72	\$762.72	\$762.72	\$711.68	\$711.68	\$711.68	\$711.68	\$711.68	\$711.68	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
54	\$719.29	\$719.29	\$772.67	\$772.67	\$772.67	\$772.67	\$772.67	\$772.67	\$721.53	\$721.53	\$721.53	\$721.53	\$721.53	\$721.53	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
55	\$728.29	\$728.29	\$782.62	\$782.62	\$782.62	\$782.62	\$782.62	\$782.62	\$731.38	\$731.38	\$731.38	\$731.38	\$731.38	\$731.38	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
56	\$737.29	\$737.29	\$792.57	\$792.57	\$792.57	\$792.57	\$792.57	\$792.57	\$741.23	\$741.23	\$741.23	\$741.23	\$741.23	\$741.23	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48	\$297.48
57	\$746.29	\$746.29	\$802.52	\$802.52	\$802.52	\$802.52	\$802.52	\$802.52	\$751.08	\$751.08	\$751.08	\$751.08	\$751.08	\$751.08	\$297.48	\$297.48	\$297.48	\$297.48		

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		33709PA087007		33709PA087007		33709PA087007		33709PA1150001		33709PA1150001		33709PA1150001		33709PA0890002		
HIOS Plan ID (Off Exchange)=>	33709PA1150003		33709PA1150003		33709PA1150003		33709PA087007		33709PA087007		33709PA087007		33709PA1150001		33709PA1150001		33709PA1150001		33709PA0890002		
Plan Marketing Name =>	my Direct Blue EPO Silver 3500 + Adult Dental and Vision		my Direct Blue EPO Silver 3500 + Adult Dental and Vision		my Direct Blue EPO Silver 3500 + Adult Dental and Vision		my Direct Blue EPO Bronze 3800		my Direct Blue EPO Bronze 3800		my Direct Blue EPO Bronze 3800		my Direct Blue EPO Bronze 3800 + Adult Dental and Vision		my Direct Blue EPO Bronze 3800 + Adult Dental and Vision		my Direct Blue EPO Bronze 3800 + Adult Dental and Vision		my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit		
Form # =>	EPO/ADV/WDP-4		EPO/ADV/WDP-4		EPO/ADV/WDP-4		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/ADV/WDP-4		EPO/ADV/WDP-4		EPO/ADV/WDP-4		EPO/HHP/WDP-7		
Rating Area =>	Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		
Network =>	I		I		I		I		I		I		I		I		I		I		
Metal =>	Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		
Deductible =>	3500		3500		3500		3800		3800		3800		3800		3800		3800		7400		
Coinsurance =>	70%		70%		70%		50%		50%		50%		50%		50%		50%		100%		
Copays =>	\$50 PCP		\$50 PCP		\$50 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		N/A		
OOP Maximum =>	9200		9200		9200		9200		9200		9200		9200		9200		9200		7400		
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		
0 - 14	\$232.56	\$232.56	\$232.56	\$232.56	\$232.56	\$232.56	\$232.56	\$213.07	\$213.07	\$213.07	\$213.07	\$213.07	\$213.07	\$223.61	\$223.61	\$223.61	\$223.61	\$223.61	\$223.61	\$214.33	\$214.33
15	\$253.23	\$253.23	\$253.23	\$253.23	\$253.23	\$253.23	\$253.23	\$232.01	\$232.01	\$232.01	\$232.01	\$232.01	\$232.01	\$243.49	\$243.49	\$243.49	\$243.49	\$243.49	\$243.49	\$233.38	\$233.38
16	\$261.14	\$261.14	\$261.14	\$261.14	\$261.14	\$261.14	\$261.14	\$239.25	\$239.25	\$239.25	\$239.25	\$239.25	\$239.25	\$251.09	\$251.09	\$251.09	\$251.09	\$251.09	\$251.09	\$240.67	\$240.67
17	\$269.04	\$269.04	\$269.04	\$269.04	\$269.04	\$269.04	\$269.04	\$246.49	\$246.49	\$246.49	\$246.49	\$246.49	\$246.49	\$258.69	\$258.69	\$258.69	\$258.69	\$258.69	\$258.69	\$247.95	\$247.95
18	\$277.55	\$277.55	\$277.55	\$277.55	\$277.55	\$277.55	\$277.55	\$254.29	\$254.29	\$254.29	\$254.29	\$254.29	\$254.29	\$266.87	\$266.87	\$266.87	\$266.87	\$266.87	\$266.87	\$255.80	\$255.80
19	\$286.06	\$286.06	\$286.06	\$286.06	\$286.06	\$286.06	\$286.06	\$262.09	\$262.09	\$262.09	\$262.09	\$262.09	\$262.09	\$275.05	\$275.05	\$275.05	\$275.05	\$275.05	\$275.05	\$263.64	\$263.64
20	\$294.88	\$294.88	\$294.88	\$294.88	\$294.88	\$294.88	\$294.88	\$270.16	\$270.16	\$270.16	\$270.16	\$270.16	\$270.16	\$283.53	\$283.53	\$283.53	\$283.53	\$283.53	\$283.53	\$271.76	\$271.76
21	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$278.52	\$278.52	\$278.52	\$278.52	\$278.52	\$278.52	\$292.30	\$292.30	\$292.30	\$292.30	\$292.30	\$292.30	\$280.17	\$280.17
22	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$278.52	\$278.52	\$278.52	\$278.52	\$278.52	\$278.52	\$292.30	\$292.30	\$292.30	\$292.30	\$292.30	\$292.30	\$280.17	\$280.17
23	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$278.52	\$278.52	\$278.52	\$278.52	\$278.52	\$278.52	\$292.30	\$292.30	\$292.30	\$292.30	\$292.30	\$292.30	\$280.17	\$280.17
24	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$278.52	\$278.52	\$278.52	\$278.52	\$278.52	\$278.52	\$292.30	\$292.30	\$292.30	\$292.30	\$292.30	\$292.30	\$280.17	\$280.17
25	\$305.22	\$312.85	\$305.22	\$312.85	\$305.22	\$312.85	\$305.22	\$279.63	\$279.63	\$279.63	\$279.63	\$279.63	\$279.63	\$293.47	\$293.47	\$293.47	\$293.47	\$293.47	\$293.47	\$281.29	\$281.29
26	\$311.30	\$319.08	\$311.30	\$319.08	\$311.30	\$319.08	\$311.30	\$285.20	\$285.20	\$285.20	\$285.20	\$285.20	\$285.20	\$299.33	\$299.33	\$299.33	\$299.33	\$299.33	\$299.33	\$286.89	\$286.89
27	\$318.59	\$326.55	\$318.59	\$326.55	\$318.59	\$326.55	\$318.59	\$291.89	\$291.89	\$291.89	\$291.89	\$291.89	\$291.89	\$306.33	\$306.33	\$306.33	\$306.33	\$306.33	\$306.33	\$293.62	\$293.62
28	\$330.45	\$338.71	\$330.45	\$338.71	\$330.45	\$338.71	\$330.45	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$317.73	\$317.73	\$317.73	\$317.73	\$317.73	\$317.73	\$304.54	\$304.54
29	\$340.18	\$348.68	\$340.18	\$348.68	\$340.18	\$348.68	\$340.18	\$311.66	\$311.66	\$311.66	\$311.66	\$311.66	\$311.66	\$327.08	\$327.08	\$327.08	\$327.08	\$327.08	\$327.08	\$313.51	\$313.51
30	\$345.04	\$353.67	\$345.04	\$353.67	\$345.04	\$353.67	\$345.04	\$316.12	\$316.12	\$316.12	\$316.12	\$316.12	\$316.12	\$331.76	\$331.76	\$331.76	\$331.76	\$331.76	\$331.76	\$319.99	\$319.99
31	\$352.34	\$361.15	\$352.34	\$361.15	\$352.34	\$361.15	\$352.34	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$322.80	\$338.78	\$338.78	\$338.78	\$338.78	\$338.78	\$338.78	\$324.72	\$324.72
32	\$359.63	\$368.62	\$359.63	\$368.62	\$359.63	\$368.62	\$359.63	\$329.49	\$329.49	\$329.49	\$329.49	\$329.49	\$329.49	\$343.79	\$343.79	\$343.79	\$343.79	\$343.79	\$343.79	\$331.44	\$331.44
33	\$364.19	\$373.29	\$364.19	\$373.29	\$364.19	\$373.29	\$364.19	\$333.67	\$333.67	\$333.67	\$333.67	\$333.67	\$333.67	\$350.18	\$350.18	\$350.18	\$350.18	\$350.18	\$350.18	\$335.64	\$335.64
34	\$369.06	\$378.29	\$369.06	\$378.29	\$369.06	\$378.29	\$369.06	\$338.12	\$338.12	\$338.12	\$338.12	\$338.12	\$338.12	\$354.85	\$354.85	\$354.85	\$354.85	\$354.85	\$354.85	\$340.13	\$340.13
35	\$371.49	\$380.78	\$371.49	\$380.78	\$371.49	\$380.78	\$371.49	\$340.35	\$340.35	\$340.35	\$340.35	\$340.35	\$340.35	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$342.37	\$342.37
36	\$373.92	\$383.27	\$373.92	\$383.27	\$373.92	\$383.27	\$373.92	\$342.58	\$342.58	\$342.58	\$342.58	\$342.58	\$342.58	\$359.53	\$359.53	\$359.53	\$359.53	\$359.53	\$359.53	\$344.61	\$344.61
37	\$376.35	\$385.76	\$376.35	\$385.76	\$376.35	\$385.76	\$376.35	\$344.81	\$344.81	\$344.81	\$344.81	\$344.81	\$344.81	\$361.87	\$361.87	\$361.87	\$361.87	\$361.87	\$361.87	\$346.85	\$346.85
38	\$378.78	\$388.25	\$378.78	\$388.25	\$378.78	\$388.25	\$378.78	\$347.04	\$347.04	\$347.04	\$347.04	\$347.04	\$347.04	\$364.21	\$364.21	\$364.21	\$364.21	\$364.21	\$364.21	\$349.09	\$349.09
39	\$383.65	\$393.24	\$383.65	\$393.24	\$383.65	\$393.24	\$383.65	\$351.49	\$351.49	\$351.49	\$351.49	\$351.49	\$351.49	\$368.88	\$368.88	\$368.88	\$368.88	\$368.88	\$368.88	\$353.52	\$353.52
40	\$427.36	\$427.36	\$388.51	\$427.36	\$388.51	\$427.36	\$427.36	\$355.95	\$355.95	\$355.95	\$355.95	\$355.95	\$355.95	\$373.56	\$373.56	\$373.56	\$373.56	\$373.56	\$373.56	\$358.06	\$358.06
41	\$395.81	\$437.37	\$395.81	\$437.37	\$395.81	\$437.37	\$395.81	\$362.63	\$362.63	\$362.63	\$362.63	\$362.63	\$362.63	\$380.57	\$380.57	\$380.57	\$380.57	\$380.57	\$380.57	\$364.78	\$364.78
42	\$402.80	\$447.91	\$402.80	\$447.91	\$402.80	\$447.91	\$402.80	\$369.04	\$369.04	\$369.04	\$369.04	\$369.04	\$369.04	\$387.30	\$387.30	\$387.30	\$387.30	\$387.30	\$387.30	\$371.23	\$371.23
43	\$412.53	\$462.45	\$412.53	\$462.45	\$412.53	\$462.45	\$412.53	\$377.95	\$377.95	\$377.95	\$377.95	\$377.95	\$377.95	\$396.65	\$396.65	\$396.65	\$396.65	\$396.65	\$396.65	\$380.19	\$380.19
44	\$424.69	\$480.75	\$424.69	\$480.75	\$424.69	\$480.75	\$424.69	\$389.09	\$389.09	\$389.09	\$389.09	\$389.09	\$389.09	\$408.34	\$408.34	\$408.34	\$408.34	\$408.34	\$408.34	\$391.40	\$391.40
45	\$438.98	\$502.63	\$438.98	\$502.63	\$438.98	\$502.63	\$438.98	\$402.18	\$402.18	\$402.18	\$402.18	\$402.18	\$402.18	\$422.08	\$422.08	\$422.08	\$422.08	\$422.08	\$422.08	\$404.57	\$404.57
46	\$456.00	\$528.96	\$456.00	\$528.96	\$456.00	\$528.96	\$456.00	\$417.78	\$417.78	\$417.78	\$417.78	\$417.78	\$417.78	\$438.45	\$438.45	\$438.45	\$438.45	\$438.45	\$438.45	\$420.26	\$420.26
47	\$475.15	\$559.25	\$475.15	\$559.25	\$475.15	\$559.25	\$475.15	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33	\$435.33	\$456.86	\$456.86	\$456.86	\$456.86	\$456.86	\$456.86	\$437.91	\$437.91
48	\$497.04	\$594.46	\$497.04	\$594.46	\$497.04	\$594.46	\$497.04	\$455.38	\$455.38	\$455.38	\$455.38	\$455.38	\$455.38	\$477.91	\$477.91	\$477.91	\$477.91	\$477.91	\$477.91	\$458.08	\$458.08
49	\$518.62	\$631.16	\$518.62	\$631.16	\$518.62	\$631.16	\$518.62	\$475.16	\$475.16	\$475.16	\$475.16	\$475.16	\$475.16	\$498.66	\$498.66	\$498.66	\$498.66	\$498.66	\$498.66	\$477.97	\$477.97
50	\$542.96	\$665.10	\$542.96	\$665.10	\$542.96	\$665.10	\$542.96	\$497.44	\$497.44	\$497.44	\$497.44	\$497.44	\$497.44	\$522.05	\$522.05	\$522.05	\$522.05	\$522.05	\$522.05	\$500.38	\$500.38
51	\$566.96	\$694.53	\$566.96	\$694.53	\$566.96	\$694.53	\$566.96	\$519.44	\$519.44	\$519.44	\$519.44	\$519.44	\$519.44	\$545.14	\$545.14	\$545.14	\$545.14	\$545.14	\$545.14	\$522.52	\$522.52
52	\$593.41	\$726.93	\$593.41	\$726.93	\$593.41	\$726.93	\$593.41	\$543.67	\$543.67	\$543.67	\$543.67	\$543.67	\$543.67	\$570.57	\$570.57	\$570.57	\$570.57	\$570.57	\$570.57	\$546.89	\$546.89
53	\$620.16	\$759.70	\$620.16	\$759.70	\$620.16	\$759.70	\$620.16	\$568.18	\$568.18	\$568.18	\$568.18	\$568.18	\$568.18	\$596.29	\$596.29	\$596.29	\$596.29	\$596.29	\$596.29	\$571.55	\$571.55
54	\$649.04	\$795.07	\$649.04	\$795.07	\$649.04	\$795.07	\$649.04	\$594.64	\$594.64	\$594.64	\$594.64	\$594.64	\$594.64	\$624.06	\$624.06	\$624.06	\$624.06	\$624.06	\$624.06	\$598.16	\$598.16
55	\$677.92	\$830.45	\$677.92	\$830.45	\$677.92	\$830.45	\$677.92	\$621.10	\$621.10	\$621.10	\$621.10	\$621.10	\$621.10	\$651.83	\$651.83	\$651.83	\$651.83	\$651.83	\$651.83	\$624.78	\$

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

HIOS Plan ID (On Exchange)=>	33709PA0890002		33709PA0890002		33709PA0870014		33709PA0870014		33709PA0870014		33709PA1040001		33709PA1040001		33709PA1040001		33709PA1160004		33709PA1160004	
HIOS Plan ID (Off Exchange)=>	33709PA0890002		33709PA0890002		33709PA0870014		33709PA0870014		33709PA0870014		33709PA1040001		33709PA1040001		33709PA1040001		33709PA1160004		33709PA1160004	
Plan Marketing Name =>	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit		my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit		my Direct Blue EPO Bronze 8900		my Direct Blue EPO Bronze 8900		my Direct Blue EPO Bronze 8900		my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0	
Form # =>	EPO/HDHP/WDP-7		EPO/HDHP/WDP-7		EPO/WDP-7		EPO/WDP-7		EPO/WDP-7		CAT/EPO/WDP-5		CAT/EPO/WDP-5		CAT/EPO/WDP-5		BA/PPO/WDP-4		BA/PPO/WDP-4	
Rating Area =>	Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4		Area 5		Area 1		Area 4	
Network =>	I		I		I		I		I		I		I		I		AC		AC	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Catastrophic		Catastrophic		Catastrophic		Gold		Gold	
Deductible =>	7400		7400		8900		8900		8900		9200		9200		9200		0		0	
Coinurance =>	100%		100%		100%		100%		100%		100%		100%		100%		70%		70%	
Copays =>	N/A		N/A		N/A		N/A		N/A		\$0 (Visits 1-3); then 100% after Ded. PCP		\$0 (Visits 1-3); then 100% after Ded. PCP		\$0 (Visits 1-3); then 100% after Ded. PCP		\$20 PCP		\$20 PCP	
OOP Maximum =>	7400		7400		8900		8900		8900		9200		9200		9200		7500		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$214.33	\$214.33	\$214.33	\$214.33	\$187.78	\$187.78	\$187.78	\$187.78	\$187.78	\$187.78	\$157.90	\$157.90	\$157.90	\$157.90	\$157.90	\$157.90	\$333.70	\$333.70	\$333.70	\$333.70
15	\$233.38	\$233.38	\$233.38	\$233.38	\$204.47	\$204.47	\$204.47	\$204.47	\$204.47	\$204.47	\$171.93	\$171.93	\$171.93	\$171.93	\$171.93	\$171.93	\$363.36	\$363.36	\$363.36	\$363.36
16	\$240.67	\$240.67	\$240.67	\$240.67	\$210.85	\$210.85	\$210.85	\$210.85	\$210.85	\$210.85	\$177.30	\$177.30	\$177.30	\$177.30	\$177.30	\$177.30	\$374.70	\$374.70	\$374.70	\$374.70
17	\$247.95	\$247.95	\$247.95	\$247.95	\$217.23	\$217.23	\$217.23	\$217.23	\$217.23	\$217.23	\$182.66	\$182.66	\$182.66	\$182.66	\$182.66	\$182.66	\$386.05	\$386.05	\$386.05	\$386.05
18	\$255.80	\$255.80	\$255.80	\$255.80	\$224.10	\$224.10	\$224.10	\$224.10	\$224.10	\$224.10	\$188.44	\$188.44	\$188.44	\$188.44	\$188.44	\$188.44	\$398.26	\$398.26	\$398.26	\$398.26
19	\$263.64	\$263.64	\$263.64	\$263.64	\$230.98	\$230.98	\$230.98	\$230.98	\$230.98	\$230.98	\$194.22	\$194.22	\$194.22	\$194.22	\$194.22	\$194.22	\$410.47	\$410.47	\$410.47	\$410.47
20	\$271.76	\$271.76	\$271.76	\$271.76	\$238.10	\$238.10	\$238.10	\$238.10	\$238.10	\$238.10	\$200.21	\$200.21	\$200.21	\$200.21	\$200.21	\$200.21	\$423.12	\$423.12	\$423.12	\$423.12
21	\$280.17	\$280.17	\$280.17	\$280.17	\$245.46	\$245.46	\$245.46	\$245.46	\$245.46	\$245.46	\$211.56	\$211.56	\$211.56	\$211.56	\$211.56	\$211.56	\$436.21	\$436.21	\$436.21	\$436.21
22	\$280.17	\$280.17	\$280.17	\$280.17	\$245.46	\$245.46	\$245.46	\$245.46	\$245.46	\$245.46	\$211.56	\$211.56	\$211.56	\$211.56	\$211.56	\$211.56	\$436.21	\$436.21	\$436.21	\$436.21
23	\$280.17	\$280.17	\$280.17	\$280.17	\$245.46	\$245.46	\$245.46	\$245.46	\$245.46	\$245.46	\$211.56	\$211.56	\$211.56	\$211.56	\$211.56	\$211.56	\$436.21	\$436.21	\$436.21	\$436.21
24	\$280.17	\$280.17	\$280.17	\$280.17	\$245.46	\$245.46	\$245.46	\$245.46	\$245.46	\$245.46	\$211.56	\$211.56	\$211.56	\$211.56	\$211.56	\$211.56	\$436.21	\$436.21	\$436.21	\$436.21
25	\$281.29	\$288.32	\$281.29	\$288.32	\$246.44	\$246.44	\$246.44	\$246.44	\$246.44	\$246.44	\$207.23	\$212.41	\$207.23	\$212.41	\$207.23	\$212.41	\$448.90	\$448.90	\$437.95	\$437.95
26	\$286.89	\$294.06	\$286.89	\$294.06	\$251.35	\$251.35	\$251.35	\$251.35	\$251.35	\$251.35	\$211.35	\$216.63	\$211.35	\$216.63	\$211.35	\$216.63	\$458.85	\$458.85	\$446.68	\$446.68
27	\$293.62	\$300.96	\$293.62	\$300.96	\$257.24	\$257.24	\$257.24	\$257.24	\$257.24	\$257.24	\$216.31	\$221.72	\$216.31	\$221.72	\$216.31	\$221.72	\$468.58	\$468.58	\$457.15	\$457.15
28	\$304.54	\$312.15	\$304.54	\$312.15	\$266.82	\$273.49	\$266.82	\$273.49	\$266.82	\$273.49	\$224.36	\$229.97	\$224.36	\$229.97	\$224.36	\$229.97	\$474.16	\$474.16	\$448.90	\$448.90
29	\$313.51	\$321.35	\$313.51	\$321.35	\$274.67	\$281.54	\$274.67	\$281.54	\$274.67	\$281.54	\$230.96	\$236.73	\$230.96	\$236.73	\$230.96	\$236.73	\$488.12	\$488.12	\$500.32	\$500.32
30	\$317.99	\$325.94	\$317.99	\$325.94	\$278.60	\$285.57	\$278.60	\$285.57	\$278.60	\$285.57	\$234.26	\$240.12	\$234.26	\$240.12	\$234.26	\$240.12	\$495.10	\$495.10	\$507.48	\$507.48
31	\$324.72	\$332.84	\$324.72	\$332.84	\$284.49	\$291.60	\$284.49	\$291.60	\$284.49	\$291.60	\$239.22	\$245.20	\$239.22	\$245.20	\$239.22	\$245.20	\$505.57	\$505.57	\$518.21	\$518.21
32	\$331.44	\$339.73	\$331.44	\$339.73	\$292.64	\$299.38	\$292.64	\$299.38	\$292.64	\$299.38	\$244.17	\$250.27	\$244.17	\$250.27	\$244.17	\$250.27	\$518.21	\$518.21	\$531.26	\$531.26
33	\$335.64	\$344.03	\$335.64	\$344.03	\$294.06	\$301.41	\$294.06	\$301.41	\$294.06	\$301.41	\$247.27	\$253.45	\$247.27	\$253.45	\$247.27	\$253.45	\$522.58	\$522.58	\$535.64	\$535.64
34	\$340.13	\$348.63	\$340.13	\$348.63	\$297.99	\$305.44	\$297.99	\$305.44	\$297.99	\$305.44	\$250.57	\$256.83	\$250.57	\$256.83	\$250.57	\$256.83	\$529.56	\$529.56	\$542.80	\$542.80
35	\$342.37	\$350.93	\$342.37	\$350.93	\$299.95	\$307.45	\$299.95	\$307.45	\$299.95	\$307.45	\$252.22	\$258.53	\$252.22	\$258.53	\$252.22	\$258.53	\$533.05	\$533.05	\$546.38	\$546.38
36	\$344.61	\$353.23	\$344.61	\$353.23	\$301.92	\$309.47	\$301.92	\$309.47	\$301.92	\$309.47	\$253.87	\$260.22	\$253.87	\$260.22	\$253.87	\$260.22	\$535.64	\$535.64	\$549.95	\$549.95
37	\$346.85	\$355.52	\$346.85	\$355.52	\$303.88	\$311.48	\$303.88	\$311.48	\$303.88	\$311.48	\$255.52	\$261.91	\$255.52	\$261.91	\$255.52	\$261.91	\$540.03	\$540.03	\$553.53	\$553.53
38	\$349.09	\$357.82	\$349.09	\$357.82	\$305.84	\$313.49	\$305.84	\$313.49	\$305.84	\$313.49	\$257.17	\$263.60	\$257.17	\$263.60	\$257.17	\$263.60	\$545.52	\$545.52	\$557.11	\$557.11
39	\$353.57	\$362.41	\$353.57	\$362.41	\$309.77	\$317.51	\$309.77	\$317.51	\$309.77	\$317.51	\$260.48	\$266.99	\$260.48	\$266.99	\$260.48	\$266.99	\$550.50	\$550.50	\$564.26	\$564.26
40	\$358.06	\$369.87	\$358.06	\$369.87	\$313.70	\$321.50	\$313.70	\$321.50	\$313.70	\$321.50	\$263.78	\$270.16	\$263.78	\$270.16	\$263.78	\$270.16	\$557.48	\$557.48	\$571.23	\$571.23
41	\$364.78	\$374.08	\$364.78	\$374.08	\$319.59	\$328.15	\$319.59	\$328.15	\$319.59	\$328.15	\$266.73	\$273.16	\$266.73	\$273.16	\$266.73	\$273.16	\$562.58	\$562.58	\$579.98	\$579.98
42	\$371.23	\$381.81	\$371.23	\$381.81	\$325.23	\$334.66	\$325.23	\$334.66	\$325.23	\$334.66	\$273.48	\$280.11	\$273.48	\$280.11	\$273.48	\$280.11	\$569.98	\$569.98	\$588.04	\$588.04
43	\$380.19	\$390.19	\$380.19	\$390.19	\$333.09	\$343.39	\$333.09	\$343.39	\$333.09	\$343.39	\$280.08	\$287.37	\$280.08	\$287.37	\$280.08	\$287.37	\$577.98	\$577.98	\$597.48	\$597.48
44	\$391.40	\$403.06	\$391.40	\$403.06	\$342.91	\$354.17	\$342.91	\$354.17	\$342.91	\$354.17	\$288.34	\$296.40	\$288.34	\$296.40	\$288.34	\$296.40	\$586.56	\$586.56	\$606.39	\$606.39
45	\$404.57	\$417.23	\$404.57	\$417.23	\$354.44	\$367.10	\$354.44	\$367.10	\$354.44	\$367.10	\$298.04	\$307.14	\$298.04	\$307.14	\$298.04	\$307.14	\$596.39	\$596.39	\$617.22	\$617.22
46	\$420.26	\$434.00	\$420.26	\$434.00	\$368.19	\$382.10	\$368.19	\$382.10	\$368.19	\$382.10	\$309.60	\$319.70	\$309.60	\$319.70	\$309.60	\$319.70	\$606.39	\$606.39	\$628.04	\$628.04
47	\$437.91	\$452.42	\$437.91	\$452.42	\$383.65	\$398.65	\$383.65	\$398.65	\$383.65	\$398.65	\$322.60	\$333.70	\$322.60	\$333.70	\$322.60	\$333.70	\$617.22	\$617.22	\$639.01	\$639.01
48	\$458.08	\$474.86	\$458.08	\$474.86	\$401.33	\$417.99	\$401.33	\$417.99	\$401.33	\$417.99	\$337.46	\$349.60	\$337.46	\$349.60	\$337.46	\$349.60	\$628.04	\$628.04	\$650.85	\$650.85
49	\$477.97	\$495.69	\$477.97	\$495.69	\$418.75	\$436.62	\$418.75	\$436.62	\$418.75	\$436.62	\$352.12	\$364.83	\$352.12	\$364.83	\$352.12	\$364.83	\$639.01	\$639.01	\$661.77	\$661.77
50	\$500.38	\$519.27	\$500.38	\$519.27	\$438.39	\$457.03	\$438.39	\$457.03	\$438.39	\$457.03	\$368.63	\$382.36	\$368.63	\$382.36	\$368.63	\$382.36	\$650.85	\$650.85	\$674.71	\$674.71
51	\$522.52	\$542.09	\$522.52	\$542.09	\$457.78	\$477.58	\$457.78	\$477.58	\$457.78	\$477.58	\$384.94	\$400.15	\$384.94	\$400.15	\$384.94	\$400.15	\$661.77	\$661.77	\$686.57	\$686.57
52	\$546.89	\$567.94	\$546.89	\$567.94	\$479.14	\$499.55	\$479.14	\$499.55	\$479.14	\$499.55	\$402.89	\$419.54	\$402.89	\$419.54	\$402.89	\$419.54	\$674.71	\$674.71	\$700.50	\$700.50
53	\$571.55	\$593.15	\$571.55	\$593.15	\$500.74	\$521.41	\$500.74	\$521.41	\$500.74	\$521.41	\$421.06	\$438.63	\$421.06	\$438.63	\$421.06	\$438.63	\$686.57	\$686.57	\$713.46	\$713.46
54	\$598.16	\$620.75	\$598.16	\$620.75	\$524.06	\$546.91	\$524.06	\$546.91	\$524.06	\$546.91	\$440.66	\$459.11	\$440.66	\$459.11	\$440.66	\$459.11	\$700.50	\$700.50	\$727.41	\$727.41
55	\$624.78	\$653.36	\$624.78	\$653.36	\$547.38	\$571.50	\$547.38	\$571.50	\$547.38	\$571.50	\$460.27	\$480.16	\$460.27	\$480.16	\$460.27	\$480.16	\$713.46	\$713.46	\$740.47	\$740.47
56	\$653.64	\$687.01	\$653.64	\$687.01	\$572.66	\$597.51	\$572.66	\$597.51	\$572.66	\$597.51	\$481.53	\$502.16	\$481.53	\$502.16	\$481.53	\$502.16	\$727.41	\$727.41	\$754.47	\$754.47
57	\$682.77	\$717.39	\$682.77	\$717.39	\$598.19	\$624.38</														

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

HIOS Plan ID (On Exchange)=>	33709PA1170005		33709PA1170005		33709PA1350001		33709PA1350001		33709PA1360001		33709PA1360001		33709PA1800004		33709PA1800004		33709PA1600008		33709PA1600008	
HIOS Plan ID (Off Exchange)=>	33709PA1170005		33709PA1170005		33709PA1350001		33709PA1350001		33709PA1360001		33709PA1360001		33709PA1800004		33709PA1800004		33709PA1600008		33709PA1600008	
Plan Marketing Name =>	my Blue Access PPO Gold 0 + Adult Dental and Vision		my Blue Access PPO Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision		my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1500		my Blue Access PPO Gold 1500	
Form # =>	BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/HDHP/WDP-4		BA/PPO/HDHP/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	AC		AC		AC		AC		AC		AC		AC		AC		AC		AC	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		0		0		0		0		1700		1700		1500		1500	
Coinurance =>	70%		70%		80%		80%		80%		80%		80%		80%		70%		70%	
Copays =>	\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$20 after Ded. PCP		\$20 after Ded. PCP		\$35 PCP		\$35 PCP	
OOP Maximum =>	7500		7500		6550		6550		6550		6550		5700		5700		8300		8300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$344.23	\$344.23	\$344.23	\$344.23	\$344.33	\$344.33	\$344.33	\$344.33	\$354.86	\$354.86	\$354.86	\$354.86	\$303.74	\$303.74	\$303.74	\$303.74	\$304.68	\$304.68	\$304.68	\$304.68
15	\$374.83	\$374.83	\$374.83	\$374.83	\$374.93	\$374.93	\$374.93	\$374.93	\$386.40	\$386.40	\$386.40	\$386.40	\$330.73	\$330.73	\$330.73	\$330.73	\$331.77	\$331.77	\$331.77	\$331.77
16	\$386.53	\$386.53	\$386.53	\$386.53	\$386.64	\$386.64	\$386.64	\$386.64	\$398.46	\$398.46	\$398.46	\$398.46	\$341.06	\$341.06	\$341.06	\$341.06	\$342.12	\$342.12	\$342.12	\$342.12
17	\$398.23	\$398.23	\$398.23	\$398.23	\$398.34	\$398.34	\$398.34	\$398.34	\$410.52	\$410.52	\$410.52	\$410.52	\$351.38	\$351.38	\$351.38	\$351.38	\$352.48	\$352.48	\$352.48	\$352.48
18	\$410.83	\$410.83	\$410.83	\$410.83	\$410.94	\$410.94	\$410.94	\$410.94	\$423.51	\$423.51	\$423.51	\$423.51	\$362.50	\$362.50	\$362.50	\$362.50	\$363.63	\$363.63	\$363.63	\$363.63
19	\$423.43	\$423.43	\$423.43	\$423.43	\$423.54	\$423.54	\$423.54	\$423.54	\$436.50	\$436.50	\$436.50	\$436.50	\$373.61	\$373.61	\$373.61	\$373.61	\$374.78	\$374.78	\$374.78	\$374.78
20	\$436.48	\$436.48	\$436.48	\$436.48	\$436.60	\$436.60	\$436.60	\$436.60	\$449.95	\$449.95	\$449.95	\$449.95	\$385.13	\$385.13	\$385.13	\$385.13	\$386.33	\$386.33	\$386.33	\$386.33
21	\$449.98	\$449.98	\$449.98	\$449.98	\$450.10	\$450.10	\$450.10	\$450.10	\$463.87	\$463.87	\$463.87	\$463.87	\$397.04	\$397.04	\$397.04	\$397.04	\$398.28	\$398.28	\$398.28	\$398.28
22	\$449.98	\$449.98	\$449.98	\$449.98	\$450.10	\$450.10	\$450.10	\$450.10	\$463.87	\$463.87	\$463.87	\$463.87	\$397.04	\$397.04	\$397.04	\$397.04	\$398.28	\$398.28	\$398.28	\$398.28
23	\$449.98	\$449.98	\$449.98	\$449.98	\$450.10	\$450.10	\$450.10	\$450.10	\$463.87	\$463.87	\$463.87	\$463.87	\$397.04	\$397.04	\$397.04	\$397.04	\$398.28	\$398.28	\$398.28	\$398.28
24	\$449.98	\$449.98	\$449.98	\$449.98	\$450.10	\$450.10	\$450.10	\$450.10	\$463.87	\$463.87	\$463.87	\$463.87	\$397.04	\$397.04	\$397.04	\$397.04	\$398.28	\$398.28	\$398.28	\$398.28
25	\$451.78	\$451.78	\$451.78	\$451.78	\$451.90	\$451.90	\$451.90	\$451.90	\$467.37	\$467.37	\$467.37	\$467.37	\$398.63	\$398.63	\$398.63	\$398.63	\$400.87	\$400.87	\$400.87	\$400.87
26	\$460.78	\$460.78	\$460.78	\$460.78	\$460.90	\$460.90	\$460.90	\$460.90	\$472.42	\$472.42	\$472.42	\$472.42	\$406.57	\$406.57	\$406.57	\$406.57	\$408.81	\$408.81	\$408.81	\$408.81
27	\$471.58	\$471.58	\$471.58	\$471.58	\$471.70	\$471.70	\$471.70	\$471.70	\$483.49	\$483.49	\$483.49	\$483.49	\$416.10	\$416.10	\$416.10	\$416.10	\$418.34	\$418.34	\$418.34	\$418.34
28	\$489.13	\$489.13	\$489.13	\$489.13	\$489.26	\$489.26	\$489.26	\$489.26	\$504.23	\$504.23	\$504.23	\$504.23	\$431.58	\$431.58	\$431.58	\$431.58	\$433.82	\$433.82	\$433.82	\$433.82
29	\$503.53	\$503.53	\$503.53	\$503.53	\$503.66	\$503.66	\$503.66	\$503.66	\$519.07	\$519.07	\$519.07	\$519.07	\$444.29	\$444.29	\$444.29	\$444.29	\$446.53	\$446.53	\$446.53	\$446.53
30	\$510.73	\$510.73	\$510.73	\$510.73	\$510.86	\$510.86	\$510.86	\$510.86	\$523.63	\$523.63	\$523.63	\$523.63	\$450.64	\$450.64	\$450.64	\$450.64	\$452.88	\$452.88	\$452.88	\$452.88
31	\$521.53	\$521.53	\$521.53	\$521.53	\$521.66	\$521.66	\$521.66	\$521.66	\$537.63	\$537.63	\$537.63	\$537.63	\$460.17	\$460.17	\$460.17	\$460.17	\$462.41	\$462.41	\$462.41	\$462.41
32	\$532.33	\$532.33	\$532.33	\$532.33	\$532.46	\$532.46	\$532.46	\$532.46	\$548.76	\$548.76	\$548.76	\$548.76	\$469.70	\$469.70	\$469.70	\$469.70	\$471.94	\$471.94	\$471.94	\$471.94
33	\$539.08	\$539.08	\$539.08	\$539.08	\$539.21	\$539.21	\$539.21	\$539.21	\$555.72	\$555.72	\$555.72	\$555.72	\$475.65	\$475.65	\$475.65	\$475.65	\$477.89	\$477.89	\$477.89	\$477.89
34	\$546.28	\$546.28	\$546.28	\$546.28	\$546.41	\$546.41	\$546.41	\$546.41	\$561.14	\$561.14	\$561.14	\$561.14	\$482.01	\$482.01	\$482.01	\$482.01	\$484.25	\$484.25	\$484.25	\$484.25
35	\$549.88	\$549.88	\$549.88	\$549.88	\$550.01	\$550.01	\$550.01	\$550.01	\$566.85	\$566.85	\$566.85	\$566.85	\$485.18	\$485.18	\$485.18	\$485.18	\$487.42	\$487.42	\$487.42	\$487.42
36	\$553.48	\$553.48	\$553.48	\$553.48	\$553.61	\$553.61	\$553.61	\$553.61	\$570.56	\$570.56	\$570.56	\$570.56	\$488.36	\$488.36	\$488.36	\$488.36	\$490.60	\$490.60	\$490.60	\$490.60
37	\$557.08	\$557.08	\$557.08	\$557.08	\$557.21	\$557.21	\$557.21	\$557.21	\$586.63	\$586.63	\$586.63	\$586.63	\$491.54	\$491.54	\$491.54	\$491.54	\$493.78	\$493.78	\$493.78	\$493.78
38	\$560.68	\$560.68	\$560.68	\$560.68	\$560.81	\$560.81	\$560.81	\$560.81	\$592.43	\$592.43	\$592.43	\$592.43	\$494.71	\$494.71	\$494.71	\$494.71	\$496.95	\$496.95	\$496.95	\$496.95
39	\$567.87	\$567.87	\$567.87	\$567.87	\$568.00	\$568.00	\$568.00	\$568.00	\$600.04	\$600.04	\$600.04	\$600.04	\$501.06	\$501.06	\$501.06	\$501.06	\$503.30	\$503.30	\$503.30	\$503.30
40	\$575.07	\$575.07	\$575.07	\$575.07	\$575.20	\$575.20	\$575.20	\$575.20	\$621.11	\$621.11	\$621.11	\$621.11	\$507.42	\$507.42	\$507.42	\$507.42	\$509.66	\$509.66	\$509.66	\$509.66
41	\$585.87	\$585.87	\$585.87	\$585.87	\$586.00	\$586.00	\$586.00	\$586.00	\$642.18	\$642.18	\$642.18	\$642.18	\$516.95	\$516.95	\$516.95	\$516.95	\$519.19	\$519.19	\$519.19	\$519.19
42	\$596.22	\$596.22	\$596.22	\$596.22	\$596.35	\$596.35	\$596.35	\$596.35	\$663.25	\$663.25	\$663.25	\$663.25	\$526.08	\$526.08	\$526.08	\$526.08	\$528.32	\$528.32	\$528.32	\$528.32
43	\$610.62	\$610.62	\$610.62	\$610.62	\$610.75	\$610.75	\$610.75	\$610.75	\$684.32	\$684.32	\$684.32	\$684.32	\$538.78	\$538.78	\$538.78	\$538.78	\$541.02	\$541.02	\$541.02	\$541.02
44	\$628.62	\$628.62	\$628.62	\$628.62	\$628.75	\$628.75	\$628.75	\$628.75	\$705.40	\$705.40	\$705.40	\$705.40	\$554.66	\$554.66	\$554.66	\$554.66	\$556.90	\$556.90	\$556.90	\$556.90
45	\$649.77	\$649.77	\$649.77	\$649.77	\$649.90	\$649.90	\$649.90	\$649.90	\$726.48	\$726.48	\$726.48	\$726.48	\$573.33	\$573.33	\$573.33	\$573.33	\$575.57	\$575.57	\$575.57	\$575.57
46	\$674.97	\$674.97	\$674.97	\$674.97	\$675.10	\$675.10	\$675.10	\$675.10	\$747.56	\$747.56	\$747.56	\$747.56	\$592.43	\$592.43	\$592.43	\$592.43	\$594.67	\$594.67	\$594.67	\$594.67
47	\$703.32	\$703.32	\$703.32	\$703.32	\$703.45	\$703.45	\$703.45	\$703.45	\$768.64	\$768.64	\$768.64	\$768.64	\$603.51	\$603.51	\$603.51	\$603.51	\$605.75	\$605.75	\$605.75	\$605.75
48	\$735.72	\$735.72	\$735.72	\$735.72	\$735.85	\$735.85	\$735.85	\$735.85	\$789.72	\$789.72	\$789.72	\$789.72	\$614.60	\$614.60	\$614.60	\$614.60	\$616.84	\$616.84	\$616.84	\$616.84
49	\$767.67	\$767.67	\$767.67	\$767.67	\$767.80	\$767.80	\$767.80	\$767.80	\$810.80	\$810.80	\$810.80	\$810.80	\$625.69	\$625.69	\$625.69	\$625.69	\$627.93	\$627.93	\$627.93	\$627.93
50	\$803.66	\$803.66	\$803.66	\$803.66	\$803.79	\$803.79	\$803.79	\$803.79	\$861.80	\$861.80	\$861.80	\$861.80	\$636.78	\$636.78	\$636.78	\$636.78	\$639.02	\$639.02	\$639.02	\$639.02
51	\$839.21	\$839.21	\$839.21	\$839.21	\$839.34	\$839.34	\$839.34	\$839.34	\$882.80	\$882.80	\$882.80	\$882.80	\$647.87	\$647.87	\$647.87	\$647.87	\$650.11	\$650.11	\$650.11	\$650.11
52	\$878.36	\$878.36	\$878.36	\$878.36	\$878.49	\$878.49	\$878.49	\$878.49	\$933.80	\$933.80	\$933.80	\$933.80	\$658.96	\$658.96	\$658.96	\$658.96	\$661.15	\$661.15	\$661.15	\$661.15
53	\$917.96	\$917.96	\$917.96	\$917.96	\$918.09	\$918.09	\$918.09	\$918.09	\$984.80	\$984.80	\$984.80	\$984.80	\$670.05	\$670.05	\$670.05	\$670.05	\$672.29	\$672.29	\$672.29	\$672.29
54	\$960.71	\$960.71	\$960.71	\$960.71	\$960.84	\$960.84	\$960.84	\$960.84	\$1,035.80	\$1,035.80	\$1,035.80	\$1,035.80	\$681.14	\$681.14	\$681.14	\$681.14	\$683.38	\$683.38	\$683.38	\$683.38
55	\$1,003.46	\$1,003.46	\$1,003.46	\$1,003.46	\$1,003.59	\$1,003.59	\$1,003.59	\$1,003.59	\$1,066.80	\$1,066.80	\$1,066.80	\$1,066.80	\$692.23	\$692.23	\$692.23	\$692.23	\$694.47	\$694.47	\$694.47	\$694.47
56	\$1,049.80	\$1,049.80	\$1,049.80	\$1,049.80	\$1,049.93	\$1,049.93	\$1,049.93	\$1,049.93	\$1,111.80	\$1,111.80	\$1,111.80	\$1,111.80	\$703.32	\$703.32	\$703.32	\$703.32	\$705.56	\$705.56	\$705.56	\$705.56
57	\$1,096.60	\$1,096.60	\$1,096.60	\$1,096.60	\$1,096.73	\$1,096.73	\$1													

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

HIOS Plan ID (On Exchange)=>	33709PA1350002		33709PA1350002		33709PA1360002		33709PA1360002		33709PA1160007		33709PA1160007		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1350002		33709PA1350002		33709PA1360002		33709PA1360002		33709PA1160007		33709PA1160007		33709PA1160002		33709PA1160002		33709PA1170002		33709PA1170002	
Plan Marketing Name =>	my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision	
Form # =>	BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	AC		AC		AC		AC		AC		AC		AC		AC		AC		AC	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	0		0		0		0		7000		7000		3500		3500		3500		3500	
Coinurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP	
OOP Maximum =>	8350		8350		8350		8350		9200		9200		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$388.54	\$388.54	\$388.54	\$388.54	\$399.08	\$399.08	\$399.08	\$399.08	\$359.47	\$359.47	\$359.47	\$359.47	\$263.11	\$263.11	\$263.11	\$263.11	\$273.64	\$273.64	\$273.64	\$273.64
15	\$423.08	\$423.08	\$423.08	\$423.08	\$434.55	\$434.55	\$434.55	\$434.55	\$391.43	\$391.43	\$391.43	\$391.43	\$286.49	\$286.49	\$286.49	\$286.49	\$297.96	\$297.96	\$297.96	\$297.96
16	\$436.29	\$436.29	\$436.29	\$436.29	\$448.11	\$448.11	\$448.11	\$448.11	\$403.64	\$403.64	\$403.64	\$403.64	\$295.44	\$295.44	\$295.44	\$295.44	\$307.26	\$307.26	\$307.26	\$307.26
17	\$449.49	\$449.49	\$449.49	\$449.49	\$461.68	\$461.68	\$461.68	\$461.68	\$415.86	\$415.86	\$415.86	\$415.86	\$304.38	\$304.38	\$304.38	\$304.38	\$316.56	\$316.56	\$316.56	\$316.56
18	\$463.71	\$463.71	\$463.71	\$463.71	\$476.28	\$476.28	\$476.28	\$476.28	\$429.02	\$429.02	\$429.02	\$429.02	\$314.01	\$314.01	\$314.01	\$314.01	\$326.58	\$326.58	\$326.58	\$326.58
19	\$477.93	\$477.93	\$477.93	\$477.93	\$490.89	\$490.89	\$490.89	\$490.89	\$442.18	\$442.18	\$442.18	\$442.18	\$323.64	\$323.64	\$323.64	\$323.64	\$336.60	\$336.60	\$336.60	\$336.60
20	\$492.66	\$492.66	\$492.66	\$492.66	\$506.02	\$506.02	\$506.02	\$506.02	\$455.80	\$455.80	\$455.80	\$455.80	\$333.61	\$333.61	\$333.61	\$333.61	\$346.97	\$346.97	\$346.97	\$346.97
21	\$507.90	\$507.90	\$507.90	\$507.90	\$521.67	\$521.67	\$521.67	\$521.67	\$469.90	\$469.90	\$469.90	\$469.90	\$343.93	\$343.93	\$343.93	\$343.93	\$357.70	\$357.70	\$357.70	\$357.70
22	\$507.90	\$507.90	\$507.90	\$507.90	\$521.67	\$521.67	\$521.67	\$521.67	\$469.90	\$469.90	\$469.90	\$469.90	\$343.93	\$343.93	\$343.93	\$343.93	\$357.70	\$357.70	\$357.70	\$357.70
23	\$507.90	\$507.90	\$507.90	\$507.90	\$521.67	\$521.67	\$521.67	\$521.67	\$469.90	\$469.90	\$469.90	\$469.90	\$343.93	\$343.93	\$343.93	\$343.93	\$357.70	\$357.70	\$357.70	\$357.70
24	\$507.90	\$507.90	\$507.90	\$507.90	\$521.67	\$521.67	\$521.67	\$521.67	\$469.90	\$469.90	\$469.90	\$469.90	\$343.93	\$343.93	\$343.93	\$343.93	\$357.70	\$357.70	\$357.70	\$357.70
25	\$509.93	\$522.68	\$509.93	\$522.68	\$536.85	\$536.85	\$536.85	\$536.85	\$471.78	\$483.57	\$471.78	\$483.57	\$345.31	\$353.94	\$345.31	\$353.94	\$359.13	\$368.11	\$359.13	\$368.11
26	\$520.09	\$533.09	\$520.09	\$533.09	\$549.19	\$549.19	\$549.19	\$549.19	\$481.18	\$493.21	\$481.18	\$493.21	\$352.18	\$360.98	\$352.18	\$360.98	\$376.28	\$385.44	\$376.28	\$385.44
27	\$532.28	\$545.59	\$532.28	\$545.59	\$560.38	\$560.38	\$560.38	\$560.38	\$492.46	\$504.77	\$492.46	\$504.77	\$360.44	\$369.45	\$360.44	\$369.45	\$384.24	\$394.87	\$384.24	\$394.87
28	\$552.09	\$565.89	\$552.09	\$565.89	\$581.24	\$581.24	\$581.24	\$581.24	\$510.78	\$523.55	\$510.78	\$523.55	\$373.85	\$383.20	\$373.85	\$383.20	\$398.82	\$409.27	\$398.82	\$409.27
29	\$568.34	\$582.55	\$568.34	\$582.55	\$598.34	\$598.34	\$598.34	\$598.34	\$525.82	\$538.97	\$525.82	\$538.97	\$384.86	\$394.48	\$384.86	\$394.48	\$410.27	\$420.27	\$410.27	\$420.27
30	\$576.47	\$590.88	\$576.47	\$590.88	\$606.90	\$606.90	\$606.90	\$606.90	\$533.34	\$546.67	\$533.34	\$546.67	\$390.36	\$400.12	\$390.36	\$400.12	\$405.99	\$416.14	\$405.99	\$416.14
31	\$588.66	\$603.38	\$588.66	\$603.38	\$604.62	\$604.62	\$604.62	\$604.62	\$544.61	\$558.23	\$544.61	\$558.23	\$398.61	\$408.58	\$398.61	\$408.58	\$414.57	\$424.93	\$414.57	\$424.93
32	\$600.85	\$615.87	\$600.85	\$615.87	\$617.14	\$617.14	\$617.14	\$617.14	\$555.89	\$569.79	\$555.89	\$569.79	\$406.87	\$417.04	\$406.87	\$417.04	\$423.16	\$433.74	\$423.16	\$433.74
33	\$608.46	\$623.67	\$608.46	\$623.67	\$624.96	\$624.96	\$624.96	\$624.96	\$562.94	\$577.01	\$562.94	\$577.01	\$412.03	\$422.33	\$412.03	\$422.33	\$428.52	\$439.23	\$428.52	\$439.23
34	\$616.59	\$632.00	\$616.59	\$632.00	\$633.31	\$633.31	\$633.31	\$633.31	\$570.46	\$584.72	\$570.46	\$584.72	\$417.53	\$427.97	\$417.53	\$427.97	\$434.25	\$445.11	\$434.25	\$445.11
35	\$620.65	\$636.17	\$620.65	\$636.17	\$637.48	\$637.48	\$637.48	\$637.48	\$574.22	\$588.58	\$574.22	\$588.58	\$420.28	\$430.79	\$420.28	\$430.79	\$437.11	\$448.04	\$437.11	\$448.04
36	\$624.72	\$640.34	\$624.72	\$640.34	\$641.65	\$641.65	\$641.65	\$641.65	\$577.98	\$592.43	\$577.98	\$592.43	\$423.03	\$433.61	\$423.03	\$433.61	\$439.97	\$450.97	\$439.97	\$450.97
37	\$628.78	\$644.50	\$628.78	\$644.50	\$645.83	\$645.83	\$645.83	\$645.83	\$581.74	\$596.28	\$581.74	\$596.28	\$425.79	\$436.43	\$425.79	\$436.43	\$442.83	\$453.90	\$442.83	\$453.90
38	\$632.84	\$648.66	\$632.84	\$648.66	\$650.00	\$650.00	\$650.00	\$650.00	\$585.50	\$600.14	\$585.50	\$600.14	\$428.54	\$439.25	\$428.54	\$439.25	\$445.69	\$456.83	\$445.69	\$456.83
39	\$640.90	\$656.99	\$640.90	\$656.99	\$658.35	\$658.35	\$658.35	\$658.35	\$593.01	\$607.84	\$593.01	\$607.84	\$434.04	\$444.89	\$434.04	\$444.89	\$451.42	\$462.71	\$451.42	\$462.71
40	\$649.10	\$714.01	\$649.10	\$714.01	\$666.69	\$666.69	\$666.69	\$666.69	\$600.53	\$607.58	\$600.53	\$607.58	\$439.54	\$448.49	\$439.54	\$448.49	\$457.14	\$467.85	\$457.14	\$467.85
41	\$661.29	\$730.73	\$661.29	\$730.73	\$679.21	\$679.21	\$679.21	\$679.21	\$611.81	\$626.05	\$611.81	\$626.05	\$447.80	\$457.71	\$447.80	\$457.71	\$465.73	\$476.95	\$465.73	\$476.95
42	\$672.97	\$748.34	\$672.97	\$748.34	\$691.21	\$691.21	\$691.21	\$691.21	\$622.62	\$637.35	\$622.62	\$637.35	\$455.71	\$465.71	\$455.71	\$465.71	\$473.95	\$484.95	\$473.95	\$484.95
43	\$689.22	\$772.62	\$689.22	\$772.62	\$707.91	\$707.91	\$707.91	\$707.91	\$637.65	\$652.88	\$637.65	\$652.88	\$466.71	\$477.18	\$466.71	\$477.18	\$485.40	\$497.11	\$485.40	\$497.11
44	\$709.54	\$803.20	\$709.54	\$803.20	\$728.77	\$728.77	\$728.77	\$728.77	\$656.45	\$672.31	\$656.45	\$672.31	\$473.10	\$484.17	\$473.10	\$484.17	\$493.49	\$505.67	\$493.49	\$505.67
45	\$733.41	\$839.75	\$733.41	\$839.75	\$753.29	\$753.29	\$753.29	\$753.29	\$678.54	\$694.93	\$678.54	\$694.93	\$477.93	\$489.63	\$477.93	\$489.63	\$506.64	\$519.42	\$506.64	\$519.42
46	\$761.85	\$883.75	\$761.85	\$883.75	\$782.51	\$782.51	\$782.51	\$782.51	\$704.85	\$721.83	\$704.85	\$721.83	\$481.63	\$494.44	\$481.63	\$494.44	\$511.50	\$525.55	\$511.50	\$525.55
47	\$793.85	\$934.36	\$793.85	\$934.36	\$815.37	\$815.37	\$815.37	\$815.37	\$734.45	\$751.85	\$734.45	\$751.85	\$487.45	\$501.36	\$487.45	\$501.36	\$521.71	\$537.09	\$521.71	\$537.09
48	\$830.42	\$993.18	\$830.42	\$993.18	\$852.93	\$852.93	\$852.93	\$852.93	\$768.29	\$786.29	\$768.29	\$786.29	\$491.87	\$506.33	\$491.87	\$506.33	\$534.84	\$551.99	\$534.84	\$551.99
49	\$866.48	\$1,054.51	\$866.48	\$1,054.51	\$889.97	\$889.97	\$889.97	\$889.97	\$801.65	\$820.65	\$801.65	\$820.65	\$497.61	\$513.67	\$497.61	\$513.67	\$542.66	\$560.24	\$542.66	\$560.24
50	\$907.11	\$1,111.21	\$907.11	\$1,111.21	\$931.70	\$931.70	\$931.70	\$931.70	\$839.24	\$859.24	\$839.24	\$859.24	\$502.07	\$518.62	\$502.07	\$518.62	\$551.47	\$569.52	\$551.47	\$569.52
51	\$947.23	\$1,160.36	\$947.23	\$1,160.36	\$972.91	\$972.91	\$972.91	\$972.91	\$879.36	\$900.36	\$879.36	\$900.36	\$507.54	\$524.63	\$507.54	\$524.63	\$566.11	\$585.11	\$566.11	\$585.11
52	\$991.42	\$1,214.49	\$991.42	\$1,214.49	\$1,018.30	\$1,018.30	\$1,018.30	\$1,018.30	\$917.24	\$938.24	\$917.24	\$938.24	\$512.62	\$530.27	\$512.62	\$530.27	\$575.33	\$595.33	\$575.33	\$595.33
53	\$1,036.12	\$1,269.25	\$1,036.12	\$1,269.25	\$1,064.21	\$1,064.21	\$1,064.21	\$1,064.21	\$958.60	\$980.60	\$958.60	\$980.60	\$517.29	\$535.94	\$517.29	\$535.94	\$584.24	\$605.24	\$584.24	\$605.24
54	\$1,084.37	\$1,328.35	\$1,084.37	\$1,328.35	\$1,113.77	\$1,113.77	\$1,113.77	\$1,113.77	\$1,003.24	\$1,024.24	\$1,003.24	\$1,024.24	\$522.97	\$542.62	\$522.97	\$542.62	\$594.24	\$616.24	\$594.24	\$616.24
55	\$1,132.62	\$1,387.46	\$1,132.62	\$1,387.46	\$1,163.32	\$1,163.32	\$1,163.32	\$1,163.32	\$1,047.88	\$1,069.88	\$1,047.88	\$1,069.88	\$528.65	\$549.36	\$528.65	\$549.36	\$605.24	\$628.24	\$605.24	\$628.24
56	\$1,184.93	\$1,451.54	\$1,184.93	\$1,451.54	\$1,212.06	\$1,212.06	\$1,212.06	\$1,212.06	\$1,096.28	\$1,118.28	\$1,096.28	\$1,118.28	\$534.94	\$556.69	\$534.94	\$556.69	\$616.24	\$640.24	\$616.24	\$640.24
57	\$1,237.75	\$1,516.24	\$1,237.75	\$1,516.24	\$1,271.31	\$1,271.														

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

HIOS Plan ID (On Exchange)=>	33709PA1160001	33709PA1160001	33709PA1170001	33709PA1170001	33709PA1180001	33709PA1180001	33709PA1160006	33709PA1160006	33709PA1540001	33709PA1540001										
HIOS Plan ID (Off Exchange)=>	33709PA1160001	33709PA1160001	33709PA1170001	33709PA1170001	33709PA1180001	33709PA1180001	33709PA1160006	33709PA1160006	33709PA1540001	33709PA1540001										
Plan Marketing Name =>	my Blue Access PPO Bronze 3800	my Blue Access PPO Bronze 3800	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	my Blue Access PPO Bronze 8900	my Blue Access PPO Bronze 8900	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits										
Form # =>	BA/PPO/WDP-4	BA/PPO/WDP-4	BA/PPO/ADV/WDP-4	BA/PPO/ADV/WDP-4	BA/PPO/HDHP/WDP-4	BA/PPO/HDHP/WDP-4	BA/PPO/WDP-4	BA/PPO/WDP-4	BA/CAT/PPO/WDP-3	BA/CAT/PPO/WDP-3										
Rating Area =>	Area 1	Area 4	Area 1	Area 4	Area 1	Area 4	Area 1	Area 4	Area 1	Area 4										
Network =>	AC	AC	AC	AC	AC	AC	AC	AC	AC	AC										
Metal =>	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Catastrophic	Catastrophic										
Deductible =>	3800	3800	3800	3800	7400	7400	8900	8900	9200	9200										
Coinurance =>	50%	50%	50%	50%	100%	100%	100%	100%	100%	100%										
Copays =>	\$65 PCP	\$65 PCP	\$65 PCP	\$65 PCP	N/A	N/A	N/A	N/A	\$0 (Visits 1-3); then 100% after Ded. PCP	\$0 (Visits 1-3); then 100% after Ded. PCP										
OOP Maximum =>	9200	9200	9200	9200	7400	7400	8900	8900	9200	9200										
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$252.50	\$252.50	\$252.50	\$252.50	\$263.04	\$263.04	\$263.04	\$263.04	\$253.92	\$253.92	\$253.92	\$253.92	\$222.52	\$222.52	\$222.52	\$222.52	\$187.11	\$187.11	\$187.11	\$187.11
15	\$274.94	\$274.94	\$274.94	\$274.94	\$286.42	\$286.42	\$286.42	\$286.42	\$276.49	\$276.49	\$276.49	\$276.49	\$242.30	\$242.30	\$242.30	\$242.30	\$203.74	\$203.74	\$203.74	\$203.74
16	\$283.52	\$283.52	\$283.52	\$283.52	\$295.36	\$295.36	\$295.36	\$295.36	\$285.12	\$285.12	\$285.12	\$285.12	\$249.87	\$249.87	\$249.87	\$249.87	\$210.10	\$210.10	\$210.10	\$210.10
17	\$292.10	\$292.10	\$292.10	\$292.10	\$304.30	\$304.30	\$304.30	\$304.30	\$293.75	\$293.75	\$293.75	\$293.75	\$257.43	\$257.43	\$257.43	\$257.43	\$216.46	\$216.46	\$216.46	\$216.46
18	\$301.34	\$301.34	\$301.34	\$301.34	\$313.93	\$313.93	\$313.93	\$313.93	\$303.04	\$303.04	\$303.04	\$303.04	\$265.57	\$265.57	\$265.57	\$265.57	\$223.31	\$223.31	\$223.31	\$223.31
19	\$310.59	\$310.59	\$310.59	\$310.59	\$323.55	\$323.55	\$323.55	\$323.55	\$312.34	\$312.34	\$312.34	\$312.34	\$273.72	\$273.72	\$273.72	\$273.72	\$230.16	\$230.16	\$230.16	\$230.16
20	\$320.16	\$320.16	\$320.16	\$320.16	\$333.52	\$333.52	\$333.52	\$333.52	\$321.96	\$321.96	\$321.96	\$321.96	\$282.15	\$282.15	\$282.15	\$282.15	\$237.25	\$237.25	\$237.25	\$237.25
21	\$330.06	\$330.06	\$330.06	\$330.06	\$343.84	\$343.84	\$343.84	\$343.84	\$331.92	\$331.92	\$331.92	\$331.92	\$290.88	\$290.88	\$290.88	\$290.88	\$244.59	\$244.59	\$244.59	\$244.59
22	\$330.06	\$338.31	\$330.06	\$338.31	\$343.84	\$352.44	\$343.84	\$352.44	\$331.92	\$340.22	\$331.92	\$340.22	\$290.88	\$298.15	\$290.88	\$298.15	\$244.59	\$250.70	\$244.59	\$250.70
23	\$330.06	\$338.31	\$330.06	\$338.31	\$343.84	\$352.44	\$343.84	\$352.44	\$331.92	\$340.22	\$331.92	\$340.22	\$290.88	\$298.15	\$290.88	\$298.15	\$244.59	\$250.70	\$244.59	\$250.70
24	\$330.06	\$338.31	\$330.06	\$338.31	\$343.84	\$352.44	\$343.84	\$352.44	\$331.92	\$340.22	\$331.92	\$340.22	\$290.88	\$298.15	\$290.88	\$298.15	\$244.59	\$250.70	\$244.59	\$250.70
25	\$331.38	\$339.66	\$331.38	\$339.66	\$345.22	\$353.85	\$345.22	\$353.85	\$333.25	\$341.58	\$333.25	\$341.58	\$292.04	\$299.34	\$292.04	\$299.34	\$245.57	\$251.71	\$245.57	\$251.71
26	\$337.98	\$346.43	\$337.98	\$346.43	\$352.09	\$360.89	\$352.09	\$360.89	\$339.89	\$348.39	\$339.89	\$348.39	\$297.86	\$305.31	\$297.86	\$305.31	\$250.46	\$256.72	\$250.46	\$256.72
27	\$345.90	\$354.55	\$345.90	\$354.55	\$360.34	\$369.35	\$360.34	\$369.35	\$347.85	\$356.55	\$347.85	\$356.55	\$304.84	\$312.46	\$304.84	\$312.46	\$256.33	\$262.74	\$256.33	\$262.74
28	\$358.78	\$367.75	\$358.78	\$367.75	\$373.75	\$383.09	\$373.75	\$383.09	\$360.80	\$369.82	\$360.80	\$369.82	\$316.19	\$324.09	\$316.19	\$324.09	\$265.87	\$272.52	\$265.87	\$272.52
29	\$369.34	\$378.57	\$369.34	\$378.57	\$384.76	\$394.38	\$384.76	\$394.38	\$371.42	\$380.71	\$371.42	\$380.71	\$325.49	\$333.63	\$325.49	\$333.63	\$273.70	\$280.54	\$273.70	\$280.54
30	\$374.62	\$383.99	\$374.62	\$383.99	\$390.26	\$400.02	\$390.26	\$400.02	\$376.73	\$386.15	\$376.73	\$386.15	\$330.15	\$338.40	\$330.15	\$338.40	\$277.61	\$284.55	\$277.61	\$284.55
31	\$382.54	\$392.10	\$382.54	\$392.10	\$398.51	\$408.47	\$398.51	\$408.47	\$384.70	\$394.32	\$384.70	\$394.32	\$337.13	\$345.56	\$337.13	\$345.56	\$283.48	\$290.57	\$283.48	\$290.57
32	\$390.46	\$400.22	\$390.46	\$400.22	\$406.76	\$416.93	\$406.76	\$416.93	\$384.60	\$402.48	\$384.60	\$402.48	\$344.11	\$352.71	\$344.11	\$352.71	\$289.58	\$296.58	\$289.58	\$296.58
33	\$395.41	\$405.30	\$395.41	\$405.30	\$411.92	\$422.22	\$411.92	\$422.22	\$397.64	\$407.58	\$397.64	\$407.58	\$348.47	\$357.18	\$348.47	\$357.18	\$293.02	\$300.35	\$293.02	\$300.35
34	\$400.69	\$410.71	\$400.69	\$410.71	\$417.42	\$427.86	\$417.42	\$427.86	\$402.95	\$413.02	\$402.95	\$413.02	\$353.13	\$361.96	\$353.13	\$361.96	\$296.93	\$304.35	\$296.93	\$304.35
35	\$403.33	\$413.41	\$403.33	\$413.41	\$420.17	\$430.67	\$420.17	\$430.67	\$405.61	\$415.75	\$405.61	\$415.75	\$355.46	\$364.35	\$355.46	\$364.35	\$298.89	\$306.36	\$298.89	\$306.36
36	\$405.97	\$416.12	\$405.97	\$416.12	\$422.92	\$433.49	\$422.92	\$433.49	\$408.26	\$418.47	\$408.26	\$418.47	\$357.78	\$366.72	\$357.78	\$366.72	\$300.85	\$308.37	\$300.85	\$308.37
37	\$408.61	\$418.83	\$408.61	\$418.83	\$425.67	\$436.31	\$425.67	\$436.31	\$410.92	\$421.19	\$410.92	\$421.19	\$360.11	\$369.11	\$360.11	\$369.11	\$302.80	\$310.37	\$302.80	\$310.37
38	\$411.25	\$421.53	\$411.25	\$421.53	\$428.42	\$439.13	\$428.42	\$439.13	\$413.57	\$423.91	\$413.57	\$423.91	\$362.44	\$371.50	\$362.44	\$371.50	\$304.76	\$312.38	\$304.76	\$312.38
39	\$416.54	\$426.95	\$416.54	\$426.95	\$433.93	\$444.78	\$433.93	\$444.78	\$418.88	\$429.35	\$418.88	\$429.35	\$367.09	\$376.27	\$367.09	\$376.27	\$308.67	\$316.39	\$308.67	\$316.39
40	\$421.82	\$446.00	\$421.82	\$446.00	\$439.43	\$483.37	\$439.43	\$483.37	\$424.19	\$466.61	\$424.19	\$466.61	\$371.74	\$408.91	\$371.74	\$408.91	\$312.59	\$343.85	\$312.59	\$343.85
41	\$429.74	\$474.86	\$429.74	\$474.86	\$447.68	\$494.69	\$447.68	\$494.69	\$432.16	\$477.54	\$432.16	\$477.54	\$378.73	\$418.50	\$378.73	\$418.50	\$318.46	\$351.90	\$318.46	\$351.90
42	\$437.33	\$486.31	\$437.33	\$486.31	\$455.59	\$506.62	\$455.59	\$506.62	\$439.79	\$489.05	\$439.79	\$489.05	\$385.42	\$428.59	\$385.42	\$428.59	\$324.08	\$360.38	\$324.08	\$360.38
43	\$447.89	\$502.08	\$447.89	\$502.08	\$466.59	\$523.05	\$466.59	\$523.05	\$450.42	\$504.92	\$450.42	\$504.92	\$394.72	\$442.48	\$394.72	\$442.48	\$331.91	\$372.07	\$331.91	\$372.07
44	\$461.09	\$521.95	\$461.09	\$521.95	\$480.34	\$543.74	\$480.34	\$543.74	\$463.69	\$524.90	\$463.69	\$524.90	\$406.36	\$460.00	\$406.36	\$460.00	\$341.69	\$386.79	\$341.69	\$386.79
45	\$476.61	\$545.72	\$476.61	\$545.72	\$496.50	\$568.49	\$496.50	\$568.49	\$479.29	\$548.79	\$479.29	\$548.79	\$420.03	\$480.93	\$420.03	\$480.93	\$353.19	\$404.40	\$353.19	\$404.40
46	\$495.09	\$574.30	\$495.09	\$574.30	\$515.76	\$598.28	\$515.76	\$598.28	\$497.88	\$577.54	\$497.88	\$577.54	\$436.32	\$506.13	\$436.32	\$506.13	\$366.89	\$425.59	\$366.89	\$425.59
47	\$515.88	\$607.19	\$515.88	\$607.19	\$537.42	\$632.54	\$537.42	\$632.54	\$518.79	\$610.62	\$518.79	\$610.62	\$454.65	\$535.12	\$454.65	\$535.12	\$382.29	\$449.96	\$382.29	\$449.96
48	\$539.65	\$645.42	\$539.65	\$645.42	\$562.18	\$672.37	\$562.18	\$672.37	\$542.69	\$649.06	\$542.69	\$649.06	\$475.59	\$568.81	\$475.59	\$568.81	\$399.90	\$478.28	\$399.90	\$478.28
49	\$563.08	\$685.27	\$563.08	\$685.27	\$586.59	\$713.88	\$586.59	\$713.88	\$566.26	\$689.14	\$566.26	\$689.14	\$496.24	\$603.92	\$496.24	\$603.92	\$417.27	\$507.82	\$417.27	\$507.82
50	\$589.49	\$722.13	\$589.49	\$722.13	\$614.10	\$752.27	\$614.10	\$752.27	\$592.81	\$726.19	\$592.81	\$726.19	\$519.51	\$636.40	\$519.51	\$636.40	\$436.84	\$535.13	\$436.84	\$535.13
51	\$615.56	\$754.06	\$615.56	\$754.06	\$641.26	\$785.54	\$641.26	\$785.54	\$619.03	\$758.31	\$619.03	\$758.31	\$542.49	\$664.55	\$542.49	\$664.55	\$456.16	\$558.80	\$456.16	\$558.80
52	\$644.28	\$789.24	\$644.28	\$789.24	\$671.18	\$822.20	\$671.18	\$822.20	\$647.91	\$793.69	\$647.91	\$793.69	\$567.80	\$695.56	\$567.80	\$695.56	\$477.44	\$584.86	\$477.44	\$584.86
53	\$673.32	\$824.82	\$673.32	\$824.82	\$701.43	\$859.25	\$701.43	\$859.25	\$677.12	\$829.47	\$677.12	\$829.47	\$593.40	\$726.92	\$593.40	\$726.92	\$498.96	\$611.23	\$498.96	\$611.23
54	\$704.68	\$863.23	\$704.68	\$863.23	\$734.10	\$899.27	\$734.10	\$899.27	\$708.65	\$868.10	\$708.65	\$868.10	\$621.03	\$760.76	\$621.03	\$760.76	\$522.20	\$639.70	\$522.20	\$639.70
55	\$736.03	\$901.64	\$736.03	\$901.64	\$766.76	\$939.28	\$766.76	\$939.28	\$740.18	\$906.72	\$740.18	\$906.72	\$648.66	\$794.61	\$648.66	\$794.61	\$545.44	\$668.16	\$545.44	\$668.16
56	\$770.03	\$943.29	\$770.03	\$943.29	\$802.18	\$982.67	\$802.18	\$982.67	\$774.37	\$948.60	\$774.37	\$948.60	\$678.62	\$831.31	\$678.62	\$831.31	\$570.63	\$699.02	\$570.63	\$699.02
57	\$804.36	\$985.34	\$804.36	\$985.34	\$837.94	\$1,026.48	\$837.94	\$1,026.48	\$808.89	\$990.89	\$808.89	\$990.89	\$708.87	\$868.37	\$708.87	\$868.37	\$596.07	\$730.19	\$596.07	\$730.19
58	\$840.99	\$1,030.21	\$840.99	\$1,030.21	\$876.10	\$1,073.22	\$876.10	\$1,073.22	\$845.73	\$1,036.02	\$845.73	\$1,036.02	\$741.16	\$907.92	\$741.16	\$907.92				

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

HIOS Plan ID (On Exchange)=>	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1420004	33709PA1420004	33709PA1420004	33709PA1420004	33709PA1420004	33709PA1420004	33709PA1420004	
HIOS Plan ID (Off Exchange)=>	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1410004	33709PA1420004	33709PA1420004	33709PA1420004	33709PA1420004	33709PA1420004	33709PA1420004	33709PA1420004	
Plan Marketing Name =>	my Blue Access PPO Gold 0		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0 + Adult Dental and Vision		my Blue Access PPO Gold 0 + Adult Dental and Vision		my Blue Access PPO Gold 0 + Adult Dental and Vision		my Blue Access PPO Gold 0 + Adult Dental and Vision	
Form # =>	BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4	
Rating Area =>	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7		Area 8		Area 9	
Network =>	AD		AD		AD		AD		AD		AD		AD		AD		AD	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		0		0		0		0		0		0		0	
Coinurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP	
OOP Maximum =>	7500		7500		7500		7500		7500		7500		7500		7500		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$383.07	\$383.07	\$383.07	\$383.07	\$383.07	\$383.07	\$383.07	\$383.07	\$423.83	\$423.83	\$393.61	\$393.61	\$393.61	\$393.61	\$393.61	\$393.61	\$435.48	\$435.48
15	\$417.12	\$417.12	\$417.12	\$417.12	\$417.12	\$417.12	\$417.12	\$417.12	\$461.50	\$461.50	\$428.60	\$428.60	\$428.60	\$428.60	\$428.60	\$428.60	\$474.19	\$474.19
16	\$430.14	\$430.14	\$430.14	\$430.14	\$430.14	\$430.14	\$430.14	\$430.14	\$475.90	\$475.90	\$441.97	\$441.97	\$441.97	\$441.97	\$441.97	\$441.97	\$488.99	\$488.99
17	\$443.16	\$443.16	\$443.16	\$443.16	\$443.16	\$443.16	\$443.16	\$443.16	\$490.31	\$490.31	\$455.35	\$455.35	\$455.35	\$455.35	\$455.35	\$455.35	\$503.80	\$503.80
18	\$457.18	\$457.18	\$457.18	\$457.18	\$457.18	\$457.18	\$457.18	\$457.18	\$505.82	\$505.82	\$469.76	\$469.76	\$469.76	\$469.76	\$469.76	\$469.76	\$519.73	\$519.73
19	\$471.21	\$471.21	\$471.21	\$471.21	\$471.21	\$471.21	\$471.21	\$471.21	\$521.33	\$521.33	\$484.16	\$484.16	\$484.16	\$484.16	\$484.16	\$484.16	\$535.67	\$535.67
20	\$485.73	\$485.73	\$485.73	\$485.73	\$485.73	\$485.73	\$485.73	\$485.73	\$537.40	\$537.40	\$499.08	\$499.08	\$499.08	\$499.08	\$499.08	\$499.08	\$552.18	\$552.18
21	\$500.75	\$500.75	\$500.75	\$500.75	\$500.75	\$500.75	\$500.75	\$500.75	\$553.27	\$553.27	\$514.52	\$514.52	\$514.52	\$514.52	\$514.52	\$514.52	\$569.26	\$569.26
22	\$500.75	\$513.27	\$500.75	\$513.27	\$500.75	\$513.27	\$500.75	\$513.27	\$554.02	\$554.02	\$527.38	\$527.38	\$527.38	\$527.38	\$527.38	\$527.38	\$583.49	\$583.49
23	\$500.75	\$513.27	\$500.75	\$513.27	\$500.75	\$513.27	\$500.75	\$513.27	\$554.02	\$554.02	\$527.38	\$527.38	\$527.38	\$527.38	\$527.38	\$527.38	\$583.49	\$583.49
24	\$500.75	\$513.27	\$500.75	\$513.27	\$500.75	\$513.27	\$500.75	\$513.27	\$554.02	\$554.02	\$527.38	\$527.38	\$527.38	\$527.38	\$527.38	\$527.38	\$583.49	\$583.49
25	\$502.75	\$515.32	\$502.75	\$515.32	\$502.75	\$515.32	\$502.75	\$515.32	\$556.24	\$556.24	\$529.49	\$529.49	\$529.49	\$529.49	\$529.49	\$529.49	\$591.54	\$591.54
26	\$512.77	\$525.59	\$512.77	\$525.59	\$512.77	\$525.59	\$512.77	\$525.59	\$567.32	\$567.32	\$540.04	\$540.04	\$540.04	\$540.04	\$540.04	\$540.04	\$597.49	\$597.49
27	\$524.79	\$537.91	\$524.79	\$537.91	\$524.79	\$537.91	\$524.79	\$537.91	\$580.61	\$580.61	\$559.13	\$559.13	\$559.13	\$559.13	\$559.13	\$559.13	\$611.49	\$611.49
28	\$544.32	\$557.93	\$544.32	\$557.93	\$544.32	\$557.93	\$544.32	\$557.93	\$602.22	\$602.22	\$573.26	\$573.26	\$573.26	\$573.26	\$573.26	\$573.26	\$626.79	\$626.79
29	\$560.34	\$574.35	\$560.34	\$574.35	\$560.34	\$574.35	\$560.34	\$574.35	\$619.95	\$619.95	\$590.14	\$590.14	\$590.14	\$590.14	\$590.14	\$590.14	\$637.00	\$637.00
30	\$568.35	\$582.56	\$568.35	\$582.56	\$568.35	\$582.56	\$568.35	\$582.56	\$628.81	\$628.81	\$604.53	\$604.53	\$604.53	\$604.53	\$604.53	\$604.53	\$646.11	\$646.11
31	\$580.37	\$594.88	\$580.37	\$594.88	\$580.37	\$594.88	\$580.37	\$594.88	\$642.11	\$642.11	\$616.39	\$616.39	\$616.39	\$616.39	\$616.39	\$616.39	\$663.26	\$663.26
32	\$592.39	\$607.20	\$592.39	\$607.20	\$592.39	\$607.20	\$592.39	\$607.20	\$655.41	\$655.41	\$629.90	\$629.90	\$629.90	\$629.90	\$629.90	\$629.90	\$676.27	\$676.27
33	\$599.90	\$614.90	\$599.90	\$614.90	\$599.90	\$614.90	\$599.90	\$614.90	\$663.72	\$663.72	\$636.80	\$636.80	\$636.80	\$636.80	\$636.80	\$636.80	\$684.28	\$684.28
34	\$607.91	\$623.11	\$607.91	\$623.11	\$607.91	\$623.11	\$607.91	\$623.11	\$672.11	\$672.11	\$642.63	\$642.63	\$642.63	\$642.63	\$642.63	\$642.63	\$691.08	\$691.08
35	\$611.92	\$627.22	\$611.92	\$627.22	\$611.92	\$627.22	\$611.92	\$627.22	\$677.01	\$677.01	\$648.74	\$648.74	\$648.74	\$648.74	\$648.74	\$648.74	\$700.19	\$700.19
36	\$615.92	\$631.32	\$615.92	\$631.32	\$615.92	\$631.32	\$615.92	\$631.32	\$681.44	\$681.44	\$652.86	\$652.86	\$652.86	\$652.86	\$652.86	\$652.86	\$709.19	\$709.19
37	\$619.93	\$635.43	\$619.93	\$635.43	\$619.93	\$635.43	\$619.93	\$635.43	\$685.88	\$685.88	\$657.03	\$657.03	\$657.03	\$657.03	\$657.03	\$657.03	\$718.24	\$718.24
38	\$623.93	\$639.53	\$623.93	\$639.53	\$623.93	\$639.53	\$623.93	\$639.53	\$690.31	\$690.31	\$661.09	\$661.09	\$661.09	\$661.09	\$661.09	\$661.09	\$727.30	\$727.30
39	\$627.93	\$643.63	\$627.93	\$643.63	\$627.93	\$643.63	\$627.93	\$643.63	\$694.75	\$694.75	\$665.12	\$665.12	\$665.12	\$665.12	\$665.12	\$665.12	\$736.35	\$736.35
40	\$631.93	\$647.73	\$631.93	\$647.73	\$631.93	\$647.73	\$631.93	\$647.73	\$699.19	\$699.19	\$669.32	\$669.32	\$669.32	\$669.32	\$669.32	\$669.32	\$745.40	\$745.40
41	\$635.93	\$651.83	\$635.93	\$651.83	\$635.93	\$651.83	\$635.93	\$651.83	\$703.63	\$703.63	\$673.46	\$673.46	\$673.46	\$673.46	\$673.46	\$673.46	\$754.45	\$754.45
42	\$639.93	\$655.93	\$639.93	\$655.93	\$639.93	\$655.93	\$639.93	\$655.93	\$708.07	\$708.07	\$677.84	\$677.84	\$677.84	\$677.84	\$677.84	\$677.84	\$763.50	\$763.50
43	\$643.93	\$660.03	\$643.93	\$660.03	\$643.93	\$660.03	\$643.93	\$660.03	\$712.51	\$712.51	\$682.28	\$682.28	\$682.28	\$682.28	\$682.28	\$682.28	\$772.55	\$772.55
44	\$647.93	\$664.13	\$647.93	\$664.13	\$647.93	\$664.13	\$647.93	\$664.13	\$716.95	\$716.95	\$686.72	\$686.72	\$686.72	\$686.72	\$686.72	\$686.72	\$781.60	\$781.60
45	\$651.93	\$668.23	\$651.93	\$668.23	\$651.93	\$668.23	\$651.93	\$668.23	\$721.39	\$721.39	\$691.16	\$691.16	\$691.16	\$691.16	\$691.16	\$691.16	\$790.65	\$790.65
46	\$655.93	\$672.33	\$655.93	\$672.33	\$655.93	\$672.33	\$655.93	\$672.33	\$725.83	\$725.83	\$695.60	\$695.60	\$695.60	\$695.60	\$695.60	\$695.60	\$799.70	\$799.70
47	\$659.93	\$676.43	\$659.93	\$676.43	\$659.93	\$676.43	\$659.93	\$676.43	\$730.27	\$730.27	\$699.99	\$699.99	\$699.99	\$699.99	\$699.99	\$699.99	\$808.75	\$808.75
48	\$663.93	\$680.53	\$663.93	\$680.53	\$663.93	\$680.53	\$663.93	\$680.53	\$734.71	\$734.71	\$704.43	\$704.43	\$704.43	\$704.43	\$704.43	\$704.43	\$817.80	\$817.80
49	\$667.93	\$684.63	\$667.93	\$684.63	\$667.93	\$684.63	\$667.93	\$684.63	\$739.15	\$739.15	\$708.87	\$708.87	\$708.87	\$708.87	\$708.87	\$708.87	\$826.85	\$826.85
50	\$671.93	\$688.73	\$671.93	\$688.73	\$671.93	\$688.73	\$671.93	\$688.73	\$743.59	\$743.59	\$713.31	\$713.31	\$713.31	\$713.31	\$713.31	\$713.31	\$835.90	\$835.90
51	\$675.93	\$692.83	\$675.93	\$692.83	\$675.93	\$692.83	\$675.93	\$692.83	\$748.03	\$748.03	\$717.75	\$717.75	\$717.75	\$717.75	\$717.75	\$717.75	\$844.95	\$844.95
52	\$679.93	\$696.93	\$679.93	\$696.93	\$679.93	\$696.93	\$679.93	\$696.93	\$752.47	\$752.47	\$722.19	\$722.19	\$722.19	\$722.19	\$722.19	\$722.19	\$854.00	\$854.00
53	\$683.93	\$701.03	\$683.93	\$701.03	\$683.93	\$701.03	\$683.93	\$701.03	\$756.91	\$756.91	\$726.63	\$726.63	\$726.63	\$726.63	\$726.63	\$726.63	\$863.05	\$863.05
54	\$687.93	\$705.13	\$687.93	\$705.13	\$687.93	\$705.13	\$687.93	\$705.13	\$761.35	\$761.35	\$731.07	\$731.07	\$731.07	\$731.07	\$731.07	\$731.07	\$872.10	\$872.10
55	\$691.93	\$709.23	\$691.93	\$709.23	\$691.93	\$709.23	\$691.93	\$709.23	\$765.79	\$765.79	\$735.51	\$735.51	\$735.51	\$735.51	\$735.51	\$735.51	\$881.15	\$881.15
56	\$695.93	\$713.33	\$695.93	\$713.33	\$695.93	\$713.33	\$695.93	\$713.33	\$770.23	\$770.23	\$740.00	\$740.00	\$740.00	\$740.00	\$740.00	\$740.00	\$890.20	\$890.20
57	\$699.93	\$717.43	\$699.93	\$717.43	\$699.93	\$717.43	\$699.93	\$717.43	\$774.67	\$774.67	\$744.44	\$744.44	\$744.44	\$744.44	\$744.44	\$744.44	\$899.25	\$899.25
58	\$703.93	\$721.53	\$703.93	\$721.53	\$703.93	\$721.53	\$703.93	\$721.53	\$779.11	\$779.11	\$748.88	\$748.88	\$748.88	\$748.88	\$748.88	\$748.88	\$908.30	\$908.30
59	\$707.93	\$725.63	\$707.93	\$725.63	\$707.93	\$725.63	\$707.93	\$725.63	\$783.55	\$783.55	\$753.32	\$753.32	\$753.32	\$753.32	\$753.32	\$753.32	\$917.35	\$917.35
60	\$711.93	\$729.73	\$711.93	\$729.73	\$711.93	\$729.73	\$711.93	\$729.73	\$787.99	\$787.99	\$757.76	\$757.76	\$757.76	\$757.76	\$757.76	\$757.76	\$926.40	\$926.40
61	\$715.93	\$733.83	\$715.93	\$733.83	\$715.93	\$733.83	\$715.93	\$733.83	\$792.43	\$792.43	\$762.20	\$762.20	\$762.20	\$762.20	\$762.20	\$762.20	\$935.45	\$935.45
62	\$719.93	\$737.93																

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

HIOS Plan ID (On Exchange)=>	33709PA1380001		33709PA1380001		33709PA1380001		33709PA1380001		33709PA1380001		33709PA1390001		33709PA1390001		33709PA1390001		33709PA1390001		33709PA1390001	
HIOS Plan ID (Off Exchange)=>	33709PA1380001		33709PA1380001		33709PA1380001		33709PA1380001		33709PA1380001		33709PA1390001		33709PA1390001		33709PA1390001		33709PA1390001		33709PA1390001	
Plan Marketing Name =>	my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	
Form # =>	BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3	
Rating Area =>	Area 1		Area 2		Area 4		Area 5		Area 6		Area 1		Area 2		Area 4		Area 5		Area 6	
Network =>	AD		AD		AD		AD		AD		AD		AD		AD		AD		AD	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		0		0		0		0		0		0		0		0	
Coinsurance =>	80%		80%		80%		80%		80%		80%		80%		80%		80%		80%	
Copays =>	\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP	
OOP Maximum =>	6550		6550		6550		6550		6550		6550		6550		6550		6550		6550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27	\$437.31	\$437.31	\$405.80	\$405.80	\$405.80	\$405.80	\$405.80	\$405.80	\$405.80	\$405.80	\$448.97	\$448.97
15	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40	\$430.40	\$476.18	\$476.18	\$441.87	\$441.87	\$441.87	\$441.87	\$441.87	\$441.87	\$441.87	\$441.87	\$488.88	\$488.88
16	\$443.84	\$443.84	\$443.84	\$443.84	\$443.84	\$443.84	\$443.84	\$443.84	\$491.05	\$491.05	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$455.67	\$504.14	\$504.14
17	\$457.27	\$457.27	\$457.27	\$457.27	\$457.27	\$457.27	\$457.27	\$457.27	\$505.91	\$505.91	\$469.46	\$469.46	\$469.46	\$469.46	\$469.46	\$469.46	\$469.46	\$469.46	\$519.40	\$519.40
18	\$471.74	\$471.74	\$471.74	\$471.74	\$471.74	\$471.74	\$471.74	\$471.74	\$521.92	\$521.92	\$484.31	\$484.31	\$484.31	\$484.31	\$484.31	\$484.31	\$484.31	\$484.31	\$535.83	\$535.83
19	\$486.21	\$486.21	\$486.21	\$486.21	\$486.21	\$486.21	\$486.21	\$486.21	\$537.92	\$537.92	\$499.16	\$499.16	\$499.16	\$499.16	\$499.16	\$499.16	\$499.16	\$499.16	\$552.26	\$552.26
20	\$501.19	\$501.19	\$501.19	\$501.19	\$501.19	\$501.19	\$501.19	\$501.19	\$554.50	\$554.50	\$514.55	\$514.55	\$514.55	\$514.55	\$514.55	\$514.55	\$514.55	\$514.55	\$569.28	\$569.28
21	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$571.65	\$571.65	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$586.89	\$586.89
22	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$571.65	\$571.65	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$586.89	\$586.89
23	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$571.65	\$571.65	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$586.89	\$586.89
24	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$571.65	\$571.65	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$586.89	\$586.89
25	\$518.76	\$518.76	\$518.76	\$518.76	\$518.76	\$518.76	\$518.76	\$518.76	\$582.29	\$582.29	\$532.58	\$532.58	\$532.58	\$532.58	\$532.58	\$532.58	\$532.58	\$532.58	\$599.24	\$599.24
26	\$529.09	\$529.09	\$529.09	\$529.09	\$529.09	\$529.09	\$529.09	\$529.09	\$582.29	\$582.29	\$532.58	\$532.58	\$532.58	\$532.58	\$532.58	\$532.58	\$532.58	\$532.58	\$600.98	\$600.98
27	\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	\$599.09	\$599.09	\$614.07	\$614.07	\$614.07	\$614.07	\$614.07	\$614.07	\$614.07	\$614.07	\$616.00	\$616.00
28	\$561.64	\$561.64	\$561.64	\$561.64	\$561.64	\$561.64	\$561.64	\$561.64	\$621.38	\$621.38	\$636.91	\$636.91	\$636.91	\$636.91	\$636.91	\$636.91	\$636.91	\$636.91	\$637.95	\$637.95
29	\$578.18	\$578.18	\$578.18	\$578.18	\$578.18	\$578.18	\$578.18	\$578.18	\$639.68	\$639.68	\$655.67	\$655.67	\$655.67	\$655.67	\$655.67	\$655.67	\$655.67	\$655.67	\$666.12	\$666.12
30	\$586.44	\$586.44	\$586.44	\$586.44	\$586.44	\$586.44	\$586.44	\$586.44	\$661.10	\$661.10	\$648.82	\$648.82	\$648.82	\$648.82	\$648.82	\$648.82	\$648.82	\$648.82	\$682.77	\$682.77
31	\$598.84	\$598.84	\$598.84	\$598.84	\$598.84	\$598.84	\$598.84	\$598.84	\$662.54	\$662.54	\$679.10	\$679.10	\$679.10	\$679.10	\$679.10	\$679.10	\$679.10	\$679.10	\$699.22	\$699.22
32	\$611.24	\$611.24	\$611.24	\$611.24	\$611.24	\$611.24	\$611.24	\$611.24	\$676.26	\$676.26	\$693.17	\$693.17	\$693.17	\$693.17	\$693.17	\$693.17	\$693.17	\$693.17	\$711.65	\$711.65
33	\$618.99	\$618.99	\$618.99	\$618.99	\$618.99	\$618.99	\$618.99	\$618.99	\$684.84	\$684.84	\$701.96	\$701.96	\$701.96	\$701.96	\$701.96	\$701.96	\$701.96	\$701.96	\$720.67	\$720.67
34	\$627.26	\$627.26	\$627.26	\$627.26	\$627.26	\$627.26	\$627.26	\$627.26	\$693.58	\$693.58	\$711.33	\$711.33	\$711.33	\$711.33	\$711.33	\$711.33	\$711.33	\$711.33	\$730.29	\$730.29
35	\$631.40	\$631.40	\$631.40	\$631.40	\$631.40	\$631.40	\$631.40	\$631.40	\$708.56	\$708.56	\$716.02	\$716.02	\$716.02	\$716.02	\$716.02	\$716.02	\$716.02	\$716.02	\$735.11	\$735.11
36	\$635.53	\$635.53	\$635.53	\$635.53	\$635.53	\$635.53	\$635.53	\$635.53	\$720.71	\$720.71	\$720.71	\$720.71	\$720.71	\$720.71	\$720.71	\$720.71	\$720.71	\$720.71	\$739.92	\$739.92
37	\$639.66	\$639.66	\$639.66	\$639.66	\$639.66	\$639.66	\$639.66	\$639.66	\$727.39	\$727.39	\$725.39	\$725.39	\$725.39	\$725.39	\$725.39	\$725.39	\$725.39	\$725.39	\$744.73	\$744.73
38	\$643.80	\$643.80	\$643.80	\$643.80	\$643.80	\$643.80	\$643.80	\$643.80	\$732.28	\$732.28	\$730.09	\$730.09	\$730.09	\$730.09	\$730.09	\$730.09	\$730.09	\$730.09	\$749.54	\$749.54
39	\$652.06	\$652.06	\$652.06	\$652.06	\$652.06	\$652.06	\$652.06	\$652.06	\$739.46	\$739.46	\$739.46	\$739.46	\$739.46	\$739.46	\$739.46	\$739.46	\$739.46	\$739.46	\$759.18	\$759.18
40	\$660.33	\$660.33	\$660.33	\$660.33	\$660.33	\$660.33	\$660.33	\$660.33	\$746.36	\$746.36	\$746.36	\$746.36	\$746.36	\$746.36	\$746.36	\$746.36	\$746.36	\$746.36	\$770.05	\$770.05
41	\$672.73	\$672.73	\$672.73	\$672.73	\$672.73	\$672.73	\$672.73	\$672.73	\$744.29	\$744.29	\$744.29	\$744.29	\$744.29	\$744.29	\$744.29	\$744.29	\$744.29	\$744.29	\$784.36	\$784.36
42	\$684.61	\$684.61	\$684.61	\$684.61	\$684.61	\$684.61	\$684.61	\$684.61	\$751.29	\$751.29	\$751.29	\$751.29	\$751.29	\$751.29	\$751.29	\$751.29	\$751.29	\$751.29	\$777.63	\$777.63
43	\$701.15	\$701.15	\$701.15	\$701.15	\$701.15	\$701.15	\$701.15	\$701.15	\$757.99	\$757.99	\$757.99	\$757.99	\$757.99	\$757.99	\$757.99	\$757.99	\$757.99	\$757.99	\$796.41	\$796.41
44	\$721.82	\$721.82	\$721.82	\$721.82	\$721.82	\$721.82	\$721.82	\$721.82	\$768.10	\$768.10	\$768.10	\$768.10	\$768.10	\$768.10	\$768.10	\$768.10	\$768.10	\$768.10	\$819.89	\$819.89
45	\$746.10	\$746.10	\$746.10	\$746.10	\$746.10	\$746.10	\$746.10	\$746.10	\$782.46	\$782.46	\$782.46	\$782.46	\$782.46	\$782.46	\$782.46	\$782.46	\$782.46	\$782.46	\$847.47	\$847.47
46	\$775.04	\$775.04	\$775.04	\$775.04	\$775.04	\$775.04	\$775.04	\$775.04	\$795.05	\$795.05	\$795.05	\$795.05	\$795.05	\$795.05	\$795.05	\$795.05	\$795.05	\$795.05	\$880.34	\$880.34
47	\$807.59	\$807.59	\$807.59	\$807.59	\$807.59	\$807.59	\$807.59	\$807.59	\$811.11	\$811.11	\$811.11	\$811.11	\$811.11	\$811.11	\$811.11	\$811.11	\$811.11	\$811.11	\$917.31	\$917.31
48	\$844.79	\$844.79	\$844.79	\$844.79	\$844.79	\$844.79	\$844.79	\$844.79	\$824.65	\$824.65	\$824.65	\$824.65	\$824.65	\$824.65	\$824.65	\$824.65	\$824.65	\$824.65	\$959.57	\$959.57
49	\$881.47	\$881.47	\$881.47	\$881.47	\$881.47	\$881.47	\$881.47	\$881.47	\$835.23	\$835.23	\$835.23	\$835.23	\$835.23	\$835.23	\$835.23	\$835.23	\$835.23	\$835.23	\$1,001.23	\$1,001.23
50	\$922.81	\$922.81	\$922.81	\$922.81	\$922.81	\$922.81	\$922.81	\$922.81	\$849.21	\$849.21	\$849.21	\$849.21	\$849.21	\$849.21	\$849.21	\$849.21	\$849.21	\$849.21	\$1,048.19	\$1,048.19
51	\$963.63	\$963.63	\$963.63	\$963.63	\$963.63	\$963.63	\$963.63	\$963.63	\$866.13	\$866.13	\$866.13	\$866.13	\$866.13	\$866.13	\$866.13	\$866.13	\$866.13	\$866.13	\$1,094.55	\$1,094.55
52	\$1,008.58	\$1,008.58	\$1,008.58	\$1,008.58	\$1,008.58	\$1,008.58	\$1,008.58	\$1,008.58	\$883.11	\$883.11	\$883.11	\$883.11	\$883.11	\$883.11	\$883.11	\$883.11	\$883.11	\$883.11	\$1,145.61	\$1,145.61
53	\$1,054.05	\$1,054.05	\$1,054.05	\$1,054.05	\$1,054.05	\$1,054.05	\$1,054.05	\$1,054.05	\$900.11	\$900.11	\$900.11	\$900.11	\$900.11	\$900.11	\$900.11	\$900.11	\$900.11	\$900.11	\$1,197.26	\$1,197.26
54	\$1,103.13	\$1,103.13	\$1,103.13	\$1,103.13	\$1,103.13	\$1,103.13	\$1,103.13	\$1,103.13	\$917.11	\$917.11	\$917.11	\$917.11	\$917.11	\$917.11	\$917.11	\$917.11	\$917.11	\$917.11	\$1,250.01	\$1,250.01
55	\$1,152.22	\$1,152.22	\$1,152.22	\$1,152.22	\$1,152.22	\$1,152.22	\$1,152.22	\$1,152.22	\$934.11	\$934.11	\$934.11	\$934.11	\$934.11	\$934.11	\$934.11	\$934.11	\$934.11	\$934.11	\$1,303.76	\$1,303.76
56	\$1,205.44	\$1,205.44	\$1,205.44	\$1,205.44	\$1,205.44	\$1,205.44	\$1,205.44	\$1,205.44	\$951.11	\$951.11	\$951.11	\$951.11	\$951.11	\$951.11	\$951.11	\$951.11	\$951.11	\$951.11	\$1,361.21	\$1,361.21
57	\$1,259.17	\$1,259.17	\$1,259.																	

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

HIOS Plan ID (On Exchange)=>	33709PA1380002		33709PA1380002		33709PA1380002		33709PA1380002		33709PA1380002		33709PA1390002		33709PA1390002		33709PA1390002		33709PA1390002		33709PA1390002	
HIOS Plan ID (Off Exchange)=>	33709PA1380002		33709PA1380002		33709PA1380002		33709PA1380002		33709PA1380002		33709PA1390002		33709PA1390002		33709PA1390002		33709PA1390002		33709PA1390002	
Plan Marketing Name =>	my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	
Form # =>	BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3		BA/PPO/Premier/ADV/WDP-3	
Rating Area =>	Area 1		Area 2		Area 4		Area 5		Area 6		Area 1		Area 2		Area 4		Area 5		Area 6	
Network =>	AD		AD		AD		AD		AD		AD		AD		AD		AD		AD	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	0		0		0		0		0		0		0		0		0		0	
Coinsurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP	
OOP Maximum =>	8350		8350		8350		8350		8350		8350		8350		8350		8350		8350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$446.03	\$446.03	\$446.03	\$446.03	\$446.03	\$446.03	\$446.03	\$446.03	\$493.48	\$493.48	\$456.57	\$456.57	\$456.57	\$456.57	\$456.57	\$456.57	\$456.57	\$456.57	\$505.14	\$505.14
15	\$485.67	\$485.67	\$485.67	\$485.67	\$485.67	\$485.67	\$485.67	\$485.67	\$537.34	\$537.34	\$497.15	\$497.15	\$497.15	\$497.15	\$497.15	\$497.15	\$497.15	\$497.15	\$550.04	\$550.04
16	\$500.83	\$500.83	\$500.83	\$500.83	\$500.83	\$500.83	\$500.83	\$500.83	\$554.12	\$554.12	\$512.67	\$512.67	\$512.67	\$512.67	\$512.67	\$512.67	\$512.67	\$512.67	\$567.21	\$567.21
17	\$515.99	\$515.99	\$515.99	\$515.99	\$515.99	\$515.99	\$515.99	\$515.99	\$570.89	\$570.89	\$528.19	\$528.19	\$528.19	\$528.19	\$528.19	\$528.19	\$528.19	\$528.19	\$584.37	\$584.37
18	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$588.95	\$588.95	\$544.90	\$544.90	\$544.90	\$544.90	\$544.90	\$544.90	\$544.90	\$544.90	\$602.86	\$602.86
19	\$548.64	\$548.64	\$548.64	\$548.64	\$548.64	\$548.64	\$548.64	\$548.64	\$607.01	\$607.01	\$561.61	\$561.61	\$561.61	\$561.61	\$561.61	\$561.61	\$561.61	\$561.61	\$621.35	\$621.35
20	\$565.55	\$565.55	\$565.55	\$565.55	\$565.55	\$565.55	\$565.55	\$565.55	\$625.72	\$625.72	\$578.92	\$578.92	\$578.92	\$578.92	\$578.92	\$578.92	\$578.92	\$578.92	\$640.50	\$640.50
21	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$645.07	\$645.07	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$660.31	\$660.31
22	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$645.07	\$645.07	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$660.31	\$660.31
23	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$645.07	\$645.07	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$660.31	\$660.31
24	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$645.07	\$645.07	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$660.31	\$660.31
25	\$585.37	\$600.00	\$585.37	\$600.00	\$585.37	\$600.00	\$585.37	\$600.00	\$647.65	\$663.84	\$599.21	\$614.19	\$599.21	\$614.19	\$599.21	\$614.19	\$599.21	\$614.19	\$662.95	\$679.52
26	\$597.03	\$611.96	\$597.03	\$611.96	\$597.03	\$611.96	\$597.03	\$611.96	\$660.55	\$677.06	\$611.14	\$626.42	\$611.14	\$626.42	\$611.14	\$626.42	\$611.14	\$626.42	\$676.16	\$693.06
27	\$611.03	\$626.31	\$611.03	\$626.31	\$611.03	\$626.31	\$611.03	\$626.31	\$676.03	\$692.93	\$625.47	\$641.11	\$625.47	\$641.11	\$625.47	\$641.11	\$625.47	\$641.11	\$692.00	\$709.30
28	\$633.76	\$649.60	\$633.76	\$649.60	\$633.76	\$649.60	\$633.76	\$649.60	\$701.19	\$718.72	\$648.74	\$664.96	\$648.74	\$664.96	\$648.74	\$664.96	\$648.74	\$664.96	\$717.76	\$735.70
29	\$652.42	\$668.73	\$652.42	\$668.73	\$652.42	\$668.73	\$652.42	\$668.73	\$721.83	\$739.88	\$667.84	\$684.54	\$667.84	\$684.54	\$667.84	\$684.54	\$667.84	\$684.54	\$738.89	\$757.36
30	\$678.29	\$661.75	\$678.29	\$661.75	\$678.29	\$661.75	\$678.29	\$661.75	\$732.15	\$750.45	\$677.39	\$694.32	\$677.39	\$694.32	\$677.39	\$694.32	\$677.39	\$694.32	\$749.45	\$768.19
31	\$675.74	\$692.63	\$675.74	\$692.63	\$675.74	\$692.63	\$675.74	\$692.63	\$747.64	\$766.33	\$691.71	\$709.00	\$691.71	\$709.00	\$691.71	\$709.00	\$691.71	\$709.00	\$765.30	\$784.43
32	\$689.74	\$706.98	\$689.74	\$706.98	\$689.74	\$706.98	\$689.74	\$706.98	\$763.12	\$782.20	\$706.04	\$723.69	\$706.04	\$723.69	\$706.04	\$723.69	\$706.04	\$723.69	\$781.15	\$800.68
33	\$698.48	\$715.94	\$698.48	\$715.94	\$698.48	\$715.94	\$698.48	\$715.94	\$772.79	\$792.11	\$714.99	\$732.86	\$714.99	\$732.86	\$714.99	\$732.86	\$714.99	\$732.86	\$791.05	\$810.83
34	\$707.81	\$725.51	\$707.81	\$725.51	\$707.81	\$725.51	\$707.81	\$725.51	\$783.11	\$802.69	\$724.54	\$742.65	\$724.54	\$742.65	\$724.54	\$742.65	\$724.54	\$742.65	\$801.62	\$821.66
35	\$712.47	\$730.28	\$712.47	\$730.28	\$712.47	\$730.28	\$712.47	\$730.28	\$788.28	\$807.99	\$729.31	\$747.54	\$729.31	\$747.54	\$729.31	\$747.54	\$729.31	\$747.54	\$806.90	\$827.07
36	\$717.14	\$735.07	\$717.14	\$735.07	\$717.14	\$735.07	\$717.14	\$735.07	\$793.44	\$813.28	\$734.09	\$752.44	\$734.09	\$752.44	\$734.09	\$752.44	\$734.09	\$752.44	\$812.18	\$832.48
37	\$721.80	\$739.85	\$721.80	\$739.85	\$721.80	\$739.85	\$721.80	\$739.85	\$798.60	\$818.57	\$738.86	\$757.33	\$738.86	\$757.33	\$738.86	\$757.33	\$738.86	\$757.33	\$812.46	\$837.90
38	\$726.47	\$744.63	\$726.47	\$744.63	\$726.47	\$744.63	\$726.47	\$744.63	\$803.76	\$823.85	\$743.64	\$762.23	\$743.64	\$762.23	\$743.64	\$762.23	\$743.64	\$762.23	\$822.75	\$843.32
39	\$735.80	\$754.20	\$735.80	\$754.20	\$735.80	\$754.20	\$735.80	\$754.20	\$814.08	\$834.43	\$753.19	\$772.02	\$753.19	\$772.02	\$753.19	\$772.02	\$753.19	\$772.02	\$833.31	\$854.14
40	\$745.13	\$819.64	\$745.13	\$819.64	\$745.13	\$819.64	\$745.13	\$819.64	\$824.40	\$846.84	\$762.74	\$839.01	\$762.74	\$839.01	\$762.74	\$839.01	\$762.74	\$839.01	\$843.88	\$928.27
41	\$759.12	\$838.83	\$759.12	\$838.83	\$759.12	\$838.83	\$759.12	\$838.83	\$839.88	\$859.88	\$777.06	\$858.65	\$777.06	\$858.65	\$777.06	\$858.65	\$777.06	\$858.65	\$859.72	\$949.99
42	\$772.53	\$859.05	\$772.53	\$859.05	\$772.53	\$859.05	\$772.53	\$859.05	\$854.72	\$905.45	\$790.79	\$879.36	\$790.79	\$879.36	\$790.79	\$879.36	\$790.79	\$879.36	\$874.91	\$972.90
43	\$791.19	\$886.92	\$791.19	\$886.92	\$791.19	\$886.92	\$791.19	\$886.92	\$875.36	\$981.28	\$809.88	\$907.88	\$809.88	\$907.88	\$809.88	\$907.88	\$809.88	\$907.88	\$896.04	\$1,004.46
44	\$814.51	\$922.03	\$814.51	\$922.03	\$814.51	\$922.03	\$814.51	\$922.03	\$901.16	\$1,020.11	\$833.76	\$943.82	\$833.76	\$943.82	\$833.76	\$943.82	\$833.76	\$943.82	\$922.45	\$1,044.21
45	\$841.91	\$963.99	\$841.91	\$963.99	\$841.91	\$963.99	\$841.91	\$963.99	\$931.48	\$1,066.54	\$861.81	\$986.77	\$861.81	\$986.77	\$861.81	\$986.77	\$861.81	\$986.77	\$953.49	\$1,091.75
46	\$874.56	\$1,014.49	\$874.56	\$1,014.49	\$874.56	\$1,014.49	\$874.56	\$1,014.49	\$967.61	\$1,122.43	\$895.23	\$1,038.47	\$895.23	\$1,038.47	\$895.23	\$1,038.47	\$895.23	\$1,038.47	\$990.47	\$1,148.95
47	\$911.29	\$1,072.59	\$911.29	\$1,072.59	\$911.29	\$1,072.59	\$911.29	\$1,072.59	\$1,008.24	\$1,186.70	\$932.83	\$1,097.94	\$932.83	\$1,097.94	\$932.83	\$1,097.94	\$932.83	\$1,097.94	\$1,032.06	\$1,214.73
48	\$953.27	\$1,140.11	\$953.27	\$1,140.11	\$953.27	\$1,140.11	\$953.27	\$1,140.11	\$1,054.69	\$1,261.41	\$975.80	\$1,167.06	\$975.80	\$1,167.06	\$975.80	\$1,167.06	\$975.80	\$1,167.06	\$1,079.61	\$1,291.21
49	\$994.67	\$1,210.51	\$994.67	\$1,210.51	\$994.67	\$1,210.51	\$994.67	\$1,210.51	\$1,100.49	\$1,339.30	\$1,018.17	\$1,239.11	\$1,018.17	\$1,239.11	\$1,018.17	\$1,239.11	\$1,018.17	\$1,239.11	\$1,126.49	\$1,370.94
50	\$1,041.31	\$1,275.60	\$1,041.31	\$1,275.60	\$1,041.31	\$1,275.60	\$1,041.31	\$1,275.60	\$1,152.10	\$1,411.32	\$1,065.92	\$1,305.75	\$1,065.92	\$1,305.75	\$1,065.92	\$1,305.75	\$1,065.92	\$1,305.75	\$1,179.31	\$1,444.65
51	\$1,087.37	\$1,332.03	\$1,087.37	\$1,332.03	\$1,087.37	\$1,332.03	\$1,087.37	\$1,332.03	\$1,203.06	\$1,473.75	\$1,113.07	\$1,363.51	\$1,113.07	\$1,363.51	\$1,113.07	\$1,363.51	\$1,113.07	\$1,363.51	\$1,231.48	\$1,508.56
52	\$1,138.09	\$1,394.16	\$1,138.09	\$1,394.16	\$1,138.09	\$1,394.16	\$1,138.09	\$1,394.16	\$1,259.18	\$1,542.50	\$1,164.99	\$1,427.11	\$1,164.99	\$1,427.11	\$1,164.99	\$1,427.11	\$1,164.99	\$1,427.11	\$1,288.93	\$1,578.94
53	\$1,189.40	\$1,457.02	\$1,189.40	\$1,457.02	\$1,189.40	\$1,457.02	\$1,189.40	\$1,457.02	\$1,315.94	\$1,612.03	\$1,217.51	\$1,491.45	\$1,217.51	\$1,491.45	\$1,217.51	\$1,491.45	\$1,217.51	\$1,491.45	\$1,347.03	\$1,650.11
54	\$1,244.79	\$1,524.87	\$1,244.79	\$1,524.87	\$1,244.79	\$1,524.87	\$1,244.79	\$1,524.87	\$1,377.22	\$1,687.09	\$1,274.21	\$1,560.91	\$1,274.21	\$1,560.91	\$1,274.21	\$1,560.91	\$1,274.21	\$1,560.91	\$1,409.76	\$1,726.96
55	\$1,300.18	\$1,592.72	\$1,300.18	\$1,592.72	\$1,300.18	\$1,592.72	\$1,300.18	\$1,592.72	\$1,438.51	\$1,762.17	\$1,330.91	\$1,630.36	\$1,330.91	\$1,630.36	\$1,330.91	\$1,630.36	\$1,330.91	\$1,630.36	\$1,472.49	\$1,803.80
56	\$1,360.23	\$1,666.28	\$																	

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

HIOS Plan ID (On Exchange)=>	33709PA1410006		33709PA1410006		33709PA1410006		33709PA1410006		33709PA1410006		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1410006		33709PA1410006		33709PA1410006		33709PA1410006		33709PA1410006		33709PA1410003		33709PA1410003		33709PA1410003		33709PA1410003		33709PA1410003	
Plan Marketing Name =>	my Blue Access PPO Silver 7000		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500	
Form # =>	BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4	
Rating Area =>	Area 1		Area 2		Area 4		Area 5		Area 6		Area 1		Area 2		Area 4		Area 5		Area 6	
Network =>	AD		AD		AD		AD		AD		AD		AD		AD		AD		AD	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	7000		7000		7000		7000		7000		3500		3500		3500		3500		3500	
Coinurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP	
OOP Maximum =>	9200		9200		9200		9200		9200		9200		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$412.66	\$412.66	\$412.66	\$412.66	\$412.66	\$412.66	\$412.66	\$412.66	\$456.55	\$456.55	\$302.03	\$302.03	\$302.03	\$302.03	\$302.03	\$302.03	\$302.03	\$302.03	\$334.16	\$334.16
15	\$449.34	\$449.34	\$449.34	\$449.34	\$449.34	\$449.34	\$449.34	\$449.34	\$497.13	\$497.13	\$328.88	\$328.88	\$328.88	\$328.88	\$328.88	\$328.88	\$328.88	\$328.88	\$363.86	\$363.86
16	\$463.36	\$463.36	\$463.36	\$463.36	\$463.36	\$463.36	\$463.36	\$463.36	\$512.65	\$512.65	\$339.14	\$339.14	\$339.14	\$339.14	\$339.14	\$339.14	\$339.14	\$339.14	\$375.22	\$375.22
17	\$477.39	\$477.39	\$477.39	\$477.39	\$477.39	\$477.39	\$477.39	\$477.39	\$528.17	\$528.17	\$349.41	\$349.41	\$349.41	\$349.41	\$349.41	\$349.41	\$349.41	\$349.41	\$386.58	\$386.58
18	\$492.49	\$492.49	\$492.49	\$492.49	\$492.49	\$492.49	\$492.49	\$492.49	\$544.88	\$544.88	\$360.46	\$360.46	\$360.46	\$360.46	\$360.46	\$360.46	\$360.46	\$360.46	\$398.81	\$398.81
19	\$507.59	\$507.59	\$507.59	\$507.59	\$507.59	\$507.59	\$507.59	\$507.59	\$561.59	\$561.59	\$371.52	\$371.52	\$371.52	\$371.52	\$371.52	\$371.52	\$371.52	\$371.52	\$411.04	\$411.04
20	\$523.24	\$523.24	\$523.24	\$523.24	\$523.24	\$523.24	\$523.24	\$523.24	\$578.90	\$578.90	\$382.97	\$382.97	\$382.97	\$382.97	\$382.97	\$382.97	\$382.97	\$382.97	\$423.71	\$423.71
21	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$595.91	\$595.91	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$436.81	\$436.81
22	\$559.42	\$559.42	\$559.42	\$559.42	\$559.42	\$559.42	\$559.42	\$559.42	\$611.72	\$611.72	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$447.73	\$447.73
23	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$552.91	\$552.91	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$436.81	\$436.81
24	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$552.91	\$552.91	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$436.81	\$436.81
25	\$541.58	\$541.58	\$541.58	\$541.58	\$541.58	\$541.58	\$541.58	\$541.58	\$599.19	\$599.19	\$614.17	\$614.17	\$614.17	\$614.17	\$614.17	\$614.17	\$614.17	\$614.17	\$438.56	\$438.56
26	\$552.37	\$552.37	\$552.37	\$552.37	\$552.37	\$552.37	\$552.37	\$552.37	\$611.12	\$611.12	\$626.40	\$626.40	\$626.40	\$626.40	\$626.40	\$626.40	\$626.40	\$626.40	\$447.29	\$447.29
27	\$565.31	\$565.31	\$565.31	\$565.31	\$565.31	\$565.31	\$565.31	\$565.31	\$625.45	\$625.45	\$641.09	\$641.09	\$641.09	\$641.09	\$641.09	\$641.09	\$641.09	\$641.09	\$457.78	\$457.78
28	\$586.35	\$586.35	\$586.35	\$586.35	\$586.35	\$586.35	\$586.35	\$586.35	\$648.72	\$648.72	\$664.94	\$664.94	\$664.94	\$664.94	\$664.94	\$664.94	\$664.94	\$664.94	\$474.81	\$474.81
29	\$603.61	\$603.61	\$603.61	\$603.61	\$603.61	\$603.61	\$603.61	\$603.61	\$667.82	\$667.82	\$684.52	\$684.52	\$684.52	\$684.52	\$684.52	\$684.52	\$684.52	\$684.52	\$488.79	\$488.79
30	\$612.24	\$612.24	\$612.24	\$612.24	\$612.24	\$612.24	\$612.24	\$612.24	\$677.37	\$677.37	\$694.30	\$694.30	\$694.30	\$694.30	\$694.30	\$694.30	\$694.30	\$694.30	\$495.78	\$495.78
31	\$625.19	\$625.19	\$625.19	\$625.19	\$625.19	\$625.19	\$625.19	\$625.19	\$691.69	\$691.69	\$708.98	\$708.98	\$708.98	\$708.98	\$708.98	\$708.98	\$708.98	\$708.98	\$506.26	\$506.26
32	\$638.13	\$638.13	\$638.13	\$638.13	\$638.13	\$638.13	\$638.13	\$638.13	\$706.01	\$706.01	\$723.66	\$723.66	\$723.66	\$723.66	\$723.66	\$723.66	\$723.66	\$723.66	\$516.75	\$516.75
33	\$646.23	\$646.23	\$646.23	\$646.23	\$646.23	\$646.23	\$646.23	\$646.23	\$714.97	\$714.97	\$732.84	\$732.84	\$732.84	\$732.84	\$732.84	\$732.84	\$732.84	\$732.84	\$523.30	\$523.30
34	\$654.86	\$654.86	\$654.86	\$654.86	\$654.86	\$654.86	\$654.86	\$654.86	\$724.52	\$724.52	\$742.63	\$742.63	\$742.63	\$742.63	\$742.63	\$742.63	\$742.63	\$742.63	\$530.29	\$530.29
35	\$659.17	\$659.17	\$659.17	\$659.17	\$659.17	\$659.17	\$659.17	\$659.17	\$729.29	\$729.29	\$747.52	\$747.52	\$747.52	\$747.52	\$747.52	\$747.52	\$747.52	\$747.52	\$533.78	\$533.78
36	\$663.49	\$663.49	\$663.49	\$663.49	\$663.49	\$663.49	\$663.49	\$663.49	\$734.06	\$734.06	\$752.41	\$752.41	\$752.41	\$752.41	\$752.41	\$752.41	\$752.41	\$752.41	\$537.28	\$537.28
37	\$667.80	\$667.80	\$667.80	\$667.80	\$667.80	\$667.80	\$667.80	\$667.80	\$738.84	\$738.84	\$757.31	\$757.31	\$757.31	\$757.31	\$757.31	\$757.31	\$757.31	\$757.31	\$540.77	\$540.77
38	\$672.12	\$672.12	\$672.12	\$672.12	\$672.12	\$672.12	\$672.12	\$672.12	\$743.61	\$743.61	\$762.20	\$762.20	\$762.20	\$762.20	\$762.20	\$762.20	\$762.20	\$762.20	\$544.27	\$544.27
39	\$680.75	\$680.75	\$680.75	\$680.75	\$680.75	\$680.75	\$680.75	\$680.75	\$753.16	\$753.16	\$771.99	\$771.99	\$771.99	\$771.99	\$771.99	\$771.99	\$771.99	\$771.99	\$551.25	\$551.25
40	\$689.38	\$689.38	\$689.38	\$689.38	\$689.38	\$689.38	\$689.38	\$689.38	\$762.71	\$762.71	\$838.98	\$838.98	\$838.98	\$838.98	\$838.98	\$838.98	\$838.98	\$838.98	\$558.24	\$558.24
41	\$702.32	\$702.32	\$702.32	\$702.32	\$702.32	\$702.32	\$702.32	\$702.32	\$777.03	\$777.03	\$858.62	\$858.62	\$858.62	\$858.62	\$858.62	\$858.62	\$858.62	\$858.62	\$568.73	\$568.73
42	\$714.73	\$714.73	\$714.73	\$714.73	\$714.73	\$714.73	\$714.73	\$714.73	\$794.78	\$794.78	\$879.33	\$879.33	\$879.33	\$879.33	\$879.33	\$879.33	\$879.33	\$879.33	\$578.77	\$578.77
43	\$731.99	\$731.99	\$731.99	\$731.99	\$731.99	\$731.99	\$731.99	\$731.99	\$809.86	\$809.86	\$907.85	\$907.85	\$907.85	\$907.85	\$907.85	\$907.85	\$907.85	\$907.85	\$592.75	\$592.75
44	\$753.57	\$753.57	\$753.57	\$753.57	\$753.57	\$753.57	\$753.57	\$753.57	\$833.73	\$833.73	\$943.78	\$943.78	\$943.78	\$943.78	\$943.78	\$943.78	\$943.78	\$943.78	\$610.22	\$610.22
45	\$778.92	\$778.92	\$778.92	\$778.92	\$778.92	\$778.92	\$778.92	\$778.92	\$861.78	\$861.78	\$986.74	\$986.74	\$986.74	\$986.74	\$986.74	\$986.74	\$986.74	\$986.74	\$630.75	\$630.75
46	\$809.13	\$809.13	\$809.13	\$809.13	\$809.13	\$809.13	\$809.13	\$809.13	\$895.20	\$895.20	\$1,038.43	\$1,038.43	\$1,038.43	\$1,038.43	\$1,038.43	\$1,038.43	\$1,038.43	\$1,038.43	\$655.22	\$655.22
47	\$843.11	\$843.11	\$843.11	\$843.11	\$843.11	\$843.11	\$843.11	\$843.11	\$929.34	\$929.34	\$1,097.91	\$1,097.91	\$1,097.91	\$1,097.91	\$1,097.91	\$1,097.91	\$1,097.91	\$1,097.91	\$682.73	\$682.73
48	\$881.95	\$881.95	\$881.95	\$881.95	\$881.95	\$881.95	\$881.95	\$881.95	\$975.77	\$975.77	\$1,167.02	\$1,167.02	\$1,167.02	\$1,167.02	\$1,167.02	\$1,167.02	\$1,167.02	\$1,167.02	\$714.18	\$714.18
49	\$920.25	\$920.25	\$920.25	\$920.25	\$920.25	\$920.25	\$920.25	\$920.25	\$1,119.94	\$1,119.94	\$1,239.08	\$1,239.08	\$1,239.08	\$1,239.08	\$1,239.08	\$1,239.08	\$1,239.08	\$1,239.08	\$745.20	\$745.20
50	\$963.40	\$963.40	\$963.40	\$963.40	\$963.40	\$963.40	\$963.40	\$963.40	\$1,180.17	\$1,180.17	\$1,305.70	\$1,305.70	\$1,305.70	\$1,305.70	\$1,305.70	\$1,305.70	\$1,305.70	\$1,305.70	\$780.14	\$780.14
51	\$1,006.02	\$1,006.02	\$1,006.02	\$1,006.02	\$1,006.02	\$1,006.02	\$1,006.02	\$1,006.02	\$1,232.37	\$1,232.37	\$1,363.46	\$1,363.46	\$1,363.46	\$1,363.46	\$1,363.46	\$1,363.46	\$1,363.46	\$1,363.46	\$814.65	\$814.65
52	\$1,052.95	\$1,052.95	\$1,052.95	\$1,052.95	\$1,052.95	\$1,052.95	\$1,052.95	\$1,052.95	\$1,289.86	\$1,289.86	\$1,427.06	\$1,427.06	\$1,427.06	\$1,427.06	\$1,427.06	\$1,427.06	\$1,427.06	\$1,427.06	\$852.65	\$852.65
53	\$1,100.42	\$1,100.42	\$1,100.42	\$1,100.42	\$1,100.42	\$1,100.42	\$1,100.42	\$1,100.42	\$1,348.01	\$1,348.01	\$1,491.40	\$1,491.40	\$1,491.40	\$1,491.40	\$1,491.40	\$1,491.40	\$1,491.40	\$1,491.40	\$891.09	\$891.09
54	\$1,151.66	\$1,151.66	\$1,151.66	\$1,151.66	\$1,151.66	\$1,151.66	\$1,151.66	\$1,151.66	\$1,410.78	\$1,410.78	\$1,560.86	\$1,560.86	\$1,560.86	\$1,560.86	\$1,560.86	\$1,560.86	\$1,560.86	\$1,560.86	\$932.59	\$932.59
55	\$1,202.91	\$1,202.91	\$1,202.91	\$1,202.91	\$1,202.91	\$1,202.91	\$1,202.91	\$1,202.91	\$1,473.56	\$1,473.56	\$1,630.86	\$1,630.86	\$1,630.86	\$1,630.86	\$1,630.86	\$1,630.86	\$1,630.86	\$1,630.86	\$974.09	\$974.09
56	\$1,258.47	\$1,258.47	\$1,258.47	\$1,258.47	\$1,258.47	\$1,258.47	\$1,258.47	\$1,258.47	\$1,541.63	\$1,541.63	\$1,705.60	\$1,705.60	\$1,705.60	\$1,705.60</						

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		33709PA1410001		33709PA1410001		33709PA1410001		33709PA1410001		33709PA1410001	
HIOS Plan ID (Off Exchange)=>	33709PA1420003		33709PA1420003		33709PA1420003		33709PA1420003		33709PA1420003		33709PA1410001		33709PA1410001		33709PA1410001		33709PA1410001		33709PA1410001	
Plan Marketing Name =>	my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800	
Form # =>	BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/ADV/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4		BA/PPO/WDP-4	
Rating Area =>	Area 1		Area 2		Area 4		Area 5		Area 6		Area 1		Area 2		Area 4		Area 5		Area 6	
Network =>	AD		AD		AD		AD		AD		AD		AD		AD		AD		AD	
Metal =>	Silver		Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	3500		3500		3500		3500		3500		3800		3800		3800		3800		3800	
Coinurance =>	70%		70%		70%		70%		70%		50%		50%		50%		50%		50%	
Copays =>	\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP	
OOP Maximum =>	9200		9200		9200		9200		9200		9200		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$312.56	\$312.56	\$312.56	\$312.56	\$312.56	\$312.56	\$312.56	\$312.56	\$345.82	\$289.85	\$289.85	\$289.85	\$289.85	\$289.85	\$289.85	\$289.85	\$289.85	\$289.85	\$320.69	\$320.69
15	\$340.35	\$340.35	\$340.35	\$340.35	\$340.35	\$340.35	\$340.35	\$340.35	\$376.56	\$315.62	\$315.62	\$315.62	\$315.62	\$315.62	\$315.62	\$315.62	\$315.62	\$315.62	\$349.19	\$349.19
16	\$350.97	\$350.97	\$350.97	\$350.97	\$350.97	\$350.97	\$350.97	\$350.97	\$388.31	\$325.47	\$325.47	\$325.47	\$325.47	\$325.47	\$325.47	\$325.47	\$325.47	\$325.47	\$360.09	\$360.09
17	\$361.59	\$361.59	\$361.59	\$361.59	\$361.59	\$361.59	\$361.59	\$361.59	\$400.06	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$370.99	\$370.99
18	\$373.03	\$373.03	\$373.03	\$373.03	\$373.03	\$373.03	\$373.03	\$373.03	\$412.72	\$345.93	\$345.93	\$345.93	\$345.93	\$345.93	\$345.93	\$345.93	\$345.93	\$345.93	\$382.73	\$382.73
19	\$384.47	\$384.47	\$384.47	\$384.47	\$384.47	\$384.47	\$384.47	\$384.47	\$425.38	\$356.54	\$356.54	\$356.54	\$356.54	\$356.54	\$356.54	\$356.54	\$356.54	\$356.54	\$394.47	\$394.47
20	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$396.32	\$438.49	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$367.52	\$406.62	\$406.62
21	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$452.05	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$419.20	\$419.20
22	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$452.05	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$419.20	\$419.20
23	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$452.05	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$419.20	\$419.20
24	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$452.05	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$419.20	\$419.20
25	\$410.21	\$420.47	\$410.21	\$420.47	\$410.21	\$420.47	\$410.21	\$420.47	\$453.86	\$380.41	\$380.41	\$380.41	\$380.41	\$380.41	\$380.41	\$380.41	\$380.41	\$380.41	\$420.88	\$420.88
26	\$418.39	\$428.85	\$418.39	\$428.85	\$418.39	\$428.85	\$418.39	\$428.85	\$462.90	\$397.68	\$397.68	\$397.68	\$397.68	\$397.68	\$397.68	\$397.68	\$397.68	\$397.68	\$429.26	\$429.26
27	\$428.19	\$438.89	\$428.19	\$438.89	\$428.19	\$438.89	\$428.19	\$438.89	\$473.75	\$407.01	\$407.01	\$407.01	\$407.01	\$407.01	\$407.01	\$407.01	\$407.01	\$407.01	\$439.32	\$439.32
28	\$444.13	\$455.23	\$444.13	\$455.23	\$444.13	\$455.23	\$444.13	\$455.23	\$491.38	\$411.85	\$411.85	\$411.85	\$411.85	\$411.85	\$411.85	\$411.85	\$411.85	\$411.85	\$455.67	\$455.67
29	\$457.20	\$468.63	\$457.20	\$468.63	\$457.20	\$468.63	\$457.20	\$468.63	\$505.84	\$423.98	\$423.98	\$423.98	\$423.98	\$423.98	\$423.98	\$423.98	\$423.98	\$423.98	\$469.08	\$469.08
30	\$473.33	\$483.33	\$473.33	\$483.33	\$473.33	\$483.33	\$473.33	\$483.33	\$513.08	\$430.04	\$430.04	\$430.04	\$430.04	\$430.04	\$430.04	\$430.04	\$430.04	\$430.04	\$475.79	\$475.79
31	\$473.54	\$483.33	\$473.54	\$483.33	\$473.54	\$483.33	\$473.54	\$483.33	\$523.93	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$485.85	\$485.85
32	\$483.35	\$493.43	\$483.35	\$493.43	\$483.35	\$493.43	\$483.35	\$493.43	\$534.78	\$448.23	\$448.23	\$448.23	\$448.23	\$448.23	\$448.23	\$448.23	\$448.23	\$448.23	\$495.91	\$495.91
33	\$489.48	\$501.72	\$489.48	\$501.72	\$489.48	\$501.72	\$489.48	\$501.72	\$541.56	\$453.91	\$453.91	\$453.91	\$453.91	\$453.91	\$453.91	\$453.91	\$453.91	\$453.91	\$502.20	\$502.20
34	\$496.02	\$508.42	\$496.02	\$508.42	\$496.02	\$508.42	\$496.02	\$508.42	\$548.79	\$459.97	\$459.97	\$459.97	\$459.97	\$459.97	\$459.97	\$459.97	\$459.97	\$459.97	\$508.91	\$508.91
35	\$499.28	\$511.76	\$499.28	\$511.76	\$499.28	\$511.76	\$499.28	\$511.76	\$552.41	\$463.00	\$463.00	\$463.00	\$463.00	\$463.00	\$463.00	\$463.00	\$463.00	\$463.00	\$512.26	\$512.26
36	\$502.55	\$515.11	\$502.55	\$515.11	\$502.55	\$515.11	\$502.55	\$515.11	\$556.02	\$466.03	\$466.03	\$466.03	\$466.03	\$466.03	\$466.03	\$466.03	\$466.03	\$466.03	\$515.62	\$515.62
37	\$505.82	\$518.47	\$505.82	\$518.47	\$505.82	\$518.47	\$505.82	\$518.47	\$559.64	\$469.07	\$469.07	\$469.07	\$469.07	\$469.07	\$469.07	\$469.07	\$469.07	\$469.07	\$518.97	\$518.97
38	\$509.09	\$521.82	\$509.09	\$521.82	\$509.09	\$521.82	\$509.09	\$521.82	\$563.25	\$472.10	\$472.10	\$472.10	\$472.10	\$472.10	\$472.10	\$472.10	\$472.10	\$472.10	\$522.32	\$522.32
39	\$515.63	\$528.52	\$515.63	\$528.52	\$515.63	\$528.52	\$515.63	\$528.52	\$570.49	\$478.16	\$478.16	\$478.16	\$478.16	\$478.16	\$478.16	\$478.16	\$478.16	\$478.16	\$529.03	\$529.03
40	\$522.17	\$534.39	\$522.17	\$534.39	\$522.17	\$534.39	\$522.17	\$534.39	\$577.72	\$484.22	\$484.22	\$484.22	\$484.22	\$484.22	\$484.22	\$484.22	\$484.22	\$484.22	\$535.74	\$535.74
41	\$531.97	\$587.83	\$531.97	\$587.83	\$531.97	\$587.83	\$531.97	\$587.83	\$588.57	\$493.31	\$493.31	\$493.31	\$493.31	\$493.31	\$493.31	\$493.31	\$493.31	\$493.31	\$545.11	\$545.11
42	\$541.37	\$602.00	\$541.37	\$602.00	\$541.37	\$602.00	\$541.37	\$602.00	\$598.97	\$502.03	\$502.03	\$502.03	\$502.03	\$502.03	\$502.03	\$502.03	\$502.03	\$502.03	\$555.44	\$555.44
43	\$554.44	\$621.53	\$554.44	\$621.53	\$554.44	\$621.53	\$554.44	\$621.53	\$613.43	\$514.15	\$514.15	\$514.15	\$514.15	\$514.15	\$514.15	\$514.15	\$514.15	\$514.15	\$568.85	\$568.85
44	\$570.79	\$646.13	\$570.79	\$646.13	\$570.79	\$646.13	\$570.79	\$646.13	\$631.51	\$529.31	\$529.31	\$529.31	\$529.31	\$529.31	\$529.31	\$529.31	\$529.31	\$529.31	\$585.62	\$585.62
45	\$589.99	\$675.54	\$589.99	\$675.54	\$589.99	\$675.54	\$589.99	\$675.54	\$652.76	\$547.12	\$547.12	\$547.12	\$547.12	\$547.12	\$547.12	\$547.12	\$547.12	\$547.12	\$606.32	\$606.32
46	\$612.87	\$710.93	\$612.87	\$710.93	\$612.87	\$710.93	\$612.87	\$710.93	\$678.08	\$568.34	\$568.34	\$568.34	\$568.34	\$568.34	\$568.34	\$568.34	\$568.34	\$568.34	\$628.80	\$628.80
47	\$638.61	\$751.64	\$638.61	\$751.64	\$638.61	\$751.64	\$638.61	\$751.64	\$706.55	\$592.21	\$592.21	\$592.21	\$592.21	\$592.21	\$592.21	\$592.21	\$592.21	\$592.21	\$655.21	\$655.21
48	\$668.03	\$798.96	\$668.03	\$798.96	\$668.03	\$798.96	\$668.03	\$798.96	\$739.10	\$619.49	\$619.49	\$619.49	\$619.49	\$619.49	\$619.49	\$619.49	\$619.49	\$619.49	\$685.39	\$685.39
49	\$697.04	\$848.30	\$697.04	\$848.30	\$697.04	\$848.30	\$697.04	\$848.30	\$771.20	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$715.16	\$715.16
50	\$729.72	\$893.91	\$729.72	\$893.91	\$729.72	\$893.91	\$729.72	\$893.91	\$807.36	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$676.70	\$748.69	\$748.69
51	\$762.00	\$933.45	\$762.00	\$933.45	\$762.00	\$933.45	\$762.00	\$933.45	\$843.07	\$706.63	\$706.63	\$706.63	\$706.63	\$706.63	\$706.63	\$706.63	\$706.63	\$706.63	\$781.81	\$781.81
52	\$797.55	\$977.00	\$797.55	\$977.00	\$797.55	\$977.00	\$797.55	\$977.00	\$882.40	\$739.59	\$739.59	\$739.59	\$739.59	\$739.59	\$739.59	\$739.59	\$739.59	\$739.59	\$818.28	\$818.28
53	\$833.50	\$1,021.04	\$833.50	\$1,021.04	\$833.50	\$1,021.04	\$833.50	\$1,021.04	\$922.18	\$772.94	\$772.94	\$772.94	\$772.94	\$772.94	\$772.94	\$772.94	\$772.94	\$772.94	\$855.17	\$855.17
54	\$872.32	\$1,068.59	\$872.32	\$1,068.59	\$872.32	\$1,068.59	\$872.32	\$1,068.59	\$965.13	\$1,182.28	\$1,182.28	\$1,182.28	\$1,182.28	\$1,182.28	\$1,182.28	\$1,182.28	\$1,182.28	\$1,182.28	\$934.82	\$934.82
55	\$911.13	\$1,116.13	\$911.13	\$1,116.13	\$911.13	\$1,116.13	\$911.13	\$1,116.13	\$1,008.07	\$1,234.89	\$1,234.89	\$1,234.89	\$1,234.89	\$1,234.89	\$1,234.89	\$1,234.89	\$1,234.89	\$1,234.89	\$1,145.15	\$1,145.15
56	\$953.22	\$1,167.69	\$953.22	\$1,167.69	\$953.22	\$1,167.69	\$953.22	\$1,167.69	\$1,054.63	\$1,291.92	\$1,291.92	\$1,291.92	\$1,291.92	\$1,291.92	\$1,291.92	\$1,291.92	\$1,291.92	\$1,291.92	\$1,198.04	\$1,198.04
57	\$995.71	\$1,219.74	\$995.71	\$1,219.74	\$995.71	\$1,219.74	\$99													

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

HIOS Plan ID (On Exchange)=>	33709PA0940006		33709PA0940006		33709PA1450001		33709PA1450001		33709PA1340001		33709PA1340001		33709PA1400001		33709PA1400001		33709PA0950004		33709PA0950004	
HIOS Plan ID (Off Exchange)=>	33709PA0940006		33709PA0940006		33709PA1450001		33709PA1450001		33709PA1340001		33709PA1340001		33709PA1400001		33709PA1400001		33709PA0950004		33709PA0950004	
Plan Marketing Name =>	my Direct Blue EPO Gold 0		my Direct Blue EPO Gold 0		my Direct Blue EPO Gold 0 + Adult Dental and Vision		my Direct Blue EPO Gold 0 + Adult Dental and Vision		my Direct Blue EPO Premier Gold 0		my Direct Blue EPO Premier Gold 0		my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision		my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision		my Direct Blue EPO Gold 1700 HSA		my Direct Blue EPO Gold 1700 HSA	
Form # =>	EPO/CDP-5		EPO/CDP-5		EPO/ADV/CDP-4		EPO/ADV/CDP-4		EPO/Premier/CDP-3		EPO/Premier/CDP-3		EPO/Premier/ADV/CDP-4		EPO/Premier/ADV/CDP-4		EPO/HDHP/CDP-5		EPO/HDHP/CDP-5	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	O		O		O		O		O		O		O		O		O		O	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	0		0		0		0		0		0		0		0		1700		1700	
Coinurance =>	70%		70%		70%		70%		80%		80%		80%		80%		80%		80%	
Copays =>	\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$20 after Ded. PCP		\$20 after Ded. PCP	
OOP Maximum =>	7500		7500		7500		7500		6550		6550		6550		6550		5700		5700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$375.15	\$375.15	\$375.15	\$375.15	\$386.01	\$386.01	\$386.01	\$386.01	\$390.25	\$390.25	\$390.25	\$390.25	\$401.11	\$401.11	\$401.11	\$401.11	\$345.99	\$345.99	\$345.99	\$345.99
15	\$408.49	\$408.49	\$408.49	\$408.49	\$420.32	\$420.32	\$420.32	\$420.32	\$424.94	\$424.94	\$424.94	\$424.94	\$436.77	\$436.77	\$436.77	\$436.77	\$376.74	\$376.74	\$376.74	\$376.74
16	\$421.25	\$421.25	\$421.25	\$421.25	\$433.44	\$433.44	\$433.44	\$433.44	\$438.20	\$438.20	\$438.20	\$438.20	\$450.40	\$450.40	\$450.40	\$450.40	\$388.50	\$388.50	\$388.50	\$388.50
17	\$434.00	\$434.00	\$434.00	\$434.00	\$446.56	\$446.56	\$446.56	\$446.56	\$451.47	\$451.47	\$451.47	\$451.47	\$464.03	\$464.03	\$464.03	\$464.03	\$400.26	\$400.26	\$400.26	\$400.26
18	\$447.73	\$447.73	\$447.73	\$447.73	\$460.69	\$460.69	\$460.69	\$460.69	\$465.75	\$465.75	\$465.75	\$465.75	\$478.71	\$478.71	\$478.71	\$478.71	\$412.92	\$412.92	\$412.92	\$412.92
19	\$461.46	\$461.46	\$461.46	\$461.46	\$474.82	\$474.82	\$474.82	\$474.82	\$480.03	\$480.03	\$480.03	\$480.03	\$493.39	\$493.39	\$493.39	\$493.39	\$425.59	\$425.59	\$425.59	\$425.59
20	\$475.68	\$475.68	\$475.68	\$475.68	\$489.45	\$489.45	\$489.45	\$489.45	\$494.83	\$494.83	\$494.83	\$494.83	\$508.60	\$508.60	\$508.60	\$508.60	\$438.70	\$438.70	\$438.70	\$438.70
21	\$490.39	\$490.39	\$490.39	\$490.39	\$502.65	\$502.65	\$502.65	\$502.65	\$510.13	\$510.13	\$510.13	\$510.13	\$522.88	\$522.88	\$522.88	\$522.88	\$452.27	\$452.27	\$452.27	\$452.27
22	\$490.39	\$490.39	\$490.39	\$490.39	\$502.65	\$502.65	\$502.65	\$502.65	\$510.13	\$510.13	\$510.13	\$510.13	\$522.88	\$522.88	\$522.88	\$522.88	\$452.27	\$452.27	\$452.27	\$452.27
23	\$490.39	\$490.39	\$490.39	\$490.39	\$502.65	\$502.65	\$502.65	\$502.65	\$510.13	\$510.13	\$510.13	\$510.13	\$522.88	\$522.88	\$522.88	\$522.88	\$452.27	\$452.27	\$452.27	\$452.27
24	\$490.39	\$490.39	\$490.39	\$490.39	\$502.65	\$502.65	\$502.65	\$502.65	\$510.13	\$510.13	\$510.13	\$510.13	\$522.88	\$522.88	\$522.88	\$522.88	\$452.27	\$452.27	\$452.27	\$452.27
25	\$492.35	\$504.66	\$492.35	\$504.66	\$506.61	\$519.28	\$506.61	\$519.28	\$512.17	\$524.97	\$512.17	\$524.97	\$526.43	\$539.59	\$526.43	\$539.59	\$454.08	\$454.08	\$454.08	\$454.08
26	\$502.16	\$514.71	\$502.16	\$514.71	\$516.70	\$529.62	\$516.70	\$529.62	\$535.43	\$552.37	\$535.43	\$552.37	\$536.91	\$550.33	\$536.91	\$550.33	\$463.12	\$463.12	\$463.12	\$463.12
27	\$513.93	\$526.78	\$513.93	\$526.78	\$528.81	\$542.03	\$528.81	\$542.03	\$547.99	\$574.62	\$547.99	\$574.62	\$549.50	\$563.24	\$549.50	\$563.24	\$473.98	\$473.98	\$473.98	\$473.98
28	\$533.05	\$546.38	\$533.05	\$546.38	\$548.49	\$562.20	\$548.49	\$562.20	\$554.51	\$568.37	\$554.51	\$568.37	\$569.95	\$584.20	\$569.95	\$584.20	\$491.62	\$491.62	\$491.62	\$491.62
29	\$548.75	\$562.47	\$548.75	\$562.47	\$564.64	\$578.76	\$564.64	\$578.76	\$570.84	\$585.11	\$570.84	\$585.11	\$586.73	\$601.40	\$586.73	\$601.40	\$506.09	\$506.09	\$506.09	\$506.09
30	\$556.59	\$570.50	\$556.59	\$570.50	\$572.71	\$587.03	\$572.71	\$587.03	\$579.00	\$593.48	\$579.00	\$593.48	\$595.11	\$609.99	\$595.11	\$609.99	\$513.33	\$513.33	\$513.33	\$513.33
31	\$568.36	\$582.57	\$568.36	\$582.57	\$584.82	\$599.44	\$584.82	\$599.44	\$591.24	\$606.02	\$591.24	\$606.02	\$607.70	\$622.89	\$607.70	\$622.89	\$537.28	\$537.28	\$537.28	\$537.28
32	\$580.13	\$594.63	\$580.13	\$594.63	\$596.93	\$611.85	\$596.93	\$611.85	\$603.48	\$618.57	\$603.48	\$618.57	\$620.28	\$635.79	\$620.28	\$635.79	\$535.04	\$535.04	\$535.04	\$535.04
33	\$587.49	\$602.18	\$587.49	\$602.18	\$604.50	\$619.61	\$604.50	\$619.61	\$611.14	\$626.42	\$611.14	\$626.42	\$628.15	\$643.85	\$628.15	\$643.85	\$551.37	\$551.37	\$551.37	\$551.37
34	\$595.33	\$610.21	\$595.33	\$610.21	\$612.57	\$627.88	\$612.57	\$627.88	\$619.30	\$634.78	\$619.30	\$634.78	\$636.54	\$652.45	\$636.54	\$652.45	\$549.06	\$549.06	\$549.06	\$549.06
35	\$599.26	\$614.24	\$599.26	\$614.24	\$616.61	\$632.03	\$616.61	\$632.03	\$623.38	\$638.96	\$623.38	\$638.96	\$640.73	\$656.75	\$640.73	\$656.75	\$552.67	\$552.67	\$552.67	\$552.67
36	\$603.18	\$618.26	\$603.18	\$618.26	\$620.65	\$636.17	\$620.65	\$636.17	\$627.46	\$643.15	\$627.46	\$643.15	\$644.93	\$661.05	\$644.93	\$661.05	\$556.29	\$556.29	\$556.29	\$556.29
37	\$607.10	\$622.28	\$607.10	\$622.28	\$624.68	\$640.30	\$624.68	\$640.30	\$631.54	\$647.33	\$631.54	\$647.33	\$649.12	\$665.35	\$649.12	\$665.35	\$559.91	\$559.91	\$559.91	\$559.91
38	\$611.03	\$626.31	\$611.03	\$626.31	\$628.72	\$644.44	\$628.72	\$644.44	\$635.62	\$651.51	\$635.62	\$651.51	\$653.32	\$669.65	\$653.32	\$669.65	\$563.53	\$563.53	\$563.53	\$563.53
39	\$618.87	\$634.34	\$618.87	\$634.34	\$636.79	\$652.71	\$636.79	\$652.71	\$643.78	\$659.87	\$643.78	\$659.87	\$661.70	\$678.24	\$661.70	\$678.24	\$570.76	\$570.76	\$570.76	\$570.76
40	\$626.72	\$639.39	\$626.72	\$639.39	\$644.87	\$709.36	\$644.87	\$709.36	\$651.95	\$717.15	\$651.95	\$717.15	\$670.09	\$737.10	\$670.09	\$737.10	\$578.00	\$578.00	\$578.00	\$578.00
41	\$638.49	\$705.53	\$638.49	\$705.53	\$656.98	\$725.96	\$656.98	\$725.96	\$664.19	\$733.93	\$664.19	\$733.93	\$682.68	\$754.36	\$682.68	\$754.36	\$588.86	\$588.86	\$588.86	\$588.86
42	\$649.77	\$722.54	\$649.77	\$722.54	\$668.58	\$743.46	\$668.58	\$743.46	\$675.92	\$751.62	\$675.92	\$751.62	\$694.74	\$772.55	\$694.74	\$772.55	\$599.26	\$599.26	\$599.26	\$599.26
43	\$665.46	\$745.98	\$665.46	\$745.98	\$684.73	\$767.58	\$684.73	\$767.58	\$692.25	\$776.01	\$692.25	\$776.01	\$711.52	\$797.61	\$711.52	\$797.61	\$613.73	\$613.73	\$613.73	\$613.73
44	\$685.07	\$775.50	\$685.07	\$775.50	\$704.91	\$797.96	\$704.91	\$797.96	\$712.65	\$806.72	\$712.65	\$806.72	\$732.49	\$829.18	\$732.49	\$829.18	\$631.82	\$631.82	\$631.82	\$631.82
45	\$708.12	\$810.80	\$708.12	\$810.80	\$728.63	\$834.28	\$728.63	\$834.28	\$736.63	\$843.44	\$736.63	\$843.44	\$757.13	\$869.91	\$757.13	\$869.91	\$653.08	\$653.08	\$653.08	\$653.08
46	\$735.59	\$853.28	\$735.59	\$853.28	\$756.89	\$877.99	\$756.89	\$877.99	\$765.20	\$887.63	\$765.20	\$887.63	\$786.50	\$912.34	\$786.50	\$912.34	\$678.41	\$678.41	\$678.41	\$678.41
47	\$766.48	\$902.15	\$766.48	\$902.15	\$788.67	\$928.26	\$788.67	\$928.26	\$797.33	\$938.46	\$797.33	\$938.46	\$819.53	\$964.59	\$819.53	\$964.59	\$706.90	\$706.90	\$706.90	\$706.90
48	\$801.79	\$958.94	\$801.79	\$958.94	\$825.00	\$986.70	\$825.00	\$986.70	\$834.06	\$997.54	\$834.06	\$997.54	\$857.28	\$1,025.31	\$857.28	\$1,025.31	\$739.46	\$739.46	\$739.46	\$739.46
49	\$836.61	\$1,018.15	\$836.61	\$1,018.15	\$860.83	\$1,047.63	\$860.83	\$1,047.63	\$870.28	\$1,059.13	\$870.28	\$1,059.13	\$894.51	\$1,088.62	\$894.51	\$1,088.62	\$839.00	\$839.00	\$839.00	\$839.00
50	\$875.84	\$1,072.90	\$875.84	\$1,072.90	\$901.20	\$1,103.97	\$901.20	\$1,103.97	\$911.09	\$1,116.09	\$911.09	\$1,116.09	\$936.45	\$1,147.15	\$936.45	\$1,147.15	\$807.75	\$807.75	\$807.75	\$807.75
51	\$914.58	\$1,120.36	\$914.58	\$1,120.36	\$941.06	\$1,152.80	\$941.06	\$1,152.80	\$951.39	\$1,165.45	\$951.39	\$1,165.45	\$977.88	\$1,197.90	\$977.88	\$1,197.90	\$843.48	\$843.48	\$843.48	\$843.48
52	\$957.24	\$1,172.62	\$957.24	\$1,172.62	\$984.96	\$1,206.58	\$984.96	\$1,206.58	\$995.77	\$1,219.82	\$995.77	\$1,219.82	\$1,023.49	\$1,253.78	\$1,023.49	\$1,253.78	\$882.83	\$882.83	\$882.83	\$882.83
53	\$1,000.40	\$1,225.49	\$1,000.40	\$1,225.49	\$1,029.36	\$1,260.97	\$1,029.36	\$1,260.97	\$1,040.67	\$1,274.82	\$1,040.67	\$1,274.82	\$1,069.63	\$1,310.30	\$1,069.63	\$1,310.30	\$922.63	\$922.63	\$922.63	\$922.63
54	\$1,046.98	\$1,282.55	\$1,046.98	\$1,282.55	\$1,077.30	\$1,319.69	\$1,077.30	\$1,319.69	\$1,089.13	\$1,334.18	\$1,089.13	\$1,334.18	\$1,119.44	\$1,371.31	\$1,119.44	\$1,371.31	\$965.60	\$965.60	\$965.60	\$965.60
55	\$1,093.57	\$1,339.62	\$1,093.57	\$1,339.62	\$1,125.24	\$1,378.42	\$1,125.24	\$1,378.42	\$1,137.59	\$1,393.55	\$1,137.59	\$1,393.55	\$1,169.26	\$1,432.34	\$1,169.26	\$1,432.34	\$1,008.56	\$1,008.56	\$1,008.56	\$1,008.56
56	\$1,144.08	\$1,401.50	\$1,144.08	\$1,401.50	\$1,172.21	\$1,442.08	\$1,172.21	\$1,442.08	\$1,190.13	\$1,457.91	\$1,190.13	\$1,457.91	\$1,223.26	\$1,498.49	\$1,223.26	\$1,498.49	\$1,055.15	\$1,055.15	\$1,055.15	\$1,055.15

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

HIOS Plan ID (On Exchange)=>	33709PA0940010		33709PA0940010		33709PA1340002		33709PA1340002		33709PA1400002		33709PA1400002		33709PA0940009		33709PA0940009		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0940010		33709PA0940010		33709PA1340002		33709PA1340002		33709PA1400002		33709PA1400002		33709PA0940009		33709PA0940009		33709PA0940007		33709PA0940007	
Plan Marketing Name =>	my Direct Blue EPO Gold 1500		my Direct Blue EPO Gold 1500		my Direct Blue EPO Premier Silver 0		my Direct Blue EPO Premier Silver 0		my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision		my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision		my Direct Blue EPO Silver 7000		my Direct Blue EPO Silver 7000		my Direct Blue EPO Silver 3500		my Direct Blue EPO Silver 3500	
Form # =>	EPO/CDP-5		EPO/CDP-5		EPO/Premier/CDP-3		EPO/Premier/CDP-3		EPO/Premier/ADV/CDP-4		EPO/Premier/ADV/CDP-4		EPO/CDP-5		EPO/CDP-5		EPO/CDP-5		EPO/CDP-5	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	O		O		O		O		O		O		O		O		O		O	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	1500		1500		0		0		0		0		7000		7000		3500		3500	
Coinurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$35 PCP		\$35 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$50 PCP		\$50 PCP	
OOP Maximum =>	8300		8300		8350		8350		8350		8350		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$338.53	\$338.53	\$338.53	\$338.53	\$449.71	\$449.71	\$449.71	\$449.71	\$460.58	\$460.58	\$460.58	\$460.58	\$413.49	\$413.49	\$413.49	\$413.49	\$301.12	\$301.12	\$301.12	\$301.12
15	\$368.62	\$368.62	\$368.62	\$368.62	\$489.69	\$489.69	\$489.69	\$489.69	\$501.52	\$501.52	\$501.52	\$501.52	\$450.24	\$450.24	\$450.24	\$450.24	\$327.89	\$327.89	\$327.89	\$327.89
16	\$380.12	\$380.12	\$380.12	\$380.12	\$504.97	\$504.97	\$504.97	\$504.97	\$517.17	\$517.17	\$517.17	\$517.17	\$464.30	\$464.30	\$464.30	\$464.30	\$338.12	\$338.12	\$338.12	\$338.12
17	\$391.63	\$391.63	\$391.63	\$391.63	\$520.26	\$520.26	\$520.26	\$520.26	\$532.82	\$532.82	\$532.82	\$532.82	\$478.35	\$478.35	\$478.35	\$478.35	\$348.35	\$348.35	\$348.35	\$348.35
18	\$404.02	\$404.02	\$404.02	\$404.02	\$536.72	\$536.72	\$536.72	\$536.72	\$549.68	\$549.68	\$549.68	\$549.68	\$493.49	\$493.49	\$493.49	\$493.49	\$359.38	\$359.38	\$359.38	\$359.38
19	\$416.41	\$416.41	\$416.41	\$416.41	\$553.18	\$553.18	\$553.18	\$553.18	\$566.54	\$566.54	\$566.54	\$566.54	\$508.62	\$508.62	\$508.62	\$508.62	\$370.40	\$370.40	\$370.40	\$370.40
20	\$429.24	\$429.24	\$429.24	\$429.24	\$570.22	\$570.22	\$570.22	\$570.22	\$584.00	\$584.00	\$584.00	\$584.00	\$524.29	\$524.29	\$524.29	\$524.29	\$381.81	\$381.81	\$381.81	\$381.81
21	\$442.52	\$442.52	\$442.52	\$442.52	\$587.86	\$587.86	\$587.86	\$587.86	\$602.56	\$602.56	\$602.56	\$602.56	\$617.11	\$617.11	\$617.11	\$617.11	\$403.46	\$403.46	\$403.46	\$403.46
22	\$442.52	\$442.52	\$442.52	\$442.52	\$587.86	\$587.86	\$587.86	\$587.86	\$602.56	\$602.56	\$602.56	\$602.56	\$617.11	\$617.11	\$617.11	\$617.11	\$403.46	\$403.46	\$403.46	\$403.46
23	\$442.52	\$442.52	\$442.52	\$442.52	\$587.86	\$587.86	\$587.86	\$587.86	\$602.56	\$602.56	\$602.56	\$602.56	\$617.11	\$617.11	\$617.11	\$617.11	\$403.46	\$403.46	\$403.46	\$403.46
24	\$442.52	\$442.52	\$442.52	\$442.52	\$587.86	\$587.86	\$587.86	\$587.86	\$602.56	\$602.56	\$602.56	\$602.56	\$617.11	\$617.11	\$617.11	\$617.11	\$403.46	\$403.46	\$403.46	\$403.46
25	\$444.29	\$444.29	\$444.29	\$444.29	\$590.21	\$590.21	\$590.21	\$590.21	\$604.97	\$604.97	\$604.97	\$604.97	\$619.58	\$619.58	\$619.58	\$619.58	\$395.19	\$395.19	\$395.19	\$395.19
26	\$453.14	\$453.14	\$453.14	\$453.14	\$601.97	\$601.97	\$601.97	\$601.97	\$616.51	\$616.51	\$616.51	\$616.51	\$631.92	\$631.92	\$631.92	\$631.92	\$403.07	\$403.07	\$403.07	\$403.07
27	\$463.76	\$463.76	\$463.76	\$463.76	\$616.08	\$616.08	\$616.08	\$616.08	\$630.96	\$630.96	\$630.96	\$630.96	\$646.73	\$646.73	\$646.73	\$646.73	\$412.82	\$412.82	\$412.82	\$412.82
28	\$481.02	\$481.02	\$481.02	\$481.02	\$639.00	\$639.00	\$639.00	\$639.00	\$654.44	\$654.44	\$654.44	\$654.44	\$670.80	\$670.80	\$670.80	\$670.80	\$427.86	\$427.86	\$427.86	\$427.86
29	\$495.18	\$495.18	\$495.18	\$495.18	\$657.82	\$657.82	\$657.82	\$657.82	\$673.71	\$673.71	\$673.71	\$673.71	\$690.55	\$690.55	\$690.55	\$690.55	\$440.46	\$440.46	\$440.46	\$440.46
30	\$502.26	\$502.26	\$502.26	\$502.26	\$683.90	\$683.90	\$683.90	\$683.90	\$700.42	\$700.42	\$700.42	\$700.42	\$716.34	\$716.34	\$716.34	\$716.34	\$457.93	\$457.93	\$457.93	\$457.93
31	\$512.88	\$512.88	\$512.88	\$512.88	\$698.33	\$698.33	\$698.33	\$698.33	\$715.23	\$715.23	\$715.23	\$715.23	\$730.05	\$730.05	\$730.05	\$730.05	\$465.65	\$465.65	\$465.65	\$465.65
32	\$523.50	\$523.50	\$523.50	\$523.50	\$712.83	\$712.83	\$712.83	\$712.83	\$727.17	\$727.17	\$727.17	\$727.17	\$741.24	\$741.24	\$741.24	\$741.24	\$477.29	\$477.29	\$477.29	\$477.29
33	\$530.14	\$530.14	\$530.14	\$530.14	\$721.87	\$721.87	\$721.87	\$721.87	\$736.32	\$736.32	\$736.32	\$736.32	\$750.05	\$750.05	\$750.05	\$750.05	\$483.35	\$483.35	\$483.35	\$483.35
34	\$550.65	\$550.65	\$550.65	\$550.65	\$731.50	\$731.50	\$731.50	\$731.50	\$745.96	\$745.96	\$745.96	\$745.96	\$759.04	\$759.04	\$759.04	\$759.04	\$489.80	\$489.80	\$489.80	\$489.80
35	\$540.76	\$540.76	\$540.76	\$540.76	\$718.36	\$718.36	\$718.36	\$718.36	\$732.77	\$732.77	\$732.77	\$732.77	\$745.96	\$745.96	\$745.96	\$745.96	\$493.03	\$493.03	\$493.03	\$493.03
36	\$544.30	\$544.30	\$544.30	\$544.30	\$723.07	\$723.07	\$723.07	\$723.07	\$737.07	\$737.07	\$737.07	\$737.07	\$750.05	\$750.05	\$750.05	\$750.05	\$484.15	\$484.15	\$484.15	\$484.15
37	\$547.84	\$547.84	\$547.84	\$547.84	\$727.77	\$727.77	\$727.77	\$727.77	\$741.15	\$741.15	\$741.15	\$741.15	\$753.07	\$753.07	\$753.07	\$753.07	\$493.03	\$493.03	\$493.03	\$493.03
38	\$551.38	\$551.38	\$551.38	\$551.38	\$732.47	\$732.47	\$732.47	\$732.47	\$745.96	\$745.96	\$745.96	\$745.96	\$759.04	\$759.04	\$759.04	\$759.04	\$499.48	\$499.48	\$499.48	\$499.48
39	\$558.46	\$558.46	\$558.46	\$558.46	\$741.88	\$741.88	\$741.88	\$741.88	\$755.96	\$755.96	\$755.96	\$755.96	\$769.37	\$769.37	\$769.37	\$769.37	\$509.17	\$509.17	\$509.17	\$509.17
40	\$565.54	\$565.54	\$565.54	\$565.54	\$751.29	\$751.29	\$751.29	\$751.29	\$765.31	\$765.31	\$765.31	\$765.31	\$778.80	\$778.80	\$778.80	\$778.80	\$512.55	\$512.55	\$512.55	\$512.55
41	\$576.16	\$576.16	\$576.16	\$576.16	\$765.39	\$765.39	\$765.39	\$765.39	\$779.73	\$779.73	\$779.73	\$779.73	\$793.24	\$793.24	\$793.24	\$793.24	\$519.49	\$519.49	\$519.49	\$519.49
42	\$586.34	\$586.34	\$586.34	\$586.34	\$778.91	\$778.91	\$778.91	\$778.91	\$792.80	\$792.80	\$792.80	\$792.80	\$806.31	\$806.31	\$806.31	\$806.31	\$525.55	\$525.55	\$525.55	\$525.55
43	\$600.50	\$600.50	\$600.50	\$600.50	\$797.73	\$797.73	\$797.73	\$797.73	\$811.00	\$811.00	\$811.00	\$811.00	\$824.31	\$824.31	\$824.31	\$824.31	\$531.44	\$531.44	\$531.44	\$531.44
44	\$618.20	\$618.20	\$618.20	\$618.20	\$821.24	\$821.24	\$821.24	\$821.24	\$834.08	\$834.08	\$834.08	\$834.08	\$847.45	\$847.45	\$847.45	\$847.45	\$537.33	\$537.33	\$537.33	\$537.33
45	\$639.00	\$639.00	\$639.00	\$639.00	\$848.87	\$848.87	\$848.87	\$848.87	\$861.71	\$861.71	\$861.71	\$861.71	\$875.08	\$875.08	\$875.08	\$875.08	\$543.22	\$543.22	\$543.22	\$543.22
46	\$663.78	\$663.78	\$663.78	\$663.78	\$881.79	\$881.79	\$881.79	\$881.79	\$895.16	\$895.16	\$895.16	\$895.16	\$908.53	\$908.53	\$908.53	\$908.53	\$549.11	\$549.11	\$549.11	\$549.11
47	\$691.66	\$691.66	\$691.66	\$691.66	\$918.83	\$918.83	\$918.83	\$918.83	\$932.19	\$932.19	\$932.19	\$932.19	\$945.56	\$945.56	\$945.56	\$945.56	\$555.00	\$555.00	\$555.00	\$555.00
48	\$723.52	\$723.52	\$723.52	\$723.52	\$961.15	\$961.15	\$961.15	\$961.15	\$974.51	\$974.51	\$974.51	\$974.51	\$987.87	\$987.87	\$987.87	\$987.87	\$560.89	\$560.89	\$560.89	\$560.89
49	\$754.94	\$754.94	\$754.94	\$754.94	\$1,002.89	\$1,002.89	\$1,002.89	\$1,002.89	\$1,016.25	\$1,016.25	\$1,016.25	\$1,016.25	\$1,029.61	\$1,029.61	\$1,029.61	\$1,029.61	\$566.78	\$566.78	\$566.78	\$566.78
50	\$790.34	\$790.34	\$790.34	\$790.34	\$1,049.92	\$1,049.92	\$1,049.92	\$1,049.92	\$1,063.28	\$1,063.28	\$1,063.28	\$1,063.28	\$1,076.64	\$1,076.64	\$1,076.64	\$1,076.64	\$572.67	\$572.67	\$572.67	\$572.67
51	\$825.30	\$825.30	\$825.30	\$825.30	\$1,096.36	\$1,096.36	\$1,096.36	\$1,096.36	\$1,109.72	\$1,109.72	\$1,109.72	\$1,109.72	\$1,123.08	\$1,123.08	\$1,123.08	\$1,123.08	\$578.56	\$578.56	\$578.56	\$578.56
52	\$863.80	\$863.80	\$863.80	\$863.80	\$1,147.50	\$1,147.50	\$1,147.50	\$1,147.50	\$1,160.86	\$1,160.86	\$1,160.86	\$1,160.86	\$1,174.22	\$1,174.22	\$1,174.22	\$1,174.22	\$584.45	\$584.45	\$584.45	\$584.45
53	\$902.74	\$902.74	\$902.74	\$902.74	\$1,193.23	\$1,193.23	\$1,193.23	\$1,193.23	\$1,206.59	\$1,206.59	\$1,206.59	\$1,206.59	\$1,219.95	\$1,219.95	\$1,219.95	\$1,219.95	\$590.34	\$590.34	\$590.34	\$590.34
54	\$944.78	\$944.78	\$944.78	\$944.78	\$1,240.06	\$1,240.06	\$1,240.06	\$1,240.06	\$1,253.42	\$1,253.42	\$1,253.42	\$1,253.42	\$1,266.78	\$1,266.78	\$1,266.78	\$1,266.78	\$596.23	\$596.23	\$596.23	\$596.23
55	\$986.82	\$986.82	\$986.82	\$986.82	\$1,286.85	\$1,286.85	\$1,286.85	\$1,286.85	\$1,299.21	\$1,299.21	\$1,299.21	\$1,299.21	\$1,312.57	\$1,312.57	\$1,312.57	\$1,312.57	\$602.12	\$602.12	\$602.12	\$602.12
56	\$1,032.40	\$1,032.40	\$1,032.40	\$1,032.40	\$1,331.03	\$1,331.03	\$1,331.03	\$1,331.03	\$1,343.39	\$1,343.39	\$1,343.39	\$1,343.39	\$1,355.75	\$1,355.75	\$1,355.75	\$1,355.75	\$608.01	\$608.01	\$608.01	

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		33709PA0940002		33709PA0940002		33709PA1120001		33709PA1120001		33709PA0950001		33709PA0950001		33709PA0940008		33709PA0940008			
HIOS Plan ID (Off Exchange)=>	33709PA1120003		33709PA1120003		33709PA0940002		33709PA0940002		33709PA1120001		33709PA1120001		33709PA0950001		33709PA0950001		33709PA0940008		33709PA0940008			
Plan Marketing Name =>	my Direct Blue EPO Silver 3500 + Adult Dental and Vision		my Direct Blue EPO Silver 3500 + Adult Dental and Vision		my Direct Blue EPO Bronze 3800		my Direct Blue EPO Bronze 3800		my Direct Blue EPO Bronze 3800 + Adult Dental and Vision		my Direct Blue EPO Bronze 3800 + Adult Dental and Vision		my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit		my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit		my Direct Blue EPO Bronze 8900		my Direct Blue EPO Bronze 8900			
Form # =>	EPO/ADV/CDP-4		EPO/ADV/CDP-4		EPO/CDP-5		EPO/CDP-5		EPO/ADV/CDP-4		EPO/ADV/CDP-4		EPO/HDHP/CDP-5		EPO/HDHP/CDP-5		EPO/CDP-5		EPO/CDP-5			
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 7		Area 9			
Network =>	O		O		O		O		O		O		O		O		O		O			
Metal =>	Silver		Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze			
Deductible =>	3500		3500		3800		3800		3800		3800		7400		7400		8900		8900			
Coinurance =>	70%		70%		50%		50%		50%		50%		100%		100%		100%		100%			
Copays =>	\$50 PCP		\$50 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		N/A		N/A		N/A		N/A			
OOP Maximum =>	9200		9200		9200		9200		9200		9200		9200		7400		7400		8900		8900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$311.98	\$311.98	\$311.98	\$311.98	\$286.01	\$286.01	\$286.01	\$286.01	\$296.87	\$296.87	\$296.87	\$296.87	\$291.24	\$291.24	\$291.24	\$260.38	\$260.38	\$260.38	\$260.38	\$260.38	\$260.38	\$260.38
15	\$339.71	\$339.71	\$339.71	\$339.71	\$311.43	\$311.43	\$311.43	\$311.43	\$323.26	\$323.26	\$323.26	\$323.26	\$317.13	\$317.13	\$317.13	\$283.53	\$283.53	\$283.53	\$283.53	\$283.53	\$283.53	\$283.53
16	\$350.32	\$350.32	\$350.32	\$350.32	\$321.15	\$321.15	\$321.15	\$321.15	\$333.35	\$333.35	\$333.35	\$333.35	\$327.03	\$327.03	\$327.03	\$292.38	\$292.38	\$292.38	\$292.38	\$292.38	\$292.38	\$292.38
17	\$360.92	\$360.92	\$360.92	\$360.92	\$330.87	\$330.87	\$330.87	\$330.87	\$343.44	\$343.44	\$343.44	\$343.44	\$336.93	\$336.93	\$336.93	\$301.23	\$301.23	\$301.23	\$301.23	\$301.23	\$301.23	\$301.23
18	\$372.34	\$372.34	\$372.34	\$372.34	\$341.34	\$341.34	\$341.34	\$341.34	\$354.31	\$354.31	\$354.31	\$354.31	\$347.59	\$347.59	\$347.59	\$310.76	\$310.76	\$310.76	\$310.76	\$310.76	\$310.76	\$310.76
19	\$383.76	\$383.76	\$383.76	\$383.76	\$351.81	\$351.81	\$351.81	\$351.81	\$365.17	\$365.17	\$365.17	\$365.17	\$358.25	\$358.25	\$358.25	\$320.29	\$320.29	\$320.29	\$320.29	\$320.29	\$320.29	\$320.29
20	\$395.59	\$395.59	\$395.59	\$395.59	\$362.65	\$362.65	\$362.65	\$362.65	\$376.43	\$376.43	\$376.43	\$376.43	\$369.29	\$369.29	\$369.29	\$330.16	\$330.16	\$330.16	\$330.16	\$330.16	\$330.16	\$330.16
21	\$407.82	\$407.82	\$407.82	\$407.82	\$373.87	\$373.87	\$373.87	\$373.87	\$388.07	\$388.07	\$388.07	\$388.07	\$380.71	\$380.71	\$380.71	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88
22	\$407.82	\$407.82	\$407.82	\$407.82	\$373.87	\$373.87	\$373.87	\$373.87	\$388.07	\$388.07	\$388.07	\$388.07	\$380.71	\$380.71	\$380.71	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88
23	\$407.82	\$407.82	\$407.82	\$407.82	\$373.87	\$373.87	\$373.87	\$373.87	\$388.07	\$388.07	\$388.07	\$388.07	\$380.71	\$380.71	\$380.71	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88
24	\$407.82	\$407.82	\$407.82	\$407.82	\$373.87	\$373.87	\$373.87	\$373.87	\$388.07	\$388.07	\$388.07	\$388.07	\$380.71	\$380.71	\$380.71	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88	\$348.88
25	\$409.45	\$409.45	\$409.45	\$409.45	\$375.37	\$375.37	\$375.37	\$375.37	\$389.62	\$389.62	\$389.62	\$389.62	\$382.23	\$382.23	\$382.23	\$356.71	\$356.71	\$356.71	\$356.71	\$356.71	\$356.71	\$356.71
26	\$417.61	\$417.61	\$417.61	\$417.61	\$382.84	\$382.84	\$382.84	\$382.84	\$397.38	\$397.38	\$397.38	\$397.38	\$389.85	\$389.85	\$389.85	\$369.98	\$369.98	\$369.98	\$369.98	\$369.98	\$369.98	\$369.98
27	\$427.40	\$427.40	\$427.40	\$427.40	\$391.82	\$391.82	\$391.82	\$391.82	\$406.70	\$406.70	\$406.70	\$406.70	\$398.98	\$398.98	\$398.98	\$384.54	\$384.54	\$384.54	\$384.54	\$384.54	\$384.54	\$384.54
28	\$443.30	\$443.30	\$443.30	\$443.30	\$406.40	\$406.40	\$406.40	\$406.40	\$416.56	\$416.56	\$416.56	\$416.56	\$413.83	\$413.83	\$413.83	\$399.23	\$399.23	\$399.23	\$399.23	\$399.23	\$399.23	\$399.23
29	\$456.35	\$456.35	\$456.35	\$456.35	\$418.36	\$418.36	\$418.36	\$418.36	\$428.82	\$428.82	\$428.82	\$428.82	\$426.01	\$426.01	\$426.01	\$404.35	\$404.35	\$404.35	\$404.35	\$404.35	\$404.35	\$404.35
30	\$462.88	\$462.88	\$462.88	\$462.88	\$424.34	\$424.34	\$424.34	\$424.34	\$434.95	\$434.95	\$434.95	\$434.95	\$431.11	\$431.11	\$431.11	\$411.91	\$411.91	\$411.91	\$411.91	\$411.91	\$411.91	\$411.91
31	\$472.66	\$472.66	\$472.66	\$472.66	\$433.32	\$433.32	\$433.32	\$433.32	\$444.15	\$444.15	\$444.15	\$444.15	\$441.24	\$441.24	\$441.24	\$420.66	\$420.66	\$420.66	\$420.66	\$420.66	\$420.66	\$420.66
32	\$482.45	\$482.45	\$482.45	\$482.45	\$442.29	\$442.29	\$442.29	\$442.29	\$453.35	\$453.35	\$453.35	\$453.35	\$450.38	\$450.38	\$450.38	\$430.37	\$430.37	\$430.37	\$430.37	\$430.37	\$430.37	\$430.37
33	\$488.57	\$488.57	\$488.57	\$488.57	\$447.90	\$447.90	\$447.90	\$447.90	\$464.91	\$464.91	\$464.91	\$464.91	\$461.94	\$461.94	\$461.94	\$441.73	\$441.73	\$441.73	\$441.73	\$441.73	\$441.73	\$441.73
34	\$495.09	\$495.09	\$495.09	\$495.09	\$453.88	\$453.88	\$453.88	\$453.88	\$471.12	\$471.12	\$471.12	\$471.12	\$468.18	\$468.18	\$468.18	\$448.23	\$448.23	\$448.23	\$448.23	\$448.23	\$448.23	\$448.23
35	\$498.36	\$498.36	\$498.36	\$498.36	\$456.87	\$456.87	\$456.87	\$456.87	\$474.22	\$474.22	\$474.22	\$474.22	\$471.32	\$471.32	\$471.32	\$451.93	\$451.93	\$451.93	\$451.93	\$451.93	\$451.93	\$451.93
36	\$501.62	\$501.62	\$501.62	\$501.62	\$459.86	\$459.86	\$459.86	\$459.86	\$477.33	\$477.33	\$477.33	\$477.33	\$474.43	\$474.43	\$474.43	\$455.21	\$455.21	\$455.21	\$455.21	\$455.21	\$455.21	\$455.21
37	\$504.88	\$504.88	\$504.88	\$504.88	\$462.85	\$462.85	\$462.85	\$462.85	\$480.43	\$480.43	\$480.43	\$480.43	\$477.53	\$477.53	\$477.53	\$458.46	\$458.46	\$458.46	\$458.46	\$458.46	\$458.46	\$458.46
38	\$508.14	\$508.14	\$508.14	\$508.14	\$465.84	\$465.84	\$465.84	\$465.84	\$483.54	\$483.54	\$483.54	\$483.54	\$480.64	\$480.64	\$480.64	\$461.56	\$461.56	\$461.56	\$461.56	\$461.56	\$461.56	\$461.56
39	\$514.67	\$514.67	\$514.67	\$514.67	\$471.82	\$471.82	\$471.82	\$471.82	\$489.74	\$489.74	\$489.74	\$489.74	\$486.84	\$486.84	\$486.84	\$465.66	\$465.66	\$465.66	\$465.66	\$465.66	\$465.66	\$465.66
40	\$521.19	\$521.19	\$521.19	\$521.19	\$477.81	\$477.81	\$477.81	\$477.81	\$495.95	\$495.95	\$495.95	\$495.95	\$493.05	\$493.05	\$493.05	\$472.77	\$472.77	\$472.77	\$472.77	\$472.77	\$472.77	\$472.77
41	\$530.98	\$530.98	\$530.98	\$530.98	\$486.78	\$486.78	\$486.78	\$486.78	\$505.27	\$505.27	\$505.27	\$505.27	\$502.37	\$502.37	\$502.37	\$479.88	\$479.88	\$479.88	\$479.88	\$479.88	\$479.88	\$479.88
42	\$540.36	\$540.36	\$540.36	\$540.36	\$495.38	\$495.38	\$495.38	\$495.38	\$514.19	\$514.19	\$514.19	\$514.19	\$511.29	\$511.29	\$511.29	\$488.99	\$488.99	\$488.99	\$488.99	\$488.99	\$488.99	\$488.99
43	\$553.41	\$553.41	\$553.41	\$553.41	\$507.34	\$507.34	\$507.34	\$507.34	\$526.61	\$526.61	\$526.61	\$526.61	\$523.71	\$523.71	\$523.71	\$498.10	\$498.10	\$498.10	\$498.10	\$498.10	\$498.10	\$498.10
44	\$569.72	\$569.72	\$569.72	\$569.72	\$522.30	\$522.30	\$522.30	\$522.30	\$541.13	\$541.13	\$541.13	\$541.13	\$538.23	\$538.23	\$538.23	\$504.31	\$504.31	\$504.31	\$504.31	\$504.31	\$504.31	\$504.31
45	\$588.89	\$588.89	\$588.89	\$588.89	\$539.87	\$539.87	\$539.87	\$539.87	\$561.62	\$561.62	\$561.62	\$561.62	\$558.72	\$558.72	\$558.72	\$516.42	\$516.42	\$516.42	\$516.42	\$516.42	\$516.42	\$516.42
46	\$611.73	\$611.73	\$611.73	\$611.73	\$560.81	\$560.81	\$560.81	\$560.81	\$582.11	\$582.11	\$582.11	\$582.11	\$579.21	\$579.21	\$579.21	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01
47	\$637.42	\$637.42	\$637.42	\$637.42	\$584.36	\$584.36	\$584.36	\$584.36	\$606.55	\$606.55	\$606.55	\$606.55	\$603.65	\$603.65	\$603.65	\$551.45	\$551.45	\$551.45	\$551.45	\$551.45	\$551.45	\$551.45
48	\$666.79	\$666.79	\$666.79	\$666.79	\$611.28	\$611.28	\$611.28	\$611.28	\$634.49	\$634.49	\$634.49	\$634.49	\$631.59	\$631.59	\$631.59	\$575.45	\$575.45	\$575.45	\$575.45	\$575.45	\$575.45	\$575.45
49	\$695.74	\$695.74	\$695.74	\$695.74	\$637.82	\$637.82	\$637.82	\$637.82	\$657.23	\$657.23	\$657.23	\$657.23	\$654.33	\$654.33	\$654.33	\$596.41	\$596.41	\$596.41	\$596.41	\$596.41	\$596.41	\$596.41
50	\$728.37	\$728.37	\$728.37	\$728.37	\$667.73	\$667.73	\$667.73	\$667.73	\$687.90	\$687.90	\$687.90	\$687.90	\$685.00	\$685.00	\$685.00	\$626.37	\$626.37	\$626.37	\$626.37	\$626.37	\$626.37	\$626.37
51	\$760.58	\$760.58	\$760.58	\$760.58	\$697.27	\$697.27	\$697.27	\$697.27	\$713.75	\$713.75	\$713.75	\$713.75	\$710.85	\$710.85	\$710.85	\$655.33	\$655.33	\$655.33	\$655.33	\$655.33	\$655.33	\$655.33
52	\$796.06	\$796.06	\$796.06	\$796.06	\$727.79	\$727.79	\$727.79	\$727.79	\$744.13	\$744.13	\$744.13	\$744.13	\$741.23	\$741.23	\$741.23	\$684.30	\$684.30	\$684.30	\$684.30	\$684.30	\$684.30	\$684.30
53	\$831.95	\$831.95	\$831.95	\$831.95	\$762.69	\$762.69	\$762.69	\$762.69	\$781.66	\$781.66	\$781.66	\$781.66	\$778.76	\$778.76	\$778.76							

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

HIOS Plan ID (On Exchange)=>	33709PA0960001	33709PA0960001	33709PA0970006	33709PA130005	33709PA1460001	33709PA1470001	33709PA0980004	33709PA0970010	33709PA1460002	33709PA1470002										
HIOS Plan ID (Off Exchange)=>	33709PA0960001	33709PA0960001	33709PA0970006	33709PA130005	33709PA1460001	33709PA1470001	33709PA0980004	33709PA0970010	33709PA1460002	33709PA1470002										
Plan Marketing Name =>	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	my Direct Blue Lehigh Valley EPO Gold 0	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	my Direct Blue Lehigh Valley EPO Premier Gold 0	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	my Direct Blue Lehigh Valley EPO Gold 1500	my Direct Blue Lehigh Valley EPO Premier Silver 0	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision										
Form # =>	CAT/EPO/CDP-5	CAT/EPO/CDP-5	EPO/CDP-5	EPO/ADV/CDP-4	EPO/CDP-3	EPO/ADV/CDP-4	EPO/HDHP/CDP-5	EPO/CDP-5	EPO/CDP-3	EPO/ADV/CDP-4										
Rating Area =>	Area 7	Area 9	Area 6	Area 6	Area 6	Area 6	Area 6	Area 6	Area 6	Area 6										
Network =>	O	O	N	N	N	N	N	N	N	N										
Metal =>	Catastrophic	Catastrophic	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver										
Deductible =>	9200	9200	0	0	0	0	1700	1500	0	0										
Coinsurance =>	100%	100%	70%	70%	80%	80%	80%	70%	70%	70%										
Copays =>	\$0 (Visits 1-3); then 100% after Ded. PCP	\$0 (Visits 1-3); then 100% after Ded. PCP	\$20 PCP	\$20 PCP	\$15 PCP	\$15 PCP	\$20 after Ded. PCP	\$35 PCP	\$70 PCP	\$70 PCP										
OOP Maximum =>	9200	9200	7500	7500	6550	6550	5700	8300	8350	8350										
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$205.89	\$205.89	\$205.89	\$205.89	\$367.31	\$367.31	\$378.17	\$378.17	\$382.09	\$382.09	\$392.96	\$392.96	\$338.77	\$338.77	\$331.46	\$331.46	\$440.32	\$440.32	\$451.18	\$451.18
15	\$224.19	\$224.19	\$224.19	\$224.19	\$399.96	\$399.96	\$411.79	\$411.79	\$416.06	\$416.06	\$427.89	\$427.89	\$368.89	\$368.89	\$360.92	\$360.92	\$479.46	\$479.46	\$491.29	\$491.29
16	\$231.19	\$231.19	\$231.19	\$231.19	\$412.44	\$412.44	\$424.64	\$424.64	\$429.04	\$429.04	\$441.24	\$441.24	\$380.40	\$380.40	\$372.19	\$372.19	\$494.42	\$494.42	\$506.62	\$506.62
17	\$238.19	\$238.19	\$238.19	\$238.19	\$424.92	\$424.92	\$437.49	\$437.49	\$442.03	\$442.03	\$454.60	\$454.60	\$393.91	\$393.91	\$383.45	\$383.45	\$509.39	\$509.39	\$521.96	\$521.96
18	\$245.72	\$245.72	\$245.72	\$245.72	\$438.37	\$438.37	\$451.33	\$451.33	\$456.02	\$456.02	\$468.98	\$468.98	\$404.31	\$404.31	\$395.58	\$395.58	\$525.50	\$525.50	\$538.47	\$538.47
19	\$253.26	\$253.26	\$253.26	\$253.26	\$451.81	\$451.81	\$465.17	\$465.17	\$470.00	\$470.00	\$483.36	\$483.36	\$416.71	\$416.71	\$407.72	\$407.72	\$541.62	\$541.62	\$554.98	\$554.98
20	\$261.07	\$261.07	\$261.07	\$261.07	\$465.74	\$465.74	\$479.51	\$479.51	\$484.49	\$484.49	\$498.26	\$498.26	\$429.55	\$429.55	\$420.28	\$420.28	\$558.31	\$558.31	\$572.09	\$572.09
21	\$269.14	\$269.14	\$269.14	\$269.14	\$479.51	\$479.51	\$494.34	\$494.34	\$499.47	\$499.47	\$513.96	\$513.96	\$442.84	\$442.84	\$433.28	\$433.28	\$589.78	\$589.78	\$604.52	\$604.52
22	\$269.14	\$269.14	\$269.14	\$269.14	\$479.51	\$479.51	\$494.34	\$494.34	\$499.47	\$499.47	\$513.96	\$513.96	\$442.84	\$442.84	\$433.28	\$433.28	\$589.78	\$589.78	\$604.52	\$604.52
23	\$269.14	\$269.14	\$269.14	\$269.14	\$479.51	\$479.51	\$494.34	\$494.34	\$499.47	\$499.47	\$513.96	\$513.96	\$442.84	\$442.84	\$433.28	\$433.28	\$589.78	\$589.78	\$604.52	\$604.52
24	\$269.14	\$269.14	\$269.14	\$269.14	\$479.51	\$479.51	\$494.34	\$494.34	\$499.47	\$499.47	\$513.96	\$513.96	\$442.84	\$442.84	\$433.28	\$433.28	\$589.78	\$589.78	\$604.52	\$604.52
25	\$270.22	\$270.22	\$270.22	\$270.22	\$482.06	\$482.06	\$496.32	\$496.32	\$501.47	\$501.47	\$515.72	\$515.72	\$452.61	\$452.61	\$443.01	\$443.01	\$604.12	\$604.12	\$619.03	\$619.03
26	\$275.60	\$275.60	\$275.60	\$275.60	\$491.66	\$491.66	\$505.92	\$505.92	\$511.46	\$511.46	\$525.72	\$525.72	\$464.81	\$464.81	\$454.68	\$454.68	\$621.29	\$621.29	\$636.20	\$636.20
27	\$282.06	\$282.06	\$282.06	\$282.06	\$503.19	\$503.19	\$517.45	\$517.45	\$523.44	\$523.44	\$537.70	\$537.70	\$475.70	\$475.70	\$464.08	\$464.08	\$643.51	\$643.51	\$658.42	\$658.42
28	\$292.56	\$292.56	\$292.56	\$292.56	\$521.91	\$521.91	\$536.17	\$536.17	\$542.42	\$542.42	\$556.68	\$556.68	\$493.40	\$493.40	\$482.75	\$482.75	\$665.82	\$665.82	\$680.73	\$680.73
29	\$301.17	\$301.17	\$301.17	\$301.17	\$537.28	\$537.28	\$551.54	\$551.54	\$557.79	\$557.79	\$572.05	\$572.05	\$507.93	\$507.93	\$498.84	\$498.84	\$687.14	\$687.14	\$702.05	\$702.05
30	\$305.47	\$305.47	\$305.47	\$305.47	\$544.96	\$544.96	\$559.22	\$559.22	\$565.47	\$565.47	\$580.00	\$580.00	\$519.60	\$519.60	\$510.26	\$510.26	\$709.46	\$709.46	\$724.37	\$724.37
31	\$311.93	\$311.93	\$311.93	\$311.93	\$556.48	\$556.48	\$570.74	\$570.74	\$576.99	\$576.99	\$591.52	\$591.52	\$530.52	\$530.52	\$521.17	\$521.17	\$736.87	\$736.87	\$751.78	\$751.78
32	\$318.39	\$318.39	\$318.39	\$318.39	\$568.01	\$568.01	\$582.27	\$582.27	\$588.52	\$588.52	\$603.05	\$603.05	\$541.57	\$541.57	\$532.22	\$532.22	\$764.28	\$764.28	\$779.19	\$779.19
33	\$322.43	\$322.43	\$322.43	\$322.43	\$575.21	\$575.21	\$589.47	\$589.47	\$595.72	\$595.72	\$610.25	\$610.25	\$553.06	\$553.06	\$544.11	\$544.11	\$791.69	\$791.69	\$806.60	\$806.60
34	\$326.74	\$326.74	\$326.74	\$326.74	\$582.89	\$582.89	\$597.15	\$597.15	\$602.40	\$602.40	\$616.66	\$616.66	\$561.57	\$561.57	\$552.00	\$552.00	\$819.10	\$819.10	\$834.01	\$834.01
35	\$328.89	\$328.89	\$328.89	\$328.89	\$586.73	\$586.73	\$600.99	\$600.99	\$606.24	\$606.24	\$620.50	\$620.50	\$568.42	\$568.42	\$558.87	\$558.87	\$841.51	\$841.51	\$856.42	\$856.42
36	\$331.04	\$331.04	\$331.04	\$331.04	\$590.57	\$590.57	\$604.83	\$604.83	\$610.08	\$610.08	\$624.34	\$624.34	\$575.31	\$575.31	\$565.72	\$565.72	\$863.92	\$863.92	\$878.83	\$878.83
37	\$333.20	\$333.20	\$333.20	\$333.20	\$594.41	\$594.41	\$608.67	\$608.67	\$613.92	\$613.92	\$628.18	\$628.18	\$582.20	\$582.20	\$572.57	\$572.57	\$886.33	\$886.33	\$901.24	\$901.24
38	\$335.35	\$335.35	\$335.35	\$335.35	\$598.25	\$598.25	\$612.51	\$612.51	\$617.76	\$617.76	\$632.02	\$632.02	\$589.09	\$589.09	\$578.46	\$578.46	\$908.74	\$908.74	\$923.65	\$923.65
39	\$339.65	\$339.65	\$339.65	\$339.65	\$605.94	\$605.94	\$620.20	\$620.20	\$625.45	\$625.45	\$639.71	\$639.71	\$595.94	\$595.94	\$585.31	\$585.31	\$931.15	\$931.15	\$946.06	\$946.06
40	\$343.96	\$343.96	\$343.96	\$343.96	\$613.62	\$613.62	\$627.88	\$627.88	\$633.13	\$633.13	\$647.39	\$647.39	\$602.82	\$602.82	\$592.19	\$592.19	\$953.56	\$953.56	\$968.47	\$968.47
41	\$350.42	\$350.42	\$350.42	\$350.42	\$621.30	\$621.30	\$635.56	\$635.56	\$640.81	\$640.81	\$655.07	\$655.07	\$610.71	\$610.71	\$600.08	\$600.08	\$975.97	\$975.97	\$990.88	\$990.88
42	\$356.61	\$356.61	\$356.61	\$356.61	\$629.99	\$629.99	\$644.25	\$644.25	\$649.50	\$649.50	\$663.76	\$663.76	\$618.60	\$618.60	\$607.45	\$607.45	\$998.38	\$998.38	\$1,013.29	\$1,013.29
43	\$365.22	\$365.22	\$365.22	\$365.22	\$638.68	\$638.68	\$652.94	\$652.94	\$658.19	\$658.19	\$672.45	\$672.45	\$626.50	\$626.50	\$615.30	\$615.30	\$1,020.70	\$1,020.70	\$1,035.61	\$1,035.61
44	\$375.99	\$375.99	\$375.99	\$375.99	\$647.37	\$647.37	\$661.63	\$661.63	\$666.88	\$666.88	\$681.14	\$681.14	\$634.40	\$634.40	\$623.10	\$623.10	\$1,048.11	\$1,048.11	\$1,062.92	\$1,062.92
45	\$388.64	\$388.64	\$388.64	\$388.64	\$656.06	\$656.06	\$670.32	\$670.32	\$675.57	\$675.57	\$689.83	\$689.83	\$642.29	\$642.29	\$630.91	\$630.91	\$1,070.52	\$1,070.52	\$1,085.33	\$1,085.33
46	\$403.71	\$403.71	\$403.71	\$403.71	\$664.75	\$664.75	\$679.01	\$679.01	\$684.26	\$684.26	\$698.52	\$698.52	\$651.18	\$651.18	\$639.62	\$639.62	\$1,092.93	\$1,092.93	\$1,107.74	\$1,107.74
47	\$420.67	\$420.67	\$420.67	\$420.67	\$673.44	\$673.44	\$687.70	\$687.70	\$692.95	\$692.95	\$707.21	\$707.21	\$659.47	\$659.47	\$647.53	\$647.53	\$1,115.34	\$1,115.34	\$1,130.15	\$1,130.15
48	\$440.04	\$440.04	\$440.04	\$440.04	\$682.13	\$682.13	\$696.39	\$696.39	\$701.64	\$701.64	\$715.90	\$715.90	\$667.36	\$667.36	\$655.44	\$655.44	\$1,137.75	\$1,137.75	\$1,152.56	\$1,152.56
49	\$459.15	\$459.15	\$459.15	\$459.15	\$690.82	\$690.82	\$705.08	\$705.08	\$710.33	\$710.33	\$724.59	\$724.59	\$676.25	\$676.25	\$664.33	\$664.33	\$1,160.16	\$1,160.16	\$1,174.97	\$1,174.97
50	\$480.68	\$480.68	\$480.68	\$480.68	\$699.51	\$699.51	\$713.77	\$713.77	\$719.02	\$719.02	\$733.28	\$733.28	\$685.14	\$685.14	\$673.22	\$673.22	\$1,182.57	\$1,182.57	\$1,197.38	\$1,197.38
51	\$501.95	\$501.95	\$501.95	\$501.95	\$708.20	\$708.20	\$722.46	\$722.46	\$727.71	\$727.71	\$741.97	\$741.97	\$693.03	\$693.03	\$681.07	\$681.07	\$1,204.98	\$1,204.98	\$1,219.79	\$1,219.79
52	\$525.36	\$525.36	\$525.36	\$525.36	\$716.89	\$716.89	\$731.15	\$731.15	\$736.40	\$736.40	\$750.66	\$750.66	\$701.92	\$701.92	\$689.91	\$689.91	\$1,227.39	\$1,227.39	\$1,242.20	\$1,242.20
53	\$549.05	\$549.05	\$549.05	\$549.05	\$725.58	\$725.58	\$739.84	\$739.84	\$745.09	\$745.09	\$759.35	\$759.35	\$709.81	\$709.81	\$697.80	\$697.80	\$1,249.80	\$1,249.80	\$1,264.61	\$1,264.61
54	\$574.61	\$574.61	\$574.61	\$574.61	\$734.27	\$734.27	\$748.53	\$748.53	\$753.78	\$753.78	\$768.04	\$768.04	\$717.70	\$717.70	\$705.69	\$705.69	\$1,272.21	\$1,272.21	\$1,287.02	\$1,287.02
55	\$600.18	\$600.18	\$600.18	\$600.18	\$742.96	\$742.96	\$757.22	\$757.22	\$762.47	\$762.47	\$776.73	\$776.73	\$726.59	\$726.59	\$714.58	\$714.58	\$1,294.62	\$1,294.62	\$1,309.43	\$1,309.43
56	\$627.90	\$627.90	\$627.90	\$627.90	\$751.65	\$751.65	\$765.91	\$765.91	\$771.16	\$771.16	\$785.42	\$785.42	\$735.50	\$735.50	\$723.49	\$723.49	\$1,317.03	\$1,317.03	\$1,331.84	\$1,331.84
57	\$655.89	\$655.89	\$655.89	\$655.89	\$760.34	\$760.34	\$774.60	\$774.60	\$779.85	\$779.85	\$794.11	\$794.11	\$744.39	\$744.39	\$732.38	\$732.38	\$1,339.44	\$1,339.44	\$1,354.25	\$1,354.25
58	\$685.77	\$685.77	\$685.77	\$685.77	\$769.03	\$769.0														

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

HIOS Plan ID (On Exchange)=>	33709PA0970009		N/A		N/A		33709PA0970002		33709PA1130001		33709PA0980001		33709PA0970008		33709PA0990001		33709PA1480004		33709PA1480004	
HIOS Plan ID (Off Exchange)=>	33709PA0970009		33709PA0970007		33709PA1130003		33709PA0970002		33709PA1130001		33709PA0980001		33709PA0970008		33709PA0990001		33709PA1480004		33709PA1480004	
Plan Marketing Name =>	my Direct Blue Lehigh Valley EPO Silver 7000		my Direct Blue Lehigh Valley EPO Silver 3500		my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision		my Direct Blue Lehigh Valley EPO Bronze 3800		my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision		my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit		my Direct Blue Lehigh Valley EPO Bronze 8900		my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0	
Form # =>	EPO/CDP-5		EPO/CDP-5		EPO/ADV/CDP-4		EPO/CDP-5		EPO/ADV/CDP-4		EPO/HDHP/CDP-5		EPO/CDP-5		CAT/EPO/CDP-5		BA/PPO/CDP-3		BA/PPO/CDP-3	
Rating Area =>	Area 6		Area 6		Area 6		Area 6		Area 6		Area 6		Area 6		Area 6		Area 6		Area 7	
Network =>	N		N		N		N		N		N		N		N		F		F	
Metal =>	Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Catastrophic		Gold		Gold	
Deductible =>	7000		3500		3500		3800		3800		7400		8900		9200		0		0	
Coinurance =>	70%		70%		70%		50%		50%		100%		100%		100%		70%		70%	
Copays =>	\$70 PCP		\$50 PCP		\$50 PCP		\$65 PCP		\$65 PCP		N/A		N/A		\$0 (Visits 1-3); then 100% after Ded. PCP		\$20 PCP		\$20 PCP	
OOP Maximum =>	9200		9200		9200		9200		9200		7400		8900		9200		7500		7500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$404.85	\$404.85	\$294.82	\$294.82	\$305.69	\$305.69	\$280.04	\$280.04	\$290.90	\$290.90	\$285.17	\$285.17	\$254.94	\$254.94	\$201.59	\$201.59	\$462.93	\$462.93	\$462.93	\$462.93
15	\$440.84	\$440.84	\$321.03	\$321.03	\$332.86	\$332.86	\$304.93	\$304.93	\$316.76	\$316.76	\$310.52	\$310.52	\$277.61	\$277.61	\$219.51	\$219.51	\$504.08	\$504.08	\$504.08	\$504.08
16	\$454.60	\$454.60	\$331.05	\$331.05	\$343.25	\$343.25	\$314.45	\$314.45	\$326.64	\$326.64	\$320.21	\$320.21	\$286.27	\$286.27	\$226.36	\$226.36	\$519.82	\$519.82	\$519.82	\$519.82
17	\$468.36	\$468.36	\$341.07	\$341.07	\$353.64	\$353.64	\$323.96	\$323.96	\$336.53	\$336.53	\$329.90	\$329.90	\$294.94	\$294.94	\$233.22	\$233.22	\$535.55	\$535.55	\$535.55	\$535.55
18	\$483.18	\$483.18	\$351.86	\$351.86	\$364.83	\$364.83	\$334.21	\$334.21	\$347.18	\$347.18	\$340.34	\$340.34	\$304.27	\$304.27	\$240.59	\$240.59	\$552.49	\$552.49	\$552.49	\$552.49
19	\$498.00	\$498.00	\$362.65	\$362.65	\$376.01	\$376.01	\$344.46	\$344.46	\$357.82	\$357.82	\$350.78	\$350.78	\$313.60	\$313.60	\$247.97	\$247.97	\$569.44	\$569.44	\$569.44	\$569.44
20	\$513.34	\$513.34	\$373.83	\$373.83	\$387.60	\$387.60	\$355.08	\$355.08	\$368.85	\$368.85	\$361.59	\$361.59	\$323.26	\$323.26	\$255.61	\$255.61	\$586.99	\$586.99	\$586.99	\$586.99
21	\$529.22	\$529.22	\$385.39	\$385.39	\$399.59	\$399.59	\$366.06	\$366.06	\$375.21	\$375.21	\$380.26	\$380.26	\$341.59	\$341.59	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
22	\$529.22	\$529.22	\$385.39	\$385.39	\$399.59	\$399.59	\$366.06	\$366.06	\$375.21	\$375.21	\$380.26	\$380.26	\$341.59	\$341.59	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
23	\$529.22	\$529.22	\$385.39	\$385.39	\$399.59	\$399.59	\$366.06	\$366.06	\$375.21	\$375.21	\$380.26	\$380.26	\$341.59	\$341.59	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
24	\$529.22	\$529.22	\$385.39	\$385.39	\$399.59	\$399.59	\$366.06	\$366.06	\$375.21	\$375.21	\$380.26	\$380.26	\$341.59	\$341.59	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
25	\$531.34	\$531.34	\$386.93	\$386.93	\$401.19	\$401.19	\$374.85	\$374.85	\$387.72	\$387.72	\$391.32	\$391.32	\$341.26	\$341.26	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
26	\$541.92	\$541.92	\$394.64	\$394.64	\$404.51	\$404.51	\$374.85	\$374.85	\$387.72	\$387.72	\$391.32	\$391.32	\$341.26	\$341.26	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
27	\$554.62	\$554.62	\$403.89	\$403.89	\$413.99	\$413.99	\$383.63	\$383.63	\$393.22	\$393.22	\$398.51	\$398.51	\$340.47	\$340.47	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
28	\$575.26	\$575.26	\$418.92	\$418.92	\$429.39	\$429.39	\$397.91	\$397.91	\$407.86	\$407.86	\$413.34	\$413.34	\$340.27	\$340.27	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
29	\$592.20	\$592.20	\$431.25	\$431.25	\$442.03	\$442.03	\$409.62	\$409.62	\$419.86	\$419.86	\$425.51	\$425.51	\$341.13	\$341.13	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
30	\$600.66	\$600.66	\$437.42	\$437.42	\$448.36	\$448.36	\$415.48	\$415.48	\$425.87	\$425.87	\$431.60	\$431.60	\$342.39	\$342.39	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
31	\$613.37	\$613.37	\$446.67	\$446.67	\$457.84	\$457.84	\$424.26	\$424.26	\$434.87	\$434.87	\$440.72	\$440.72	\$343.04	\$343.04	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
32	\$626.07	\$626.07	\$455.92	\$455.92	\$467.32	\$467.32	\$433.05	\$433.05	\$443.88	\$443.88	\$449.85	\$449.85	\$344.11	\$344.11	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
33	\$634.01	\$634.01	\$461.70	\$461.70	\$473.24	\$473.24	\$438.54	\$438.54	\$449.50	\$449.50	\$455.55	\$455.55	\$344.58	\$344.58	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
34	\$642.47	\$642.47	\$467.86	\$467.86	\$481.05	\$481.05	\$444.40	\$444.40	\$455.51	\$455.51	\$461.64	\$461.64	\$345.24	\$345.24	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
35	\$646.71	\$646.71	\$470.95	\$470.95	\$482.72	\$482.72	\$448.30	\$448.30	\$455.51	\$455.51	\$464.68	\$464.68	\$346.30	\$346.30	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
36	\$650.94	\$650.94	\$474.03	\$474.03	\$485.88	\$485.88	\$451.50	\$451.50	\$460.25	\$460.25	\$466.51	\$466.51	\$347.41	\$347.41	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
37	\$655.17	\$655.17	\$477.11	\$477.11	\$489.04	\$489.04	\$453.18	\$453.18	\$464.51	\$464.51	\$470.76	\$470.76	\$348.52	\$348.52	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
38	\$659.41	\$659.41	\$480.20	\$480.20	\$492.21	\$492.21	\$457.89	\$457.89	\$465.11	\$465.11	\$473.80	\$473.80	\$349.65	\$349.65	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
39	\$667.88	\$667.88	\$486.36	\$486.36	\$498.52	\$498.52	\$461.97	\$461.97	\$473.52	\$473.52	\$479.89	\$479.89	\$350.78	\$350.78	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
40	\$676.34	\$676.34	\$492.53	\$492.53	\$504.78	\$504.78	\$466.82	\$466.82	\$481.60	\$481.60	\$485.97	\$485.97	\$351.92	\$351.92	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
41	\$689.04	\$689.04	\$501.78	\$501.78	\$514.03	\$514.03	\$471.61	\$471.61	\$486.51	\$486.51	\$494.09	\$494.09	\$353.06	\$353.06	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
42	\$701.22	\$701.22	\$510.64	\$510.64	\$522.89	\$522.89	\$476.61	\$476.61	\$488.03	\$488.03	\$496.27	\$496.27	\$354.20	\$354.20	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
43	\$718.15	\$718.15	\$522.97	\$522.97	\$535.22	\$535.22	\$481.70	\$481.70	\$493.85	\$493.85	\$501.94	\$501.94	\$355.34	\$355.34	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
44	\$739.32	\$739.32	\$538.39	\$538.39	\$550.64	\$550.64	\$486.89	\$486.89	\$499.99	\$499.99	\$508.08	\$508.08	\$356.48	\$356.48	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
45	\$764.19	\$764.19	\$556.50	\$556.50	\$568.75	\$568.75	\$492.03	\$492.03	\$509.28	\$509.28	\$517.37	\$517.37	\$357.62	\$357.62	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
46	\$793.83	\$793.83	\$578.09	\$578.09	\$590.34	\$590.34	\$497.18	\$497.18	\$509.47	\$509.47	\$517.56	\$517.56	\$358.76	\$358.76	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
47	\$827.17	\$827.17	\$602.36	\$602.36	\$614.61	\$614.61	\$502.27	\$502.27	\$512.46	\$512.46	\$520.55	\$520.55	\$359.90	\$359.90	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
48	\$865.27	\$865.27	\$630.11	\$630.11	\$642.36	\$642.36	\$507.36	\$507.36	\$516.45	\$516.45	\$524.54	\$524.54	\$361.04	\$361.04	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
49	\$902.85	\$902.85	\$657.48	\$657.48	\$669.73	\$669.73	\$512.45	\$512.45	\$520.54	\$520.54	\$528.63	\$528.63	\$362.18	\$362.18	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
50	\$945.19	\$945.19	\$688.31	\$688.31	\$700.56	\$700.56	\$517.54	\$517.54	\$525.63	\$525.63	\$533.72	\$533.72	\$363.32	\$363.32	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
51	\$987.00	\$987.00	\$718.75	\$718.75	\$730.90	\$730.90	\$522.63	\$522.63	\$530.72	\$530.72	\$538.81	\$538.81	\$364.46	\$364.46	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
52	\$1,033.04	\$1,033.04	\$752.28	\$752.28	\$764.43	\$764.43	\$527.72	\$527.72	\$535.81	\$535.81	\$543.90	\$543.90	\$365.60	\$365.60	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
53	\$1,079.61	\$1,079.61	\$786.20	\$786.20	\$798.35	\$798.35	\$532.81	\$532.81	\$540.90	\$540.90	\$548.99	\$548.99	\$366.74	\$366.74	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
54	\$1,129.88	\$1,129.88	\$822.81	\$822.81	\$834.96	\$834.96	\$537.90	\$537.90	\$545.99	\$545.99	\$554.08	\$554.08	\$367.88	\$367.88	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
55	\$1,180.16	\$1,180.16	\$859.42	\$859.42	\$871.57	\$871.57	\$542.99	\$542.99	\$551.08	\$551.08	\$559.17	\$559.17	\$369.02	\$369.02	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
56	\$1,234.67	\$1,234.67	\$899.11	\$899.11	\$911.26	\$911.26	\$548.08	\$548.08	\$556.17	\$556.17	\$564.26	\$564.26	\$370.16	\$370.16	\$263.52	\$263.52	\$605.14	\$605.14	\$605.14	\$605.14
57	\$1,289.71	\$1,289.71	\$939.20	\$939.20	\$951.35															

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

HIOS Plan ID (On Exchange)=>	33709PA1480004	33709PA1490004	33709PA1490004	33709PA1490004	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001		
HIOS Plan ID (Off Exchange)=>	33709PA1480004	33709PA1490004	33709PA1490004	33709PA1490004	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001	33709PA1520001		
Plan Marketing Name =>	my Blue Access PPO Gold 0	my Blue Access PPO Gold 0 + Adult Dental and Vision	my Blue Access PPO Gold 0 + Adult Dental and Vision	my Blue Access PPO Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision		
Form # =>	BA/PPO/CDP-3	BA/PPO/ADV/CDP-3	BA/PPO/ADV/CDP-3	BA/PPO/ADV/CDP-3	BA/PPO/Premier/CDP-3	BA/PPO/Premier/CDP-3	BA/PPO/Premier/CDP-3	BA/PPO/Premier/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3	BA/PPO/Premier/ADV/CDP-3		
Rating Area =>	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	
Network =>	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	F	
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
Deductible =>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Coinurance =>	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	
Copays =>	\$20 PCP	\$20 PCP	\$20 PCP	\$20 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	\$15 PCP	
OOP Maximum =>	7500	7500	7500	7500	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	6550	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$462.93	\$462.93	\$473.80	\$473.80	\$473.80	\$473.80	\$473.80	\$473.80	\$481.56	\$481.56	\$481.56	\$481.56	\$481.56	\$481.56	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42	\$492.42
15	\$504.08	\$504.08	\$515.91	\$515.91	\$515.91	\$515.91	\$515.91	\$515.91	\$524.37	\$524.37	\$524.37	\$524.37	\$524.37	\$524.37	\$536.19	\$536.19	\$536.19	\$536.19	\$536.19	\$536.19	\$536.19	\$536.19
16	\$519.82	\$519.82	\$532.01	\$532.01	\$532.01	\$532.01	\$532.01	\$532.01	\$540.73	\$540.73	\$540.73	\$540.73	\$540.73	\$540.73	\$552.93	\$552.93	\$552.93	\$552.93	\$552.93	\$552.93	\$552.93	\$552.93
17	\$535.55	\$535.55	\$548.12	\$548.12	\$548.12	\$548.12	\$548.12	\$548.12	\$557.10	\$557.10	\$557.10	\$557.10	\$557.10	\$557.10	\$569.67	\$569.67	\$569.67	\$569.67	\$569.67	\$569.67	\$569.67	\$569.67
18	\$552.49	\$552.49	\$565.46	\$565.46	\$565.46	\$565.46	\$565.46	\$565.46	\$574.72	\$574.72	\$574.72	\$574.72	\$574.72	\$574.72	\$587.69	\$587.69	\$587.69	\$587.69	\$587.69	\$587.69	\$587.69	\$587.69
19	\$569.44	\$569.44	\$582.80	\$582.80	\$582.80	\$582.80	\$582.80	\$582.80	\$592.35	\$592.35	\$592.35	\$592.35	\$592.35	\$592.35	\$605.71	\$605.71	\$605.71	\$605.71	\$605.71	\$605.71	\$605.71	\$605.71
20	\$586.99	\$586.99	\$600.76	\$600.76	\$600.76	\$600.76	\$600.76	\$600.76	\$610.61	\$610.61	\$610.61	\$610.61	\$610.61	\$610.61	\$624.38	\$624.38	\$624.38	\$624.38	\$624.38	\$624.38	\$624.38	\$624.38
21	\$620.14	\$620.27	\$619.34	\$634.82	\$619.34	\$634.82	\$619.34	\$634.82	\$629.49	\$645.23	\$629.49	\$645.23	\$629.49	\$645.23	\$643.69	\$659.78	\$643.69	\$659.78	\$643.69	\$659.78	\$643.69	\$659.78
22	\$605.14	\$620.27	\$619.34	\$634.82	\$619.34	\$634.82	\$619.34	\$634.82	\$629.49	\$645.23	\$629.49	\$645.23	\$629.49	\$645.23	\$643.69	\$659.78	\$643.69	\$659.78	\$643.69	\$659.78	\$643.69	\$659.78
23	\$605.14	\$620.27	\$619.34	\$634.82	\$619.34	\$634.82	\$619.34	\$634.82	\$629.49	\$645.23	\$629.49	\$645.23	\$629.49	\$645.23	\$643.69	\$659.78	\$643.69	\$659.78	\$643.69	\$659.78	\$643.69	\$659.78
24	\$605.14	\$620.27	\$619.34	\$634.82	\$619.34	\$634.82	\$619.34	\$634.82	\$629.49	\$645.23	\$629.49	\$645.23	\$629.49	\$645.23	\$643.69	\$659.78	\$643.69	\$659.78	\$643.69	\$659.78	\$643.69	\$659.78
25	\$607.56	\$622.75	\$621.82	\$637.37	\$621.82	\$637.37	\$621.82	\$637.37	\$632.01	\$647.81	\$632.01	\$647.81	\$632.01	\$647.81	\$646.26	\$662.42	\$646.26	\$662.42	\$646.26	\$662.42	\$646.26	\$662.42
26	\$619.66	\$635.15	\$634.20	\$650.06	\$634.20	\$650.06	\$634.20	\$650.06	\$644.60	\$660.72	\$644.60	\$660.72	\$644.60	\$660.72	\$659.14	\$675.62	\$659.14	\$675.62	\$659.14	\$675.62	\$659.14	\$675.62
27	\$634.19	\$650.04	\$649.07	\$665.30	\$649.07	\$665.30	\$649.07	\$665.30	\$659.71	\$676.20	\$659.71	\$676.20	\$659.71	\$676.20	\$674.59	\$691.45	\$674.59	\$691.45	\$674.59	\$691.45	\$674.59	\$691.45
28	\$657.79	\$674.23	\$673.22	\$690.05	\$673.22	\$690.05	\$673.22	\$690.05	\$684.26	\$701.37	\$684.26	\$701.37	\$684.26	\$701.37	\$699.69	\$717.18	\$699.69	\$717.18	\$699.69	\$717.18	\$699.69	\$717.18
29	\$677.15	\$694.08	\$693.04	\$710.37	\$693.04	\$710.37	\$693.04	\$710.37	\$704.40	\$722.01	\$704.40	\$722.01	\$704.40	\$722.01	\$730.59	\$748.85	\$730.59	\$748.85	\$730.59	\$748.85	\$730.59	\$748.85
30	\$686.83	\$704.00	\$702.95	\$720.52	\$702.95	\$720.52	\$702.95	\$720.52	\$714.47	\$732.33	\$714.47	\$732.33	\$714.47	\$732.33	\$746.04	\$764.69	\$746.04	\$764.69	\$746.04	\$764.69	\$746.04	\$764.69
31	\$701.36	\$718.89	\$717.82	\$735.77	\$717.82	\$735.77	\$717.82	\$735.77	\$729.58	\$747.82	\$729.58	\$747.82	\$729.58	\$747.82	\$756.99	\$774.94	\$756.99	\$774.94	\$756.99	\$774.94	\$756.99	\$774.94
32	\$715.88	\$733.78	\$732.68	\$751.00	\$732.68	\$751.00	\$732.68	\$751.00	\$744.69	\$763.31	\$744.69	\$763.31	\$744.69	\$763.31	\$771.49	\$789.53	\$771.49	\$789.53	\$771.49	\$789.53	\$771.49	\$789.53
33	\$724.96	\$743.08	\$741.97	\$760.52	\$741.97	\$760.52	\$741.97	\$760.52	\$754.13	\$772.98	\$754.13	\$772.98	\$754.13	\$772.98	\$777.14	\$796.42	\$777.14	\$796.42	\$777.14	\$796.42	\$777.14	\$796.42
34	\$734.64	\$753.01	\$751.88	\$770.68	\$751.88	\$770.68	\$751.88	\$770.68	\$764.20	\$783.31	\$764.20	\$783.31	\$764.20	\$783.31	\$781.44	\$800.98	\$781.44	\$800.98	\$781.44	\$800.98	\$781.44	\$800.98
35	\$739.48	\$757.97	\$756.83	\$775.75	\$756.83	\$775.75	\$756.83	\$775.75	\$769.24	\$788.47	\$769.24	\$788.47	\$769.24	\$788.47	\$786.59	\$806.25	\$786.59	\$806.25	\$786.59	\$806.25	\$786.59	\$806.25
36	\$744.32	\$762.93	\$761.79	\$780.83	\$761.79	\$780.83	\$761.79	\$780.83	\$774.27	\$793.63	\$774.27	\$793.63	\$774.27	\$793.63	\$791.74	\$811.53	\$791.74	\$811.53	\$791.74	\$811.53	\$791.74	\$811.53
37	\$749.16	\$767.89	\$766.74	\$785.91	\$766.74	\$785.91	\$766.74	\$785.91	\$779.31	\$798.79	\$779.31	\$798.79	\$779.31	\$798.79	\$796.89	\$816.81	\$796.89	\$816.81	\$796.89	\$816.81	\$796.89	\$816.81
38	\$754.00	\$772.85	\$771.70	\$790.99	\$771.70	\$790.99	\$771.70	\$790.99	\$784.34	\$803.95	\$784.34	\$803.95	\$784.34	\$803.95	\$802.04	\$822.09	\$802.04	\$822.09	\$802.04	\$822.09	\$802.04	\$822.09
39	\$763.69	\$782.78	\$781.61	\$801.15	\$781.61	\$801.15	\$781.61	\$801.15	\$794.42	\$814.28	\$794.42	\$814.28	\$794.42	\$814.28	\$812.34	\$832.65	\$812.34	\$832.65	\$812.34	\$832.65	\$812.34	\$832.65
40	\$773.37	\$801.71	\$791.52	\$820.67	\$791.52	\$820.67	\$791.52	\$820.67	\$804.49	\$824.94	\$804.49	\$824.94	\$804.49	\$824.94	\$822.64	\$843.09	\$822.64	\$843.09	\$822.64	\$843.09	\$822.64	\$843.09
41	\$787.89	\$817.62	\$816.43	\$836.38	\$816.43	\$836.38	\$816.43	\$836.38	\$819.60	\$840.99	\$819.60	\$840.99	\$819.60	\$840.99	\$838.08	\$858.29	\$838.08	\$858.29	\$838.08	\$858.29	\$838.08	\$858.29
42	\$801.81	\$821.61	\$820.42	\$840.13	\$820.42	\$840.13	\$820.42	\$840.13	\$834.07	\$854.92	\$834.07	\$854.92	\$834.07	\$854.92	\$852.89	\$872.41	\$852.89	\$872.41	\$852.89	\$872.41	\$852.89	\$872.41
43	\$821.17	\$841.03	\$840.44	\$860.44	\$840.44	\$860.44	\$840.44	\$860.44	\$854.22	\$875.58	\$854.22	\$875.58	\$854.22	\$875.58	\$873.49	\$893.18	\$873.49	\$893.18	\$873.49	\$893.18	\$873.49	\$893.18
44	\$845.38	\$865.97	\$865.22	\$886.22	\$865.22	\$886.22	\$865.22	\$886.22	\$879.40	\$899.48	\$879.40	\$899.48	\$879.40	\$899.48	\$897.23	\$917.93	\$897.23	\$917.93	\$897.23	\$917.93	\$897.23	\$917.93
45	\$873.82	\$1,000.52	\$894.33	\$1,024.01	\$894.33	\$1,024.01	\$894.33	\$1,024.01	\$908.98	\$1,040.78	\$908.98	\$1,040.78	\$908.98	\$1,040.78	\$929.49	\$1,064.27	\$929.49	\$1,064.27	\$929.49	\$1,064.27	\$929.49	\$1,064.27
46	\$907.71	\$1,052.94	\$929.01	\$1,077.65	\$929.01	\$1,077.65	\$929.01	\$1,077.65	\$944.24	\$1,095.32	\$944.24	\$1,095.32	\$944.24	\$1,095.32	\$965.54	\$1,120.03	\$965.54	\$1,120.03	\$965.54	\$1,120.03	\$965.54	\$1,120.03
47	\$945.83	\$1,113.24	\$968.03	\$1,139.37	\$968.03	\$1,139.37	\$968.03	\$1,139.37	\$983.89	\$1,158.04	\$983.89	\$1,158.04	\$983.89	\$1,158.04	\$1,006.09	\$1,184.17	\$1,006.09	\$1,184.17	\$1,006.09	\$1,184.17	\$1,006.09	\$1,184.17
48	\$989.40	\$1,183.32	\$1,012.62	\$1,211.09	\$1,012.62	\$1,211.09	\$1,012.62	\$1,211.09	\$1,029.22	\$1,230.95	\$1,029.22	\$1,230.95	\$1,029.22	\$1,230.95	\$1,052.43	\$1,258.71	\$1,052.43	\$1,258.71	\$1,052.43	\$1,258.71	\$1,052.43	\$1,258.71
49																						

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

HIOS Plan ID (On Exchange)=>	33709PA1500003	33709PA1500003	33709PA1500003	33709PA1480007	33709PA1480007	33709PA1480007	33709PA1480007	33709PA1520002	33709PA1520002	33709PA1520002	33709PA1530002										
HIOS Plan ID (Off Exchange)=>	33709PA1500003	33709PA1500003	33709PA1500003	33709PA1480007	33709PA1480007	33709PA1480007	33709PA1480007	33709PA1520002	33709PA1520002	33709PA1520002	33709PA1530002										
Plan Marketing Name =>	my Blue Access PPO Gold 1700 HSA	my Blue Access PPO Gold 1700 HSA	my Blue Access PPO Gold 1700 HSA	my Blue Access PPO Gold 1500	my Blue Access PPO Gold 1500	my Blue Access PPO Gold 1500	my Blue Access PPO Premier Silver 0	my Blue Access PPO Premier Silver 0	my Blue Access PPO Premier Silver 0	my Blue Access PPO Premier Silver 0	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision										
Form # =>	BA/HDHP/CDP-3	BA/HDHP/CDP-3	BA/HDHP/CDP-3	BA/PPO/CDP-3	BA/PPO/CDP-3	BA/PPO/CDP-3	BA/PPO/CDP-3	BA/PPO/CDP-3	BA/PPO/CDP-3	BA/PPO/CDP-3	BA/PPO/CDP-3										
Rating Area =>	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 7	Area 9	Area 6	Area 6										
Network =>	F	F	F	F	F	F	F	F	F	F	F										
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver										
Deductible =>	1700	1700	1700	1500	1500	1500	0	0	0	0	0										
Coinurance =>	80%	80%	80%	70%	70%	70%	70%	70%	70%	70%	70%										
Copays =>	\$20 after Ded. PCP	\$20 after Ded. PCP	\$20 after Ded. PCP	\$35 PCP	\$35 PCP	\$35 PCP	\$70 PCP	\$70 PCP	\$70 PCP	\$70 PCP	\$70 PCP										
OOP Maximum =>	5700	5700	5700	8300	8300	8300	8350	8350	8350	8350	8350										
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes										
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	
0 - 14	\$426.85	\$426.85	\$426.85	\$426.85	\$426.85	\$426.85	\$417.74	\$417.74	\$417.74	\$417.74	\$417.74	\$554.95	\$554.95	\$554.95	\$554.95	\$554.95	\$554.95	\$554.95	\$554.95	\$565.81	\$565.81
15	\$464.79	\$464.79	\$464.79	\$464.79	\$464.79	\$464.79	\$454.87	\$454.87	\$454.87	\$454.87	\$454.87	\$604.27	\$604.27	\$604.27	\$604.27	\$604.27	\$604.27	\$604.27	\$604.27	\$616.10	\$616.10
16	\$479.30	\$479.30	\$479.30	\$479.30	\$479.30	\$479.30	\$469.07	\$469.07	\$469.07	\$469.07	\$469.07	\$623.14	\$623.14	\$623.14	\$623.14	\$623.14	\$623.14	\$623.14	\$623.14	\$635.33	\$635.33
17	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80	\$493.80	\$483.26	\$483.26	\$483.26	\$483.26	\$483.26	\$642.00	\$642.00	\$642.00	\$642.00	\$642.00	\$642.00	\$642.00	\$642.00	\$654.56	\$654.56
18	\$509.43	\$509.43	\$509.43	\$509.43	\$509.43	\$509.43	\$498.55	\$498.55	\$498.55	\$498.55	\$498.55	\$662.31	\$662.31	\$662.31	\$662.31	\$662.31	\$662.31	\$662.31	\$662.31	\$675.27	\$675.27
19	\$525.05	\$525.05	\$525.05	\$525.05	\$525.05	\$525.05	\$513.84	\$513.84	\$513.84	\$513.84	\$513.84	\$682.62	\$682.62	\$682.62	\$682.62	\$682.62	\$682.62	\$682.62	\$682.62	\$695.98	\$695.98
20	\$541.23	\$541.23	\$541.23	\$541.23	\$541.23	\$541.23	\$529.68	\$529.68	\$529.68	\$529.68	\$529.68	\$703.66	\$703.66	\$703.66	\$703.66	\$703.66	\$703.66	\$703.66	\$703.66	\$717.43	\$717.43
21	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$739.62	\$739.62
22	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$739.62	\$739.62
23	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$739.62	\$739.62
24	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$739.62	\$739.62
25	\$560.20	\$574.21	\$560.20	\$574.21	\$560.20	\$574.21	\$546.06	\$559.71	\$546.06	\$559.71	\$546.06	\$725.42	\$743.56	\$725.42	\$743.56	\$725.42	\$743.56	\$725.42	\$743.56	\$739.62	\$758.11
26	\$571.36	\$585.64	\$571.36	\$585.64	\$571.36	\$585.64	\$559.17	\$573.15	\$559.17	\$573.15	\$559.17	\$743.56	\$760.24	\$743.56	\$760.24	\$743.56	\$760.24	\$743.56	\$760.24	\$775.12	\$775.12
27	\$584.75	\$599.37	\$584.75	\$599.37	\$584.75	\$599.37	\$572.27	\$586.58	\$572.27	\$586.58	\$572.27	\$760.24	\$779.25	\$760.24	\$779.25	\$760.24	\$779.25	\$760.24	\$779.25	\$794.50	\$794.50
28	\$606.51	\$621.67	\$606.51	\$621.67	\$606.51	\$621.67	\$593.57	\$608.41	\$593.57	\$608.41	\$593.57	\$788.53	\$808.24	\$788.53	\$808.24	\$788.53	\$808.24	\$788.53	\$808.24	\$803.97	\$803.97
29	\$624.37	\$639.98	\$624.37	\$639.98	\$624.37	\$639.98	\$611.04	\$626.32	\$611.04	\$626.32	\$611.04	\$811.74	\$832.03	\$811.74	\$832.03	\$811.74	\$832.03	\$811.74	\$832.03	\$827.63	\$827.63
30	\$633.30	\$649.13	\$633.30	\$649.13	\$633.30	\$649.13	\$619.78	\$635.27	\$619.78	\$635.27	\$619.78	\$823.35	\$843.93	\$823.35	\$843.93	\$823.35	\$843.93	\$823.35	\$843.93	\$839.47	\$839.47
31	\$646.69	\$662.86	\$646.69	\$662.86	\$646.69	\$662.86	\$632.88	\$648.70	\$632.88	\$648.70	\$632.88	\$840.76	\$861.78	\$840.76	\$861.78	\$840.76	\$861.78	\$840.76	\$861.78	\$857.22	\$857.22
32	\$660.08	\$676.58	\$660.08	\$676.58	\$660.08	\$676.58	\$645.99	\$662.14	\$645.99	\$662.14	\$645.99	\$858.17	\$879.62	\$858.17	\$879.62	\$858.17	\$879.62	\$858.17	\$879.62	\$874.97	\$874.97
33	\$668.45	\$685.16	\$668.45	\$685.16	\$668.45	\$685.16	\$654.18	\$670.53	\$654.18	\$670.53	\$654.18	\$869.05	\$890.78	\$869.05	\$890.78	\$869.05	\$890.78	\$869.05	\$890.78	\$886.06	\$886.06
34	\$677.38	\$694.31	\$677.38	\$694.31	\$677.38	\$694.31	\$662.92	\$679.49	\$662.92	\$679.49	\$662.92	\$880.66	\$902.68	\$880.66	\$902.68	\$880.66	\$902.68	\$880.66	\$902.68	\$897.90	\$897.90
35	\$681.84	\$698.89	\$681.84	\$698.89	\$681.84	\$698.89	\$667.29	\$683.97	\$667.29	\$683.97	\$667.29	\$886.46	\$908.62	\$886.46	\$908.62	\$886.46	\$908.62	\$886.46	\$908.62	\$903.82	\$903.82
36	\$686.30	\$703.46	\$686.30	\$703.46	\$686.30	\$703.46	\$671.65	\$688.44	\$671.65	\$688.44	\$671.65	\$892.27	\$914.58	\$892.27	\$914.58	\$892.27	\$914.58	\$892.27	\$914.58	\$909.73	\$909.73
37	\$690.77	\$708.04	\$690.77	\$708.04	\$690.77	\$708.04	\$676.02	\$692.92	\$676.02	\$692.92	\$676.02	\$898.07	\$920.52	\$898.07	\$920.52	\$898.07	\$920.52	\$898.07	\$920.52	\$915.65	\$915.65
38	\$695.23	\$712.61	\$695.23	\$712.61	\$695.23	\$712.61	\$680.39	\$697.40	\$680.39	\$697.40	\$680.39	\$903.87	\$926.47	\$903.87	\$926.47	\$903.87	\$926.47	\$903.87	\$926.47	\$921.57	\$921.57
39	\$704.16	\$721.76	\$704.16	\$721.76	\$704.16	\$721.76	\$689.13	\$706.36	\$689.13	\$706.36	\$689.13	\$915.48	\$938.37	\$915.48	\$938.37	\$915.48	\$938.37	\$915.48	\$938.37	\$933.40	\$933.40
40	\$713.09	\$731.09	\$713.09	\$731.09	\$713.09	\$731.09	\$697.86	\$716.65	\$697.86	\$716.65	\$697.86	\$927.09	\$949.50	\$927.09	\$949.50	\$927.09	\$949.50	\$927.09	\$949.50	\$945.23	\$945.23
41	\$726.48	\$742.48	\$726.48	\$742.48	\$726.48	\$742.48	\$710.97	\$729.66	\$710.97	\$729.66	\$710.97	\$938.37	\$961.18	\$938.37	\$961.18	\$938.37	\$961.18	\$938.37	\$961.18	\$957.74	\$957.74
42	\$739.31	\$753.11	\$739.31	\$753.11	\$739.31	\$753.11	\$723.53	\$743.56	\$723.53	\$743.56	\$723.53	\$949.50	\$973.53	\$949.50	\$973.53	\$949.50	\$973.53	\$949.50	\$973.53	\$969.99	\$969.99
43	\$757.17	\$767.17	\$757.17	\$767.17	\$757.17	\$767.17	\$736.66	\$757.17	\$736.66	\$757.17	\$736.66	\$961.18	\$985.92	\$961.18	\$985.92	\$961.18	\$985.92	\$961.18	\$985.92	\$980.00	\$980.00
44	\$779.48	\$782.37	\$779.48	\$782.37	\$779.48	\$782.37	\$742.85	\$763.55	\$742.85	\$763.55	\$742.85	\$973.53	\$998.39	\$973.53	\$998.39	\$973.53	\$998.39	\$973.53	\$998.39	\$985.74	\$985.74
45	\$805.71	\$812.54	\$805.71	\$812.54	\$805.71	\$812.54	\$758.51	\$780.84	\$758.51	\$780.84	\$758.51	\$985.92	\$1,010.80	\$985.92	\$1,010.80	\$985.92	\$1,010.80	\$985.92	\$1,010.80	\$993.40	\$993.40
46	\$836.96	\$846.96	\$836.96	\$846.96	\$836.96	\$846.96	\$774.59	\$797.09	\$774.59	\$797.09	\$774.59	\$1,000.56	\$1,026.23	\$1,000.56	\$1,026.23	\$1,000.56	\$1,026.23	\$1,000.56	\$1,026.23	\$1,010.43	\$1,010.43
47	\$872.11	\$882.11	\$872.11	\$882.11	\$872.11	\$882.11	\$790.54	\$813.09	\$790.54	\$813.09	\$790.54	\$1,026.23	\$1,051.13	\$1,026.23	\$1,051.13	\$1,026.23	\$1,051.13	\$1,026.23	\$1,051.13	\$1,035.32	\$1,035.32
48	\$912.28	\$922.28	\$912.28	\$922.28	\$912.28	\$922.28	\$806.49	\$829.04	\$806.49	\$829.04	\$806.49	\$1,051.13	\$1,075.70	\$1,051.13	\$1,075.70	\$1,051.13	\$1,075.70	\$1,051.13	\$1,075.70	\$1,059.99	\$1,059.99
49	\$951.90	\$961.90	\$951.90	\$961.90	\$951.90	\$961.90	\$822.44	\$844.99	\$822.44	\$844.99	\$822.44	\$1,075.70	\$1,100.29	\$1,075.70	\$1,100.29	\$1,075.70	\$1,100.29	\$1,075.70	\$1,100.29	\$1,084.18	\$1,084.18
50	\$996.53	\$1,006.53	\$996.53	\$1,006.53	\$996.53	\$1,006.53	\$838.39	\$860.94	\$838.39	\$860.94	\$838.39	\$1,100.29	\$1,124.88	\$1,100.29	\$1,124.88	\$1,100.29	\$1,124.88	\$1,100.29	\$1,124.88	\$1,109.28	\$1,109.28
51	\$1,040.61	\$1,050.61	\$1,040.61	\$1,050.61	\$1,040.61	\$1,050.61	\$854.34	\$876.89	\$854.34	\$876.89	\$854.34	\$1,124.88	\$1,149.47	\$1,124.88	\$1,149.47	\$1,124.88	\$1,149.47	\$1,124.88	\$1,149.47	\$1,133.67	\$1,133.67
52	\$1,089.16	\$1,099.16	\$1,089.16	\$1,099.16	\$1,089.16	\$1,099.16	\$870.29	\$892.84	\$870.29	\$892.84	\$870.29	\$1,149.47	\$1,174.06	\$1,149.47	\$1,174.06	\$1,149.47	\$1,174.06	\$1,149.47	\$1,174.06	\$1,157.87	\$1,157.87
53	\$1,138.26	\$1,148.26	\$1,138.26	\$1,148.26	\$1,138.26	\$1,148.26	\$886.24	\$908.79	\$886.24	\$908.79	\$886.24	\$1,174.06	\$1,198.65	\$1,174.06	\$1,198.65	\$1,174.06	\$1,198.65	\$1,174.06	\$1,198.65	\$1,181.67	\$1,181.67
54	\$1,191.27	\$1,201.27	\$1,191.27	\$1,201.27	\$1,191.27	\$1,201.27	\$902.19	\$924.74	\$902.19	\$924.74	\$902.19	\$1,198.65	\$1,223.24	\$1,198.65	\$1,223.24	\$1,198.65	\$1,223.24	\$1,198.65	\$1,223.24	\$1,206.69	\$1,206.69
55	\$1,244.27	\$1,254.27	\$1,244.27	\$1,254.27	\$1,244.27	\$1,254.27	\$918.14	\$940.69	\$918.14	\$940.69	\$918.14	\$1,223									

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

HIOS Plan ID (On Exchange)=>	33709PA1530002		33709PA1530002		33709PA1480006		33709PA1480006		33709PA1480006		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA1530002		33709PA1530002		33709PA1480006		33709PA1480006		33709PA1480006		33709PA1480003		33709PA1480003		33709PA1480003		33709PA1490003		33709PA1490003	
Plan Marketing Name =>	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Premier Silver 0 + Adult Dental and Vision		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 7000		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Silver 3500 + Adult Dental and Vision	
Form # =>	BA/PPO/Premier/ADV/CDP-3		BA/PPO/Premier/ADV/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/ADV/CDP-3		BA/PPO/ADV/CDP-3	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F		F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	0		0		7000		7000		7000		3500		3500		3500		3500		7000	
Coinsurance =>	70%		70%		70%		70%		70%		70%		70%		70%		70%		70%	
Copays =>	\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$70 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP		\$50 PCP	
OOP Maximum =>	8350		8350		9200		9200		9200		9200		9200		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$565.81	\$565.81	\$565.81	\$565.81	\$510.25	\$510.25	\$510.25	\$510.25	\$510.25	\$510.25	\$371.57	\$371.57	\$371.57	\$371.57	\$371.57	\$371.57	\$382.43	\$382.43	\$382.43	\$382.43
15	\$616.10	\$616.10	\$616.10	\$616.10	\$555.60	\$555.60	\$555.60	\$555.60	\$555.60	\$555.60	\$404.60	\$404.60	\$404.60	\$404.60	\$404.60	\$404.60	\$416.43	\$416.43	\$416.43	\$416.43
16	\$635.33	\$635.33	\$635.33	\$635.33	\$572.94	\$572.94	\$572.94	\$572.94	\$572.94	\$572.94	\$417.22	\$417.22	\$417.22	\$417.22	\$417.22	\$417.22	\$429.42	\$429.42	\$429.42	\$429.42
17	\$654.56	\$654.56	\$654.56	\$654.56	\$590.29	\$590.29	\$590.29	\$590.29	\$590.29	\$590.29	\$429.85	\$429.85	\$429.85	\$429.85	\$429.85	\$429.85	\$442.42	\$442.42	\$442.42	\$442.42
18	\$675.27	\$675.27	\$675.27	\$675.27	\$608.96	\$608.96	\$608.96	\$608.96	\$608.96	\$608.96	\$443.45	\$443.45	\$443.45	\$443.45	\$443.45	\$443.45	\$456.42	\$456.42	\$456.42	\$456.42
19	\$695.98	\$695.98	\$695.98	\$695.98	\$627.64	\$627.64	\$627.64	\$627.64	\$627.64	\$627.64	\$457.05	\$457.05	\$457.05	\$457.05	\$457.05	\$457.05	\$470.42	\$470.42	\$470.42	\$470.42
20	\$717.43	\$717.43	\$717.43	\$717.43	\$646.98	\$646.98	\$646.98	\$646.98	\$646.98	\$646.98	\$471.14	\$471.14	\$471.14	\$471.14	\$471.14	\$471.14	\$484.91	\$484.91	\$484.91	\$484.91
21	\$739.62	\$739.62	\$739.62	\$739.62	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	\$499.91	\$499.91	\$499.91	\$499.91
22	\$739.62	\$758.11	\$739.62	\$758.11	\$666.99	\$683.66	\$666.99	\$683.66	\$666.99	\$683.66	\$485.71	\$497.85	\$485.71	\$497.85	\$485.71	\$497.85	\$512.41	\$499.91	\$499.91	\$512.41
23	\$739.62	\$758.11	\$739.62	\$758.11	\$666.99	\$683.66	\$666.99	\$683.66	\$666.99	\$683.66	\$485.71	\$497.85	\$485.71	\$497.85	\$485.71	\$497.85	\$512.41	\$499.91	\$499.91	\$512.41
24	\$739.62	\$758.11	\$739.62	\$758.11	\$666.99	\$683.66	\$666.99	\$683.66	\$666.99	\$683.66	\$485.71	\$497.85	\$485.71	\$497.85	\$485.71	\$497.85	\$512.41	\$499.91	\$499.91	\$512.41
25	\$742.58	\$761.14	\$742.58	\$761.14	\$669.66	\$686.40	\$669.66	\$686.40	\$669.66	\$686.40	\$487.65	\$499.84	\$487.65	\$499.84	\$487.65	\$499.84	\$501.91	\$514.46	\$501.91	\$514.46
26	\$757.37	\$776.30	\$757.37	\$776.30	\$683.00	\$700.08	\$683.00	\$700.08	\$683.00	\$700.08	\$497.37	\$509.80	\$497.37	\$509.80	\$497.37	\$509.80	\$511.91	\$524.71	\$511.91	\$524.71
27	\$775.12	\$794.50	\$775.12	\$794.50	\$699.01	\$716.49	\$699.01	\$716.49	\$699.01	\$716.49	\$509.02	\$521.75	\$509.02	\$521.75	\$509.02	\$521.75	\$523.91	\$537.01	\$523.91	\$537.01
28	\$803.97	\$824.07	\$803.97	\$824.07	\$725.02	\$743.15	\$725.02	\$743.15	\$725.02	\$743.15	\$527.97	\$541.17	\$527.97	\$541.17	\$527.97	\$541.17	\$554.40	\$569.99	\$554.40	\$569.99
29	\$827.63	\$848.32	\$827.63	\$848.32	\$746.36	\$765.02	\$746.36	\$765.02	\$746.36	\$765.02	\$543.51	\$557.10	\$543.51	\$557.10	\$543.51	\$557.10	\$569.99	\$583.99	\$569.99	\$583.99
30	\$839.47	\$860.46	\$839.47	\$860.46	\$757.03	\$775.96	\$757.03	\$775.96	\$757.03	\$775.96	\$551.28	\$565.06	\$551.28	\$565.06	\$551.28	\$565.06	\$581.59	\$597.40	\$581.59	\$597.40
31	\$857.22	\$878.65	\$857.22	\$878.65	\$773.04	\$792.37	\$773.04	\$792.37	\$773.04	\$792.37	\$562.94	\$577.01	\$562.94	\$577.01	\$562.94	\$577.01	\$593.89	\$609.89	\$593.89	\$609.89
32	\$874.97	\$896.84	\$874.97	\$896.84	\$789.05	\$808.78	\$789.05	\$808.78	\$789.05	\$808.78	\$574.59	\$588.95	\$574.59	\$588.95	\$574.59	\$588.95	\$606.17	\$622.06	\$606.17	\$622.06
33	\$886.06	\$908.21	\$886.06	\$908.21	\$799.05	\$819.03	\$799.05	\$819.03	\$799.05	\$819.03	\$581.88	\$596.43	\$581.88	\$596.43	\$581.88	\$596.43	\$613.86	\$629.86	\$613.86	\$629.86
34	\$897.90	\$920.35	\$897.90	\$920.35	\$809.73	\$829.97	\$809.73	\$829.97	\$809.73	\$829.97	\$589.65	\$604.39	\$589.65	\$604.39	\$589.65	\$604.39	\$626.06	\$642.06	\$626.06	\$642.06
35	\$903.82	\$926.42	\$903.82	\$926.42	\$815.06	\$835.44	\$815.06	\$835.44	\$815.06	\$835.44	\$593.54	\$608.38	\$593.54	\$608.38	\$593.54	\$608.38	\$626.16	\$642.16	\$626.16	\$642.16
36	\$909.73	\$932.47	\$909.73	\$932.47	\$820.40	\$840.91	\$820.40	\$840.91	\$820.40	\$840.91	\$597.42	\$612.36	\$597.42	\$612.36	\$597.42	\$612.36	\$626.16	\$642.16	\$626.16	\$642.16
37	\$915.65	\$938.54	\$915.65	\$938.54	\$825.73	\$846.37	\$825.73	\$846.37	\$825.73	\$846.37	\$601.31	\$616.34	\$601.31	\$616.34	\$601.31	\$616.34	\$626.16	\$642.16	\$626.16	\$642.16
38	\$921.57	\$944.61	\$921.57	\$944.61	\$831.07	\$851.85	\$831.07	\$851.85	\$831.07	\$851.85	\$605.19	\$620.32	\$605.19	\$620.32	\$605.19	\$620.32	\$626.16	\$642.16	\$626.16	\$642.16
39	\$933.40	\$956.74	\$933.40	\$956.74	\$841.74	\$862.78	\$841.74	\$862.78	\$841.74	\$862.78	\$612.97	\$628.29	\$612.97	\$628.29	\$612.97	\$628.29	\$626.16	\$642.16	\$626.16	\$642.16
40	\$945.23	\$1,039.75	\$945.23	\$1,039.75	\$852.41	\$937.65	\$852.41	\$937.65	\$852.41	\$937.65	\$620.74	\$636.29	\$620.74	\$636.29	\$620.74	\$636.29	\$626.16	\$642.16	\$626.16	\$642.16
41	\$962.99	\$1,064.10	\$962.99	\$1,064.10	\$868.42	\$959.60	\$868.42	\$959.60	\$868.42	\$959.60	\$632.39	\$648.79	\$632.39	\$648.79	\$632.39	\$648.79	\$626.16	\$642.16	\$626.16	\$642.16
42	\$980.00	\$1,089.76	\$980.00	\$1,089.76	\$883.76	\$982.74	\$883.76	\$982.74	\$883.76	\$982.74	\$643.57	\$659.11	\$643.57	\$659.11	\$643.57	\$659.11	\$626.16	\$642.16	\$626.16	\$642.16
43	\$1,003.66	\$1,125.10	\$1,003.66	\$1,125.10	\$905.11	\$1,014.63	\$905.11	\$1,014.63	\$905.11	\$1,014.63	\$659.11	\$738.86	\$659.11	\$738.86	\$659.11	\$738.86	\$626.16	\$642.16	\$626.16	\$642.16
44	\$1,033.25	\$1,169.64	\$1,033.25	\$1,169.64	\$931.79	\$1,054.79	\$931.79	\$1,054.79	\$931.79	\$1,054.79	\$678.54	\$768.11	\$678.54	\$768.11	\$678.54	\$768.11	\$626.16	\$642.16	\$626.16	\$642.16
45	\$1,068.01	\$1,222.87	\$1,068.01	\$1,222.87	\$963.13	\$1,102.78	\$963.13	\$1,102.78	\$963.13	\$1,102.78	\$701.37	\$803.07	\$701.37	\$803.07	\$701.37	\$803.07	\$626.16	\$642.16	\$626.16	\$642.16
46	\$1,109.43	\$1,286.94	\$1,109.43	\$1,286.94	\$1,000.49	\$1,160.57	\$1,000.49	\$1,160.57	\$1,000.49	\$1,160.57	\$728.57	\$845.14	\$728.57	\$845.14	\$728.57	\$845.14	\$626.16	\$642.16	\$626.16	\$642.16
47	\$1,156.03	\$1,360.65	\$1,156.03	\$1,360.65	\$1,042.51	\$1,227.03	\$1,042.51	\$1,227.03	\$1,042.51	\$1,227.03	\$759.16	\$893.53	\$759.16	\$893.53	\$759.16	\$893.53	\$626.16	\$642.16	\$626.16	\$642.16
48	\$1,209.28	\$1,446.30	\$1,209.28	\$1,446.30	\$1,090.53	\$1,304.27	\$1,090.53	\$1,304.27	\$1,090.53	\$1,304.27	\$794.14	\$949.79	\$794.14	\$949.79	\$794.14	\$949.79	\$626.16	\$642.16	\$626.16	\$642.16
49	\$1,261.79	\$1,535.60	\$1,261.79	\$1,535.60	\$1,137.88	\$1,384.80	\$1,137.88	\$1,384.80	\$1,137.88	\$1,384.80	\$828.62	\$1,008.43	\$828.62	\$1,008.43	\$828.62	\$1,008.43	\$626.16	\$642.16	\$626.16	\$642.16
50	\$1,320.96	\$1,618.18	\$1,320.96	\$1,618.18	\$1,191.24	\$1,459.27	\$1,191.24	\$1,459.27	\$1,191.24	\$1,459.27	\$867.48	\$1,062.66	\$867.48	\$1,062.66	\$867.48	\$1,062.66	\$626.16	\$642.16	\$626.16	\$642.16
51	\$1,379.39	\$1,689.75	\$1,379.39	\$1,689.75	\$1,243.94	\$1,523.83	\$1,243.94	\$1,523.83	\$1,243.94	\$1,523.83	\$905.85	\$1,109.67	\$905.85	\$1,109.67	\$905.85	\$1,109.67	\$626.16	\$642.16	\$626.16	\$642.16
52	\$1,443.74	\$1,768.58	\$1,443.74	\$1,768.58	\$1,301.96	\$1,594.90	\$1,301.96	\$1,594.90	\$1,301.96	\$1,594.90	\$948.11	\$1,161.43	\$948.11	\$1,161.43	\$948.11	\$1,161.43	\$626.16	\$642.16	\$626.16	\$642.16
53	\$1,508.82	\$1,848.30	\$1,508.82	\$1,848.30	\$1,360.66	\$1,666.81	\$1,360.66	\$1,666.81	\$1,360.66	\$1,666.81	\$990.85	\$1,213.79	\$990.85	\$1,213.79	\$990.85	\$1,213.79	\$626.16	\$642.16	\$626.16	\$642.16
54	\$1,579.09	\$1,934.39	\$1,579.09	\$1,934.39	\$1,424.02	\$1,744.42	\$1,424.02	\$1,744.42	\$1,424.02	\$1,744.42	\$1,036.99	\$1,270.31	\$1,036.99	\$1,270.31	\$1,036.99	\$1,270.31	\$626.16	\$642.16	\$626.16	\$642.16
55	\$1,649.35	\$2,020.45	\$1,649.35	\$2,020.45	\$1,487.39	\$1,822.05	\$1,487.39	\$1,822.05	\$1,487.39	\$1,822.05	\$1,083.13	\$1,326.83	\$1,083.13	\$1,326.83	\$1,083.13	\$1,326.83	\$626.16	\$642.16	\$626.16	\$642.16
56	\$1,725.53	\$2,113.77	\$1,725.53	\$2,113.77	\$1,556.09	\$1,906.21	\$1,556.09	\$1,906.21	\$											

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

HIOS Plan ID (On Exchange)=>	N/A		33709PA1480001		33709PA1480001		33709PA1480001		33709PA1490001		33709PA1490001		33709PA1490001		33709PA1500001		33709PA1500001		33709PA1500001	
HIOS Plan ID (Off Exchange)=>	33709PA1490003		33709PA1480001		33709PA1480001		33709PA1480001		33709PA1490001		33709PA1490001		33709PA1490001		33709PA1500001		33709PA1500001		33709PA1500001	
Plan Marketing Name =>	my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit		my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	
Form # =>	BA/PPO/ADV/CDP-3		BA/PPO/ADV/CDP-3		BA/PPO/ADV/CDP-3		BA/PPO/ADV/CDP-3		BA/PPO/ADV/CDP-3		BA/PPO/ADV/CDP-3		BA/PPO/ADV/CDP-3		BA/HDHP/CDP-3		BA/HDHP/CDP-3		BA/HDHP/CDP-3	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F		F		F		F		F		F	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	3500		3800		3800		3800		3800		3800		3800		7400		7400		7400	
Coinurance =>	70%		50%		50%		50%		50%		50%		50%		100%		100%		100%	
Copays =>	\$50 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		\$65 PCP		N/A		N/A		N/A	
OOP Maximum =>	9200		9200		9200		9200		9200		9200		9200		7400		7400		7400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$382.43	\$382.43	\$352.93	\$352.93	\$352.93	\$352.93	\$352.93	\$352.93	\$363.80	\$363.80	\$363.80	\$363.80	\$363.80	\$363.80	\$359.29	\$359.29	\$359.29	\$359.29	\$359.29	\$359.29
15	\$416.43	\$416.43	\$384.30	\$384.30	\$384.30	\$384.30	\$384.30	\$384.30	\$396.13	\$396.13	\$396.13	\$396.13	\$396.13	\$396.13	\$391.23	\$391.23	\$391.23	\$391.23	\$391.23	\$391.23
16	\$429.42	\$429.42	\$396.30	\$396.30	\$396.30	\$396.30	\$396.30	\$396.30	\$408.50	\$408.50	\$408.50	\$408.50	\$408.50	\$408.50	\$403.44	\$403.44	\$403.44	\$403.44	\$403.44	\$403.44
17	\$442.42	\$442.42	\$408.29	\$408.29	\$408.29	\$408.29	\$408.29	\$408.29	\$420.86	\$420.86	\$420.86	\$420.86	\$420.86	\$420.86	\$415.65	\$415.65	\$415.65	\$415.65	\$415.65	\$415.65
18	\$456.42	\$456.42	\$421.21	\$421.21	\$421.21	\$421.21	\$421.21	\$421.21	\$434.18	\$434.18	\$434.18	\$434.18	\$434.18	\$434.18	\$428.80	\$428.80	\$428.80	\$428.80	\$428.80	\$428.80
19	\$470.42	\$470.42	\$434.13	\$434.13	\$434.13	\$434.13	\$434.13	\$434.13	\$447.49	\$447.49	\$447.49	\$447.49	\$447.49	\$447.49	\$441.95	\$441.95	\$441.95	\$441.95	\$441.95	\$441.95
20	\$484.91	\$484.91	\$447.51	\$447.51	\$447.51	\$447.51	\$447.51	\$447.51	\$461.28	\$461.28	\$461.28	\$461.28	\$461.28	\$461.28	\$455.57	\$455.57	\$455.57	\$455.57	\$455.57	\$455.57
21	\$499.91	\$512.41	\$461.35	\$472.88	\$461.35	\$472.88	\$461.35	\$472.88	\$475.55	\$487.44	\$475.55	\$487.44	\$475.55	\$487.44	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66
22	\$499.91	\$512.41	\$461.35	\$472.88	\$461.35	\$472.88	\$461.35	\$472.88	\$475.55	\$487.44	\$475.55	\$487.44	\$475.55	\$487.44	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66
23	\$499.91	\$512.41	\$461.35	\$472.88	\$461.35	\$472.88	\$461.35	\$472.88	\$475.55	\$487.44	\$475.55	\$487.44	\$475.55	\$487.44	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66
24	\$499.91	\$512.41	\$461.35	\$472.88	\$461.35	\$472.88	\$461.35	\$472.88	\$475.55	\$487.44	\$475.55	\$487.44	\$475.55	\$487.44	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66
25	\$501.91	\$514.46	\$463.20	\$474.78	\$463.20	\$474.78	\$463.20	\$474.78	\$477.45	\$489.39	\$477.45	\$489.39	\$477.45	\$489.39	\$471.54	\$483.33	\$471.54	\$483.33	\$471.54	\$483.33
26	\$511.91	\$524.71	\$472.42	\$484.23	\$472.42	\$484.23	\$472.42	\$484.23	\$486.96	\$499.13	\$486.96	\$499.13	\$486.96	\$499.13	\$480.93	\$492.95	\$480.93	\$492.95	\$480.93	\$492.95
27	\$523.91	\$537.01	\$483.49	\$495.58	\$483.49	\$495.58	\$483.49	\$495.58	\$498.38	\$510.84	\$498.38	\$510.84	\$498.38	\$510.84	\$492.20	\$504.51	\$492.20	\$504.51	\$492.20	\$504.51
28	\$543.40	\$556.99	\$501.49	\$514.03	\$501.49	\$514.03	\$501.49	\$514.03	\$516.92	\$529.84	\$516.92	\$529.84	\$516.92	\$529.84	\$510.52	\$523.28	\$510.52	\$523.28	\$510.52	\$523.28
29	\$559.40	\$573.39	\$516.25	\$529.16	\$516.25	\$529.16	\$516.25	\$529.16	\$532.14	\$545.44	\$532.14	\$545.44	\$532.14	\$545.44	\$525.55	\$538.69	\$525.55	\$538.69	\$525.55	\$538.69
30	\$567.40	\$581.59	\$523.63	\$536.72	\$523.63	\$536.72	\$523.63	\$536.72	\$539.75	\$553.24	\$539.75	\$553.24	\$539.75	\$553.24	\$546.39	\$553.06	\$546.39	\$553.06	\$546.39	\$553.06
31	\$579.40	\$593.89	\$534.70	\$548.07	\$534.70	\$548.07	\$534.70	\$548.07	\$551.16	\$564.94	\$551.16	\$564.94	\$551.16	\$564.94	\$554.34	\$557.95	\$554.34	\$557.95	\$554.34	\$557.95
32	\$591.39	\$606.17	\$545.78	\$559.42	\$545.78	\$559.42	\$545.78	\$559.42	\$562.58	\$576.64	\$562.58	\$576.64	\$562.58	\$576.64	\$555.61	\$569.50	\$555.61	\$569.50	\$555.61	\$569.50
33	\$598.89	\$613.86	\$552.70	\$566.52	\$552.70	\$566.52	\$552.70	\$566.52	\$569.71	\$583.95	\$569.71	\$583.95	\$569.71	\$583.95	\$562.65	\$576.72	\$562.65	\$576.72	\$562.65	\$576.72
34	\$606.89	\$622.06	\$560.08	\$574.08	\$560.08	\$574.08	\$560.08	\$574.08	\$577.32	\$591.75	\$577.32	\$591.75	\$577.32	\$591.75	\$570.17	\$584.42	\$570.17	\$584.42	\$570.17	\$584.42
35	\$610.89	\$626.16	\$563.77	\$577.86	\$563.77	\$577.86	\$563.77	\$577.86	\$581.12	\$595.65	\$581.12	\$595.65	\$581.12	\$595.65	\$573.92	\$588.27	\$573.92	\$588.27	\$573.92	\$588.27
36	\$614.89	\$630.26	\$567.46	\$581.65	\$567.46	\$581.65	\$567.46	\$581.65	\$584.93	\$599.55	\$584.93	\$599.55	\$584.93	\$599.55	\$577.68	\$592.12	\$577.68	\$592.12	\$577.68	\$592.12
37	\$618.89	\$634.36	\$571.15	\$585.43	\$571.15	\$585.43	\$571.15	\$585.43	\$588.73	\$603.45	\$588.73	\$603.45	\$588.73	\$603.45	\$581.44	\$595.98	\$581.44	\$595.98	\$581.44	\$595.98
38	\$622.89	\$638.46	\$574.84	\$589.21	\$574.84	\$589.21	\$574.84	\$589.21	\$592.54	\$607.35	\$592.54	\$607.35	\$592.54	\$607.35	\$585.20	\$599.83	\$585.20	\$599.83	\$585.20	\$599.83
39	\$630.89	\$646.66	\$582.22	\$596.78	\$582.22	\$596.78	\$582.22	\$596.78	\$600.14	\$615.14	\$600.14	\$615.14	\$600.14	\$615.14	\$592.71	\$607.53	\$592.71	\$607.53	\$592.71	\$607.53
40	\$638.88	\$654.77	\$589.61	\$604.57	\$589.61	\$604.57	\$589.61	\$604.57	\$607.75	\$623.40	\$607.75	\$623.40	\$607.75	\$623.40	\$600.23	\$616.25	\$600.23	\$616.25	\$600.23	\$616.25
41	\$650.88	\$671.22	\$600.68	\$613.29	\$600.68	\$613.29	\$600.68	\$613.29	\$619.17	\$634.18	\$619.17	\$634.18	\$619.17	\$634.18	\$611.50	\$627.71	\$611.50	\$627.71	\$611.50	\$627.71
42	\$662.38	\$683.57	\$611.29	\$624.19	\$611.29	\$624.19	\$611.29	\$624.19	\$629.75	\$645.10	\$629.75	\$645.10	\$629.75	\$645.10	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
43	\$678.38	\$700.46	\$626.05	\$639.80	\$626.05	\$639.80	\$626.05	\$639.80	\$645.32	\$660.32	\$645.32	\$660.32	\$645.32	\$660.32	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
44	\$698.37	\$720.55	\$644.51	\$659.59	\$644.51	\$659.59	\$644.51	\$659.59	\$664.34	\$680.34	\$664.34	\$680.34	\$664.34	\$680.34	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
45	\$721.87	\$746.54	\$666.19	\$687.79	\$666.19	\$687.79	\$666.19	\$687.79	\$698.69	\$716.26	\$698.69	\$716.26	\$698.69	\$716.26	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
46	\$749.87	\$776.85	\$692.03	\$713.28	\$692.03	\$713.28	\$692.03	\$713.28	\$723.33	\$741.84	\$723.33	\$741.84	\$723.33	\$741.84	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
47	\$781.36	\$809.66	\$721.09	\$742.88	\$721.09	\$742.88	\$721.09	\$742.88	\$753.28	\$771.84	\$753.28	\$771.84	\$753.28	\$771.84	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
48	\$817.35	\$847.55	\$754.31	\$775.91	\$754.31	\$775.91	\$754.31	\$775.91	\$786.33	\$804.84	\$786.33	\$804.84	\$786.33	\$804.84	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
49	\$852.85	\$883.92	\$787.06	\$808.58	\$787.06	\$808.58	\$787.06	\$808.58	\$819.29	\$837.84	\$819.29	\$837.84	\$819.29	\$837.84	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
50	\$892.84	\$923.91	\$823.97	\$845.53	\$823.97	\$845.53	\$823.97	\$845.53	\$856.33	\$874.84	\$856.33	\$874.84	\$856.33	\$874.84	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
51	\$932.33	\$963.40	\$860.42	\$882.01	\$860.42	\$882.01	\$860.42	\$882.01	\$892.81	\$911.32	\$892.81	\$911.32	\$892.81	\$911.32	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
52	\$975.82	\$1,006.89	\$900.56	\$921.15	\$900.56	\$921.15	\$900.56	\$921.15	\$932.27	\$950.78	\$932.27	\$950.78	\$932.27	\$950.78	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
53	\$1,019.82	\$1,050.89	\$941.15	\$961.74	\$941.15	\$961.74	\$941.15	\$961.74	\$972.12	\$990.63	\$972.12	\$990.63	\$972.12	\$990.63	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
54	\$1,067.31	\$1,107.38	\$984.98	\$1,005.97	\$984.98	\$1,005.97	\$984.98	\$1,005.97	\$1,016.30	\$1,035.81	\$1,016.30	\$1,035.81	\$1,016.30	\$1,035.81	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
55	\$1,114.80	\$1,154.87	\$1,028.81	\$1,049.80	\$1,028.81	\$1,049.80	\$1,028.81	\$1,049.80	\$1,060.14	\$1,079.65	\$1,060.14	\$1,079.65	\$1,060.14	\$1,079.65	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
56	\$1,162.29	\$1,202.36	\$1,076.33	\$1,097.32	\$1,076.33	\$1,097.32	\$1,076.33	\$1,097.32	\$1,107.46	\$1,126.97	\$1,107.46	\$1,126.97	\$1,107.46	\$1,126.97	\$616.25	\$632.30	\$616.25	\$632.30	\$616.25	\$632.30
57	\$1,210.28	\$1,250.35	\$1,124.31	\$1,14																

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

HIOS Plan ID (On Exchange)=>	33709PA1480005		33709PA1480005		33709PA1480005		33709PA1510001		33709PA1510001		33709PA1510001	
HIOS Plan ID (Off Exchange)=>	33709PA1480005		33709PA1480005		33709PA1480005		33709PA1510001		33709PA1510001		33709PA1510001	
Plan Marketing Name =>	my Blue Access PPO Bronze 8900		my Blue Access PPO Bronze 8900		my Blue Access PPO Bronze 8900		my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits		my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits		my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	
Form # =>	BA/PPO/CDP-3		BA/PPO/CDP-3		BA/PPO/CDP-3		BA/CAT/PPO/CDP-3		BA/CAT/PPO/CDP-3		BA/CAT/PPO/CDP-3	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F		F	
Metal =>	Bronze		Bronze		Bronze		Catastrophic		Catastrophic		Catastrophic	
Deductible =>	8900		8900		8900		9200		9200		9200	
Coinsurance =>	100%		100%		100%		100%		100%		100%	
Copays =>	N/A		N/A		N/A		\$0 (Visits 1-3); then 100% after Ded. PCP		\$0 (Visits 1-3); then 100% after Ded. PCP		\$0 (Visits 1-3); then 100% after Ded. PCP	
OOP Maximum =>	8900		8900		8900		9200		9200		9200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$321.31	\$321.31	\$321.31	\$321.31	\$321.31	\$321.31	\$254.06	\$254.06	\$254.06	\$254.06	\$254.06	\$254.06
15	\$349.87	\$349.87	\$349.87	\$349.87	\$349.87	\$349.87	\$276.65	\$276.65	\$276.65	\$276.65	\$276.65	\$276.65
16	\$360.79	\$360.79	\$360.79	\$360.79	\$360.79	\$360.79	\$285.28	\$285.28	\$285.28	\$285.28	\$285.28	\$285.28
17	\$371.71	\$371.71	\$371.71	\$371.71	\$371.71	\$371.71	\$293.92	\$293.92	\$293.92	\$293.92	\$293.92	\$293.92
18	\$383.47	\$383.47	\$383.47	\$383.47	\$383.47	\$383.47	\$303.22	\$303.22	\$303.22	\$303.22	\$303.22	\$303.22
19	\$395.23	\$395.23	\$395.23	\$395.23	\$395.23	\$395.23	\$312.52	\$312.52	\$312.52	\$312.52	\$312.52	\$312.52
20	\$407.41	\$407.41	\$407.41	\$407.41	\$407.41	\$407.41	\$322.15	\$322.15	\$322.15	\$322.15	\$322.15	\$322.15
21	\$420.01	\$430.51	\$420.01	\$430.51	\$420.01	\$430.51	\$332.11	\$340.41	\$332.11	\$340.41	\$332.11	\$340.41
22	\$420.01	\$430.51	\$420.01	\$430.51	\$420.01	\$430.51	\$332.11	\$340.41	\$332.11	\$340.41	\$332.11	\$340.41
23	\$420.01	\$430.51	\$420.01	\$430.51	\$420.01	\$430.51	\$332.11	\$340.41	\$332.11	\$340.41	\$332.11	\$340.41
24	\$420.01	\$430.51	\$420.01	\$430.51	\$420.01	\$430.51	\$332.11	\$340.41	\$332.11	\$340.41	\$332.11	\$340.41
25	\$421.69	\$432.23	\$421.69	\$432.23	\$421.69	\$432.23	\$333.44	\$341.78	\$333.44	\$341.78	\$333.44	\$341.78
26	\$430.09	\$440.84	\$430.09	\$440.84	\$430.09	\$440.84	\$340.08	\$348.58	\$340.08	\$348.58	\$340.08	\$348.58
27	\$440.17	\$451.17	\$440.17	\$451.17	\$440.17	\$451.17	\$348.05	\$356.75	\$348.05	\$356.75	\$348.05	\$356.75
28	\$456.55	\$467.96	\$456.55	\$467.96	\$456.55	\$467.96	\$361.00	\$370.03	\$361.00	\$370.03	\$361.00	\$370.03
29	\$469.99	\$481.74	\$469.99	\$481.74	\$469.99	\$481.74	\$371.63	\$380.92	\$371.63	\$380.92	\$371.63	\$380.92
30	\$476.71	\$488.63	\$476.71	\$488.63	\$476.71	\$488.63	\$376.94	\$386.36	\$376.94	\$386.36	\$376.94	\$386.36
31	\$486.79	\$498.96	\$486.79	\$498.96	\$486.79	\$498.96	\$384.92	\$394.54	\$384.92	\$394.54	\$384.92	\$394.54
32	\$496.87	\$509.29	\$496.87	\$509.29	\$496.87	\$509.29	\$392.89	\$402.71	\$392.89	\$402.71	\$392.89	\$402.71
33	\$503.17	\$515.75	\$503.17	\$515.75	\$503.17	\$515.75	\$397.87	\$407.82	\$397.87	\$407.82	\$397.87	\$407.82
34	\$509.89	\$522.64	\$509.89	\$522.64	\$509.89	\$522.64	\$403.18	\$413.26	\$403.18	\$413.26	\$403.18	\$413.26
35	\$513.25	\$526.08	\$513.25	\$526.08	\$513.25	\$526.08	\$405.84	\$415.99	\$405.84	\$415.99	\$405.84	\$415.99
36	\$516.61	\$529.53	\$516.61	\$529.53	\$516.61	\$529.53	\$408.50	\$418.71	\$408.50	\$418.71	\$408.50	\$418.71
37	\$519.97	\$532.97	\$519.97	\$532.97	\$519.97	\$532.97	\$411.15	\$421.43	\$411.15	\$421.43	\$411.15	\$421.43
38	\$523.33	\$536.41	\$523.33	\$536.41	\$523.33	\$536.41	\$413.81	\$424.16	\$413.81	\$424.16	\$413.81	\$424.16
39	\$530.05	\$543.30	\$530.05	\$543.30	\$530.05	\$543.30	\$419.12	\$429.60	\$419.12	\$429.60	\$419.12	\$429.60
40	\$536.77	\$550.45	\$536.77	\$550.45	\$536.77	\$550.45	\$424.44	\$466.88	\$424.44	\$466.88	\$424.44	\$466.88
41	\$546.85	\$604.27	\$546.85	\$604.27	\$546.85	\$604.27	\$432.41	\$477.81	\$432.41	\$477.81	\$432.41	\$477.81
42	\$556.51	\$618.84	\$556.51	\$618.84	\$556.51	\$618.84	\$440.05	\$489.34	\$440.05	\$489.34	\$440.05	\$489.34
43	\$569.95	\$638.91	\$569.95	\$638.91	\$569.95	\$638.91	\$450.67	\$505.20	\$450.67	\$505.20	\$450.67	\$505.20
44	\$586.75	\$664.20	\$586.75	\$664.20	\$586.75	\$664.20	\$463.96	\$525.20	\$463.96	\$525.20	\$463.96	\$525.20
45	\$606.49	\$694.43	\$606.49	\$694.43	\$606.49	\$694.43	\$479.57	\$549.11	\$479.57	\$549.11	\$479.57	\$549.11
46	\$630.02	\$730.82	\$630.02	\$730.82	\$630.02	\$730.82	\$498.17	\$577.88	\$498.17	\$577.88	\$498.17	\$577.88
47	\$656.48	\$772.68	\$656.48	\$772.68	\$656.48	\$772.68	\$519.09	\$610.97	\$519.09	\$610.97	\$519.09	\$610.97
48	\$686.72	\$821.32	\$686.72	\$821.32	\$686.72	\$821.32	\$543.00	\$649.43	\$543.00	\$649.43	\$543.00	\$649.43
49	\$716.54	\$872.03	\$716.54	\$872.03	\$716.54	\$872.03	\$566.58	\$689.53	\$566.58	\$689.53	\$566.58	\$689.53
50	\$750.14	\$918.92	\$750.14	\$918.92	\$750.14	\$918.92	\$593.15	\$726.61	\$593.15	\$726.61	\$593.15	\$726.61
51	\$783.32	\$959.57	\$783.32	\$959.57	\$783.32	\$959.57	\$619.39	\$758.75	\$619.39	\$758.75	\$619.39	\$758.75
52	\$819.86	\$1,004.33	\$819.86	\$1,004.33	\$819.86	\$1,004.33	\$648.28	\$794.14	\$648.28	\$794.14	\$648.28	\$794.14
53	\$856.82	\$1,049.60	\$856.82	\$1,049.60	\$856.82	\$1,049.60	\$677.50	\$829.94	\$677.50	\$829.94	\$677.50	\$829.94
54	\$896.72	\$1,098.48	\$896.72	\$1,098.48	\$896.72	\$1,098.48	\$709.05	\$868.59	\$709.05	\$868.59	\$709.05	\$868.59
55	\$936.62	\$1,147.36	\$936.62	\$1,147.36	\$936.62	\$1,147.36	\$740.61	\$907.25	\$740.61	\$907.25	\$740.61	\$907.25
56	\$979.88	\$1,200.35	\$979.88	\$1,200.35	\$979.88	\$1,200.35	\$774.81	\$949.14	\$774.81	\$949.14	\$774.81	\$949.14
57	\$1,023.56	\$1,253.86	\$1,023.56	\$1,253.86	\$1,023.56	\$1,253.86	\$809.35	\$991.45	\$809.35	\$991.45	\$809.35	\$991.45
58	\$1,070.19	\$1,310.98	\$1,070.19	\$1,310.98	\$1,070.19	\$1,310.98	\$846.22	\$1,036.62	\$846.22	\$1,036.62	\$846.22	\$1,036.62
59	\$1,093.29	\$1,339.28	\$1,093.29	\$1,339.28	\$1,093.29	\$1,339.28	\$864.48	\$1,058.99	\$864.48	\$1,058.99	\$864.48	\$1,058.99
60	\$1,139.91	\$1,396.39	\$1,139.91	\$1,396.39	\$1,139.91	\$1,396.39	\$901.35	\$1,104.15	\$901.35	\$1,104.15	\$901.35	\$1,104.15
61	\$1,180.23	\$1,445.78	\$1,180.23	\$1,445.78	\$1,180.23	\$1,445.78	\$933.23	\$1,143.21	\$933.23	\$1,143.21	\$933.23	\$1,143.21
62	\$1,206.69	\$1,478.20	\$1,206.69	\$1,478.20	\$1,206.69	\$1,478.20	\$954.15	\$1,168.83	\$954.15	\$1,168.83	\$954.15	\$1,168.83
63	\$1,239.87	\$1,518.84	\$1,239.87	\$1,518.84	\$1,239.87	\$1,518.84	\$980.39	\$1,200.98	\$980.39	\$1,200.98	\$980.39	\$1,200.98
64+	\$1,260.03	\$1,543.54	\$1,260.03	\$1,543.54	\$1,260.03	\$1,543.54	\$996.33	\$1,220.50	\$996.33	\$1,220.50	\$996.33	\$1,220.50

**Highmark Inc.
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA1150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA1150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA1150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	I	1,4,5	Allegheny, Armstrong, Beaver, Butler, Cambria, Clarion, Crawford, Erie, Forest, Warren, Washington, Westmoreland
33709PA160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1380004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	AC	1,4	Allegheny, Armstrong, Beaver, Butler, Erie, Mercer, Washington, Westmoreland
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren

33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	AD	1,2,4,5,6	Bedford, Blair, Cambria, Cameron, Centre, Clarion, Clearfield, Crawford, Elk, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Potter, Somerset, Venango, Warren
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	O	7,9	Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry, York
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	N	6	Lehigh, Northampton, Schuylkill
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	F	6,7,9	Centre, Columbia, Lehigh, Milffin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry

Company Name Highmark Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2024 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	2,525	593	1,378	71	228	417	74	694	742	109	458
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off	\$368.09	\$368.09	\$368.09	\$368.09					\$368.09		
33709PA150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$381.86	\$381.86	\$381.86	\$381.86					\$381.86		
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off	\$379.81	\$379.81	\$379.81	\$379.81					\$379.81		
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$393.58	\$393.58	\$393.58	\$393.58					\$393.58		
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	\$335.11	\$335.11	\$335.11	\$335.11					\$335.11		
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off	\$336.08	\$336.08	\$336.08	\$336.08					\$336.08		
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off	\$428.58	\$428.58	\$428.58	\$428.58					\$428.58		
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	\$442.35	\$442.35	\$442.35	\$442.35					\$442.35		
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off	\$396.51	\$396.51	\$396.51	\$396.51					\$396.51		
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off	\$290.22	\$290.22	\$290.22	\$290.22					\$290.22		
33709PA150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	\$304.00	\$304.00	\$304.00	\$304.00					\$304.00		
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off	\$278.52	\$278.52	\$278.52	\$278.52					\$278.52		
33709PA150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	\$292.30	\$292.30	\$292.30	\$292.30					\$292.30		
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	\$280.17	\$280.17	\$280.17	\$280.17					\$280.17		
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off	\$245.46	\$245.46	\$245.46	\$245.46					\$245.46		
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	\$206.40	\$206.40	\$206.40	\$206.40					\$206.40		
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off								\$436.21			
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off				\$449.98					\$449.98		
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off				\$450.10					\$450.10		
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off				\$463.87					\$463.87		
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off				\$397.04					\$397.04		
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off				\$398.28					\$398.28		
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off				\$507.90					\$507.90		
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off				\$521.67					\$521.67		
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off				\$469.90					\$469.90		
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off				\$343.93					\$343.93		
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off				\$357.70					\$357.70		
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off				\$330.06					\$330.06		
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off				\$343.84					\$343.84		
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off				\$331.92					\$331.92		
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off				\$290.88					\$290.88		
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off				\$244.59					\$244.59		
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	\$500.75	\$500.75		\$500.75	\$500.75		\$500.75	\$500.75	\$500.75	\$500.75	\$500.75
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$514.52	\$514.52		\$514.52	\$514.52		\$514.52	\$514.52	\$514.52	\$514.52	\$514.52
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	\$516.69	\$516.69		\$516.69	\$516.69		\$516.69	\$516.69	\$516.69	\$516.69	\$516.69
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$530.46	\$530.46		\$530.46	\$530.46		\$530.46	\$530.46	\$530.46	\$530.46	\$530.46
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	\$455.70	\$455.70		\$455.70	\$455.70		\$455.70	\$455.70	\$455.70	\$455.70	\$455.70
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	\$457.20	\$457.20		\$457.20	\$457.20		\$457.20	\$457.20	\$457.20	\$457.20	\$457.20
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	\$583.04	\$583.04		\$583.04	\$583.04		\$583.04	\$583.04	\$583.04	\$583.04	\$583.04
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$596.82	\$596.82		\$596.82	\$596.82		\$596.82	\$596.82	\$596.82	\$596.82	\$596.82
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	\$539.42	\$539.42		\$539.42	\$539.42		\$539.42	\$539.42	\$539.42	\$539.42	\$539.42
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off	\$394.81	\$394.81		\$394.81	\$394.81		\$394.81	\$394.81	\$394.81	\$394.81	\$394.81
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$408.58	\$408.58		\$408.58	\$408.58		\$408.58	\$408.58	\$408.58	\$408.58	\$408.58
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	\$378.89	\$378.89		\$378.89	\$378.89		\$378.89	\$378.89	\$378.89	\$378.89	\$378.89
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$392.67	\$392.67		\$392.67	\$392.67		\$392.67	\$392.67	\$392.67	\$392.67	\$392.67
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$380.95	\$380.95		\$380.95	\$380.95		\$380.95	\$380.95	\$380.95	\$380.95	\$380.95
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	\$333.91	\$333.91		\$333.91	\$333.91		\$333.91	\$333.91	\$333.91	\$333.91	\$333.91
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$280.78	\$280.78		\$280.78	\$280.78		\$280.78	\$280.78	\$280.78	\$280.78	\$280.78
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off											
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off											
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off											
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off											
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off											
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off											
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off											
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off											
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off											
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off											
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off											
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off											
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off											
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off											
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off											
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off											
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off											
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off											
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off											
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off											
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off											
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off											
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off											
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off											
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off											
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off											
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off											
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off											
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off											
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off											
33709PA1520001	my Blue Access PPO Premier Gold														

Company Name Highmark Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 3

02-01-2024 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off													
33709PA1150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off													
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off													
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off													
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off													
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off													
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off													
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off													
33709PA1150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off													
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off													
33709PA1150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off													
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off													
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off													
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off													
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off													
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1250001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off													
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off													
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off													
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off													
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off													
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off													
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off													
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off													
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off													
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off													
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off													
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off													
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off													
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off													
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off													
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off													
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off													
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off													
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off													
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off													
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off													
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off													
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off													
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off													
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off													
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off													
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off													
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off													
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off													
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off													
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off													
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off													
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off													
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off													
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off													
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off													
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off													
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off													
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off													
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off													
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off													
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off													
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off													
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off													
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off													
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off													
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off													
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off													
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off													
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off													
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off													
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off													
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off													
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off													
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off													
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off													
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off													
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off													
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off													
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off													
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off													
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off													
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off													
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off													
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off													
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off													
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off													
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off													
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off													
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off													
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off													

Company Name Highmark Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 5

02-01-2024 Number of Covered Lives by Rating County					83	319	1,333	2,271	260	357	266
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off				\$368.09			
33709PA1150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off				\$381.86			
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off				\$379.81			
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off				\$393.58			
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off				\$335.11			
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off				\$336.08			
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off				\$428.58			
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off				\$442.35			
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off				\$396.51			
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off				\$290.22			
33709PA1150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off				\$304.00			
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off				\$278.52			
33709PA1150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off				\$292.30			
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off				\$280.17			
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off				\$245.46			
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off				\$206.40			
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off							
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off							
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	\$500.75	\$500.75	\$500.75	\$500.75	\$500.75	\$500.75	\$500.75
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$514.52	\$514.52	\$514.52	\$514.52	\$514.52	\$514.52	\$514.52
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69	\$516.69
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46	\$530.46
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70	\$455.70
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	\$457.20	\$457.20	\$457.20	\$457.20	\$457.20	\$457.20	\$457.20
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04	\$583.04
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82	\$596.82
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42	\$539.42
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81	\$394.81
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58	\$408.58
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89	\$378.89
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$392.67	\$392.67	\$392.67	\$392.67	\$392.67	\$392.67	\$392.67
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$380.95	\$380.95	\$380.95	\$380.95	\$380.95	\$380.95	\$380.95
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	\$333.91	\$333.91	\$333.91	\$333.91	\$333.91	\$333.91	\$333.91
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$280.78	\$280.78	\$280.78	\$280.78	\$280.78	\$280.78	\$280.78
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off							
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off							
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off							
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off							
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off							
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off							
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off							
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off							
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off							
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off							
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off							
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off							
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off							
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off							
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off							
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off							
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off							
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off							
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off							
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off							
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off							
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off							
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off							
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off							
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off							
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off							
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off							
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off							
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off							
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off							
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off							
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off							
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off							

Company Name Highmark Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 6

02-01-2024 Number of Covered Lives by Rating County						646	122	2,691	98	29	2,207	216	854	146	140
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange		Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off											
33709PA1150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off											
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off											
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off											
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off											
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off											
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off											
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off											
33709PA1150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off											
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off											
33709PA1150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off											
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off											
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off											
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off											
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off											
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off											
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off											
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off											
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off											
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off											
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off											
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off											
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off											
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off											
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off											
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off											
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off											
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off											
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off											
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off											
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	\$554.02										
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$569.26										
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	\$571.65										
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$586.89										
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	\$504.18										
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	\$505.84										
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	\$645.07										
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$660.31										
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	\$596.80										
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off	\$436.81										
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$452.05										
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	\$419.20										
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$434.44										
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$421.47										
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	\$369.44										
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$310.65										
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off											
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off											
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off											
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off											
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off											
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off											
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off											
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off											
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off											
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off											
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off											
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off											
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off											
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off											
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off											
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off	\$480.14						\$480.14				\$480.14
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$494.34						\$494.34				\$494.34
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off	\$499.47						\$499.47				\$499.47
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$513.67						\$513.67				\$513.67
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off	\$442.84						\$442.84				\$442.84
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off	\$433.28						\$433.28				\$433.28
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off	\$575.58						\$575.58				\$575.58
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	\$589.78						\$589.78				\$589.78
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off	\$529.22						\$529.22				\$529.22
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off	\$385.39						\$385.39				\$385.39
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	\$399.59						\$399.59				\$399.59
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off	\$366.06						\$366.06				\$366.06
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	\$380.26						\$380.26				\$380.26
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	\$372.77						\$372.77				\$372.77
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off	\$333.26						\$333.26				\$333.26
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	\$263.52						\$263.52				\$263.52
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	\$605.14	\$605.14	\$605.14	\$605.14	\$605.14	\$605.14	\$605.14	\$605.14	\$605.14	\$605.14	\$605.14
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$619.34	\$619.34	\$619.34	\$619.34	\$619.34	\$619.34	\$619.34	\$619.34	\$619.34	\$619.34	\$619.34
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$643.69	\$643.69	\$643.69	\$643.69	\$643.69	\$643.69	\$643.69	\$643.69	\$643.69	\$643.69	\$643.69
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$739.62	\$739.62	\$739.62	\$739.62	\$739.62	\$739.62	\$739.62	\$739.62	\$739.62	\$739.62	\$739.62
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$499.91	\$499.91	\$499.91	\$499.91	\$499.91	\$499.91	\$499.91	\$499.91	\$499.91	\$499.91	\$499.91
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	\$461.35	\$461.35	\$461.35	\$461.35	\$461.35	\$461.35	\$461.35	\$461.35	\$461.35	\$461.35	\$461.35
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$475.55	\$475.55	\$475.55	\$475.55	\$475.55	\$475.55	\$475.55	\$475.55	\$475.55	\$475.55	\$475.55
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$332.11	\$332.11	\$332.11	\$332.11	\$332.11	\$332.11	\$332.11	\$332.11	\$332.11	\$332.11	\$332.11

Company Name Highmark Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2024 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	1,948	4,967	6,671	8,730	0	0	0	0	0
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off									
33709PA150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off									
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off									
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off									
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off									
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off									
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off									
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off									
33709PA1500003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off									
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off									
33709PA1500001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off									
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off									
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off									
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off									
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off									
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off									
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off									
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off									
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off									
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off									
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off									
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off									
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off									
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off									
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off									
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off									
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off									
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off									
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off									
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off									
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off									
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off									
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off									
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off									
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off									
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off									
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off									
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off									
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off									
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off									
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off									
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off									
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off	\$490.39	\$490.39	\$490.39	\$490.39					
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$504.59	\$504.59	\$504.59	\$504.59					
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off	\$510.13	\$510.13	\$510.13	\$510.13					
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$524.33	\$524.33	\$524.33	\$524.33					
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	\$452.27	\$452.27	\$452.27	\$452.27					
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off	\$442.52	\$442.52	\$442.52	\$442.52					
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off	\$587.86	\$587.86	\$587.86	\$587.86					
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	\$602.06	\$602.06	\$602.06	\$602.06					
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off	\$540.51	\$540.51	\$540.51	\$540.51					
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off	\$393.62	\$393.62	\$393.62	\$393.62					
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	\$407.82	\$407.82	\$407.82	\$407.82					
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off	\$373.87	\$373.87	\$373.87	\$373.87					
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	\$388.07	\$388.07	\$388.07	\$388.07					
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	\$380.71	\$380.71	\$380.71	\$380.71					
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off	\$340.37	\$340.37	\$340.37	\$340.37					
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	\$269.14	\$269.14	\$269.14	\$269.14					
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off									
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off									
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off									
33709PA0980004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off									
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off									
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off									
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off									
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off									
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off									
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off									
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off									
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off									
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off									
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off									
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off									
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	\$605.14	\$605.14	\$605.14	\$605.14					
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$619.34	\$619.34	\$619.34	\$619.34					
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	\$629.49	\$629.49	\$629.49	\$629.49					
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$643.69	\$643.69	\$643.69	\$643.69					
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	\$557.97	\$557.97	\$557.97	\$557.97					
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	\$546.06	\$546.06	\$546.06	\$546.06					
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	\$725.42	\$725.42	\$725.42	\$725.42					
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$739.62	\$739.62	\$739.62	\$739.62					
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	\$666.99	\$666.99	\$666.99	\$666.99					
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off	\$485.71	\$485.71	\$485.71	\$485.71					
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$499.91	\$499.91	\$499.91	\$499.91					
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	\$461.35	\$461.35	\$461.35	\$461.35					
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$475.55	\$475.55	\$475.55	\$475.55					
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$469.66	\$469.66	\$469.66	\$469.66					
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	\$420.01	\$420.01	\$420.01	\$420.01					
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$332.11	\$332.11	\$332.11	\$332.11					

Company Name Highmark Inc.
 Market Individual
 RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2024 Number of Covered Lives by Rating County						RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange								
					3,705	3,899	2,500	151	203	2,221	522	
					Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
33709PA0870012	my Direct Blue EPO Gold 0	EPO	Gold	On/Off								
33709PA1150005	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off								
33709PA1430001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off								
33709PA1440001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off								
33709PA0890004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off								
33709PA0870016	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off								
33709PA1430002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off								
33709PA1440002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off								
33709PA0870015	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off								
33709PA0870013	my Direct Blue EPO Silver 3500	EPO	Silver	Off								
33709PA1150003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off								
33709PA0870007	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off								
33709PA1150001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off								
33709PA0890002	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off								
33709PA0870014	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off								
33709PA1040001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off								
33709PA1160004	my Blue Access PPO Gold 0	PPO	Gold	On/Off								
33709PA1170005	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off								
33709PA1350001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off								
33709PA1360001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off								
33709PA1180004	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off								
33709PA1160008	my Blue Access PPO Gold 1500	PPO	Gold	On/Off								
33709PA1350002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off								
33709PA1360002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off								
33709PA1160007	my Blue Access PPO Silver 7000	PPO	Silver	On/Off								
33709PA1160002	my Blue Access PPO Silver 3500	PPO	Silver	Off								
33709PA1170002	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off								
33709PA1160001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off								
33709PA1170001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off								
33709PA1180001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off								
33709PA1160006	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off								
33709PA1540001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off								
33709PA1410004	my Blue Access PPO Gold 0	PPO	Gold	On/Off								
33709PA1420004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off								
33709PA1380001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off								
33709PA1390001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off								
33709PA1370003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off								
33709PA1410007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off								
33709PA1380002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off								
33709PA1390002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off								
33709PA1410006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off								
33709PA1410003	my Blue Access PPO Silver 3500	PPO	Silver	Off								
33709PA1420003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off								
33709PA1410001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off								
33709PA1420001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off								
33709PA1370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off								
33709PA1410005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off								
33709PA1550001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off								
33709PA0940006	my Direct Blue EPO Gold 0	EPO	Gold	On/Off	\$490.39	\$490.39	\$490.39			\$490.39	\$490.39	
33709PA1450001	my Direct Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$504.59	\$504.59	\$504.59			\$504.59	\$504.59	
33709PA1340001	my Direct Blue EPO Premier Gold 0	EPO	Gold	On/Off	\$510.13	\$510.13	\$510.13			\$510.13	\$510.13	
33709PA1400001	my Direct Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	\$524.33	\$524.33	\$524.33			\$524.33	\$524.33	
33709PA0950004	my Direct Blue EPO Gold 1700 HSA	EPO	Gold	On/Off	\$452.27	\$452.27	\$452.27			\$452.27	\$452.27	
33709PA0940010	my Direct Blue EPO Gold 1500	EPO	Gold	On/Off	\$442.52	\$442.52	\$442.52			\$442.52	\$442.52	
33709PA1340002	my Direct Blue EPO Premier Silver 0	EPO	Silver	On/Off	\$587.86	\$587.86	\$587.86			\$587.86	\$587.86	
33709PA1400002	my Direct Blue EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off	\$602.06	\$602.06	\$602.06			\$602.06	\$602.06	
33709PA0940009	my Direct Blue EPO Silver 7000	EPO	Silver	On/Off	\$540.51	\$540.51	\$540.51			\$540.51	\$540.51	
33709PA0940007	my Direct Blue EPO Silver 3500	EPO	Silver	Off	\$393.62	\$393.62	\$393.62			\$393.62	\$393.62	
33709PA1120003	my Direct Blue EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off	\$407.82	\$407.82	\$407.82			\$407.82	\$407.82	
33709PA0940002	my Direct Blue EPO Bronze 3800	EPO	Bronze	On/Off	\$373.87	\$373.87	\$373.87			\$373.87	\$373.87	
33709PA1120001	my Direct Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	\$388.07	\$388.07	\$388.07			\$388.07	\$388.07	
33709PA0950001	my Direct Blue EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off	\$380.71	\$380.71	\$380.71			\$380.71	\$380.71	
33709PA0940008	my Direct Blue EPO Bronze 8900	EPO	Bronze	On/Off	\$340.37	\$340.37	\$340.37			\$340.37	\$340.37	
33709PA0960001	my Direct Blue Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	\$269.14	\$269.14	\$269.14			\$269.14	\$269.14	
33709PA0970006	my Direct Blue Lehigh Valley EPO Gold 0	EPO	Gold	On/Off								
33709PA1130005	my Direct Blue Lehigh Valley EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off								
33709PA1460001	my Direct Blue Lehigh Valley EPO Premier Gold 0	EPO	Gold	On/Off								
33709PA1470001	my Direct Blue Lehigh Valley EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off								
33709PA0880004	my Direct Blue Lehigh Valley EPO Gold 1700 HSA	EPO	Gold	On/Off								
33709PA0970010	my Direct Blue Lehigh Valley EPO Gold 1500	EPO	Gold	On/Off								
33709PA1460002	my Direct Blue Lehigh Valley EPO Premier Silver 0	EPO	Silver	On/Off								
33709PA1470002	my Direct Blue Lehigh Valley EPO Premier Silver 0 + Adult Dental and Vision	EPO	Silver	On/Off								
33709PA0970009	my Direct Blue Lehigh Valley EPO Silver 7000	EPO	Silver	On/Off								
33709PA0970007	my Direct Blue Lehigh Valley EPO Silver 3500	EPO	Silver	Off								
33709PA1130003	my Direct Blue Lehigh Valley EPO Silver 3500 + Adult Dental and Vision	EPO	Silver	Off								
33709PA0970002	my Direct Blue Lehigh Valley EPO Bronze 3800	EPO	Bronze	On/Off								
33709PA1130001	my Direct Blue Lehigh Valley EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off								
33709PA0980001	my Direct Blue Lehigh Valley EPO Bronze 7400 HSA - Custom Drug Benefit	EPO	Bronze	On/Off								
33709PA0970008	my Direct Blue Lehigh Valley EPO Bronze 8900	EPO	Bronze	On/Off								
33709PA0990001	my Direct Blue Lehigh Valley Major Events EPO Catastrophic 9200 - 3 Free PCP Visits	EPO	Catastrophic	On/Off								
33709PA1480004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	\$605.14	\$605.14	\$605.14	\$605.14	\$605.14	\$605.14	\$605.14	
33709PA1490004	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$619.34	\$619.34	\$619.34	\$619.34	\$619.34	\$619.34	\$619.34	
33709PA1520001	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	\$629.49	
33709PA1530001	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	\$643.69	\$643.69	\$643.69	\$643.69	\$643.69	\$643.69	\$643.69	
33709PA1500003	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	\$557.97	
33709PA1480007	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	\$546.06	
33709PA1520002	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	\$725.42	
33709PA1530002	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	\$739.62	\$739.62	\$739.62	\$739.62	\$739.62	\$739.62	\$739.62	
33709PA1480006	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	\$666.99	
33709PA1480003	my Blue Access PPO Silver 3500	PPO	Silver	Off	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	\$485.71	
33709PA1490003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	\$499.91	\$499.91	\$499.91	\$499.91	\$499.91	\$499.91	\$499.91	
33709PA1480001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	\$461.35	\$461.35	\$461.35	\$461.35	\$461.35	\$461.35	\$461.35	
33709PA1490001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	\$475.55	\$475.55	\$475.55	\$475.55	\$475.55	\$475.55	\$475.55	
33709PA1500001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	\$469.66	
33709PA1480005	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01	\$420.01	
33709PA1510001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	\$332.11	\$332.11	\$332.11	\$332.11	\$332.11	\$332.11	\$332.11	



June 19, 2024

Mr. Michael Hibbert, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Inc. 2025 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-24-HI (SERFF Filing # HGHM-134061483)

Dear Mr. Hibbert:

Enclosed are responses to your June 5, 2024 questions regarding SERFF Filing # HGHM-134061483. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED].

Sincerely,

[REDACTED]

[REDACTED]
Actuarial Manager, Individual Markets
Highmark Inc.

1. **The following objections relate to the file “1A-DP-24-HI PA Actuarial Memorandum 051524.pdf”:**
 - a. **Please change the first sentence of the PA actuarial memo to “The appropriate company information has been provided in Table 0 of the PA Actuarial Memorandum Exhibits”.**
 - b. **Please add membership and metal levels offered to the bulleted list in section 1.A. of the PA actuarial memo.**

Response:

- a. The first sentence of the PA actuarial memorandum has been updated accordingly.
- b. Membership and metal levels offered have been added to the PA actuarial memorandum.

2. **Section 1H of the PA Actuarial Memorandum indicates that the regression analysis primarily informed the trend selection with the final requested trend also based on actuarial judgement. The following questions relate to the trend assumption:**
 - a. **Please describe how the regression analysis was used to inform trend and if it was used to inform utilization, unit cost, and severity/mix portion of the trend. For the components of trend not using the regression analysis method, please describe how those components were determined.**
 - b. **Please provide a detailed exhibit displaying the quantitative development of the trend estimates produced by the regression analysis and the results produced by the regression analysis performed, separately for medical and prescription drug.**
 - c. **For trend assumptions that differ from the results of the regression analysis, please explain why a different assumption was used.**
 - d. **Please provide an exhibit displaying what explicit adjustments were made to the results of the regression analysis to arrive at the final proposed trend assumptions (e.g., an adjustment was applied to the results of the regression analysis to capture anticipated changes in the pharmacy formulary).**
 - e. **Please provide a quantitative exhibit supporting out-of-network costs and show how out-of-network costs impact the cost trends entered in Table 3 of the PAAM Exhibits.**
 - f. **Please provide a revised version of the PAAM Exhibits with Table 3 including trends that differ by service category. The revised table should at least show different medical and prescription drug trends.**
 - g. **Please explain how provider contracting has been normalized for in the trend development since this is being adjusted for separately.**

Response:

- a. Please see exhibit labeled Q2a Response for the development of the trend estimates produced by the regression analysis. The medical and pharmacy trends are developed separately, as shown in the exhibit, but were combined in the filing submission because the final trend applied was a total trend. An assumed Cost trend of 5% was assigned based on historical and projected cost trend patterns with the remaining trend component assigned to Utilization.

- b. Please see exhibit labeled Q2a Response for the development of the trend estimates produced by the regression analysis. Shaded in gray is the time-period used for the regressions.
- c. The only adjustments made to the regression trend output were actuarial judgment and weighting of the trend for the expected WPA vs CPA enrollment mix. These adjustments are described in the exhibit labeled Q2c Response.
- d. Please refer to response 2c. above.
- e. Out-of-network costs are included as part of the overall trend development, but not isolated in the trend regression development. The out-of-network cost trend assumptions are aligned with the overall cost trends and are [REDACTED] in January and July of each year.
- f. The regression analysis was performed on the medical and Rx component data only, not by benefit cost category, so benefit cost category level results are not available. The medical and Rx results were combined to produce one overall trend.
- g. [REDACTED]

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

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.

4. The Department is interested in the issuer’s estimate of the drivers of the rate change, in particular, what portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance (individual market only), utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors? Please add this to section 1.C. of the PA actuarial memo.

Response:

Please see section 1.C. of the PA actuarial memorandum for a summary of the estimated drivers of the rate change from Table 11.

5. The following objections pertain to the file “2025_Indiv_HI_PAAM_Attachments_AtoG_051524.xlsx”

- a. **It is noted that the Change in Other adjustment includes an impact for both pharmacy rebates and expected changes in hospital/physician settlements, and is included as a hardcoded number on the Att A tab. Please provide separately what both these adjustments are.**

In addition, please provide a detailed quantitative exhibit, with all formulas preserved, that supports the development of the expected change in pharmacy rebates. Please ensure that this supplemental exhibit supports the historical pharmacy rebates that have been provided in Table 4 of the PAAME.

- b. Please provide a quantitative exhibit displaying the development of the 2023 Normalized Allowed PMPM shown in column D on the Att A tab. Please demonstrate all calculations.**
- c. Please provide support for and include a quantitative exhibit displaying the development of the assumed 2025 Member Distribution shown on the Att A tab.**
- d. Please provide a detailed quantitative exhibit displaying the development of the 2023 Normalized Allowed PMPM shown in column F on the Att A tab. Please demonstrate all calculations.**
- e. Please provide a quantitative exhibit displaying the development of the average 2023 and 2025 network factors used in the development of the “Changes in Network” Index Rate Adjustment shown on the Att A tab.**
- f. Please explain the reason for the slight difference between the Final Demographic Factor for the projection period included in cell K90 on the Att E tab and the CY2025 Demographic Factor in cell C36 of the Att A tab.**
- g. Please provide an exhibit in Excel comparing the actual 2023 member distribution and normalized allowed PMPM values from Att A to the projected 2023 values from Att A of the PY23 filing (HGHM-133249726).**

Response:

- a. Please see the attached exhibit labeled Q5a Response for the development of the “Change in Other” factor and the expected change in pharmacy rebates. The factors used in the development of the “Change in Other” factor can be found in Table 1. The estimated pharmacy rebate PMPMs for both the base experience period and the projection period can be found in Table 2 of the Q5a Response exhibit. This table also demonstrates how the experience period pharmacy rebate dollars in Table 4 of the PAAM Exhibits can be derived from the experience period PMPM. Table 3 of the Q5a Response exhibit demonstrates the quantitative development of the change in pharmacy rebate factor that is shown in Table 1.
- b. Please see the attached exhibit labeled Q5b Response for the development of the 2023 normalized allowed PMPM (column D) in Attachment A.
- c. Please see the attached exhibit labeled Q5c Response for the development of the assumed 2025 member distribution shown in Attachment A. A definition of each category is described in the response to Question 5d. The development starts with the actual member distribution by population source as of the 2024 snapshot date. The assumed values that were incorporated into Attachment A reflect very minor adjustments in order to use more rounded assumptions.
- d. Please see the attached exhibit labeled Q5d Response for the development of the 2023 normalized allowed PMPMs (column F) in Attachment A. The composite PMPM is derived using the 2/1/2024 enrollment profile which is categorized into the following sources:

Renewal

- This represents our 2023 ACA members that re-enrolled in HMARK. The normalized allowed PMPM was calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

Other Highmark

- This represents the 2023 members from other Highmark markets such as group markets that enrolled in HMARK. The normalized PMPM was calculated by reviewing its allowed claims, adjusted for benefit differential if needed and then normalized for demographic, network, and benefit richness factors.

Prior ACA

- This represents our 2022 ACA members that lapsed in 2023 and now reenrolled in HMARK. We reviewed their 2022 ACA claims, trended to 2023, and used this as starting point to approximate the 2023 allowed claims. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

New

- This represents the catch-all category of the remaining members that enrolled in HMARK. The adjusted allowed claims PMPM for the “New” segment was set such that its normalized allowed PMPM was set equal to the “Renewal” segment.

Since the underlying claims only reflected the claims experience of the 2/1/2024 active enrollment, we added a death load adjustment to the underlying allowed PMPMs to capture the incremental claims of terminated members due to death as developed from historical experience. In conjunction with the claim adjustment, we also adjusted the risk scores as discussed further in the response to Question 8c below. These adjustments are necessary to account for the fact that the underlying claim projection is based on the active enrollment snapshot as of 2/1/2024. Absent this adjustment, the claim projection and risk scores would be artificially low because they would exclude the experience associated with members who lapse due to death each year.

- e. Please see the attached exhibit labeled Q5e Response for the development of the average 2023 and 2025 network factors. As demonstrated in Attachment A of the rate filing, these two factors are used to develop the “change in network” factor shown in Table 5 of the PA Rate Template file.
- f. The experience period demographic factor in Att A is a dollar weighted factor based solely on projected EHB claims, while the factor in Att E is weighted on EHB + Non-EHB claims.
- g. Please see the attached exhibit labeled Q5g Response for the comparison of 2023 actual and projected membership distributions. The response to Q5d details the development of the normalized allowed PMPMs in Att A. These normalized allowed PMPMs are used to evaluate the morbidity factor, reflecting the change in the population mix/claim levels and are therefore not projected values.

6. In the file “1A-DP-24-HI Screenshots and Certifications.pdf” on page 3, should the year of data listed under the Description of the standardized plan population data used be 2023 instead of 2022? If not, please explain why this differs from the data listed for the other plans.

Response:

Page 3 of the file “1A-DP-24-HI Screenshots and Certifications.pdf” uses the 2022 population because we rely on our internal pharmacy pricing team for this information and the 2022 data was readily available. This differs from the other plans because the plan on page 3 uses Method 156.135(b)(3) while the remaining plans use Method 156.125(b)(2) and required a different analysis.

7. Please explain what adjustments are applied to the metallic AV values to generate the pricing AV values.

Response:

It is not applicable to apply adjustments to the metallic AV values to generate the pricing AV values. The metallic AV values and pricing AV values are produced using two independent processes and models.

8. The following questions relate to the risk transfer assumption:
- a. Please provide a detailed quantitative exhibit displaying the development of the Company-specific average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2025 risk adjustment transfer, as shown in Attachment B.
 - b. Please provide a detailed quantitative exhibit displaying the development of the market wide average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2025 risk adjustment transfer, as shown in Attachment B.
 - c. To the extent that a portion of the Company’s morbidity adjustment reflects anticipated changes in morbidity specific to the Company’s internal book of business (i.e., in addition to, or rather than, any changes in the morbidity of the overall PA Individual ACA market), please explain how the morbidity adjustment was considered in the development of the Company’s risk adjustment transfer assumption.
 - d. Please provide a detailed quantitative exhibit displaying the anticipated receipt and assessment associated with the high-cost risk pool component of the projected risk transfer results.
 - e. The risk adjustment calculations for the Non-Catastrophic Pool included on the Att B tab match with the calculations shown on the VII Risk Adjustment tab of the PAAM Exhibits. The number contained in cell R25 of the Att B tab doesn’t match the final risk adjustment number in cell C21 of the VII Risk Adjustment tab of the PAAM Exhibits.

Based on the actuarial memo, “Table 16 cell C17 includes a manual adjustment of \$0.53 PMPM to account for the inclusion of the catastrophic pool, conversion from billable to total membership, and an adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB”. Att B only appears to adjust for the inclusion of the catastrophic pool and the conversion from billable to total membership and the adjustments

for “composite effect of catastrophic eligibility and benefits in addition to EHB” isn’t included.

If this is the case, please confirm and submit a revised version of the supplemental exhibits with these adjustments incorporated on the Att B tab along with the net impact of the High-Cost Risk Pool program so that the Att B value matches the final Table 16 value.

Response:

- a. Please see the attached exhibit labeled Q8a Response for the development of the Company-specific assumptions underlying the projected 2025 risk transfer. The Company-specific PLRS, ARF, GCF, IDF, and AV assumptions shown in Attachment B and used to develop the projected 2025 risk transfer were developed for the population of members that comprised the normalized allowed PMPM development discussed in the response to Question 5d above.
- b. The statewide factors included in rows 13 and 18 of Attachment B for the 2025 projection were developed by starting with information from the following sources: (1) the CMS Interim Report for 2023 released on March 14, 2024 and (2) the PID’s 1Q2024 Enrollment Survey released on May 7, 2024. The attached exhibit labeled Q8b Response demonstrates how we used the information from these sources to derive the 2025 statewide average estimates shown in Attachment B. Most of the assumed 2025 statewide factors are identical to our best estimates of the 2023 or 2024 statewide factors. The only exceptions are the statewide average premium and PLRS assumptions. We anticipate that the statewide average premium will be approximately 12% higher in 2025 compared to 2023 due to rate increase requests for the 2024 and 2025 benefit years. We also anticipate that the statewide average PLRS will decrease by approximately 3% from 2022 to 2023. No additional PLRS changes are assumed from 2023 to 2025.
- c. The Company-specific PLRS factors shown in the attached exhibit labeled Q8a Response were developed using the 2023 HHS-HCC risk adjustment model. The risk scores were increased by 3.0% in conjunction with the death load claim adjustment discussed in the response to Question 5d above. We selected a 3.0% risk score load based on a review of the data.
- d. Please see the attached exhibit labeled Q8d Response for the development of the high cost risk pool component of the projected risk transfer results. We relied upon estimates from an external actuarial consulting company’s study to inform our selection of an appropriate percentage of premium charge for 2025. The external study was based upon data collected by issuers across the country and included over 184 million submitted member months. Given the extremely volatile and unpredictable nature of claims in excess of the \$1 million attachment point, as a simplifying assumption we assumed there would be no anticipated reimbursements in 2025.
- e. A revised version of Att B has been submitted that adjusts for the composite effect of catastrophic eligibility and benefits in addition to EHB along with the net impact of the High-Cost Risk Pool program.

9. The following objections relate to the file “2025_Indiv_HI_PAAMExhibits_051524.xlsm”:

- a. **Please provide a detailed quantitative exhibit supporting the \$5.69 projected allowed non-EHB claims PMPM from cell C38 on the II Rate Development & Change tab.**
- b. **Please provide a detailed quantitative exhibit supporting the 0.57% expense for quality improvement initiatives from cell C52 on the II Rate Development & Change tab.**
- c. **In Table 8, the base period allowed claims after normalization change indicated in cell F76 is 10.5%. Please explain what factors are driving this change and provide a detailed quantitative exhibit supporting it.**
- d. **Please provide a detailed quantitative exhibit walking through the development of the projected incurred reinsurance recoveries PMPM included in cell C33 of the II Rate Development & Change tab.**
- e. **Please provide a detailed quantitative exhibit demonstrating the change in miscellaneous items shown in cell F98 in Table 8 on the II Rate Development & Change tab.**
- f. **Please provide a detailed quantitative exhibit in Excel supporting the projected increase in membership compared to current membership shown in Table 1. Please explain what factors are driving the difference.**

Response:

- a. Please see the attached exhibit labeled Q9a Response for the development of the projected allowed non-EHB claims PMPM.
- b. Please see the attached exhibit labeled Q9b Response for the development of the quality improvement initiatives expense percentage using the most recent actual QIA data available.
- c. Please see the attached exhibit labeled Q9c Response for the components of the change in base period allowed claims after normalization. The main driver of the change is the difference in non-capitated, allowed claims in the base periods.
- d. Please see the attached exhibit labeled Q9d Response for the development of the projected incurred reinsurance recoveries PMPM.
- e. Based on our preliminary research, we believe the small amount of impact captured on the Change in Miscellaneous Items line of Table 8 of the PAAM Exhibits is largely a function of differences in the ordering of the plan level adjustment components between Table 8 and Table 10. For example, Table 8 begins with Network (line E1), then applies Pricing AV (line E2), etc. On the other hand, Table 10 begins with Pricing AV (column K), then applies Benefit Richness (column L), etc. If it would be helpful to the Department, after this current pricing cycle we could attempt to create a modified version of the PAAM Exhibits that would correct for (or at least minimize) this issue.
- f. The primary driver of membership growth for 2024 was the expansion of the ACA market due to Medicaid Redeterminations, which began in mid-2023. This trend is expected to continue into 2025 due to a "long tail" effect from the associated Special Enrollment Periods (SEPs) for individuals who lost Medicaid coverage as part of the PHE Unwinding (active through Fall 2024) and those under 150% FPL (indefinite).

While the overall membership increase from 2023 to 2025 is 24%, it's important to note that ~15% of this growth occurred (or is anticipated to occur) for 2024. Therefore, the projected increase from 2024 to 2025 is approximately 7%, representing less than half of the growth already experienced.

The 2024 to 2025 growth is attributed to both the conclusion of Medicaid Redeterminations and associated SEPs, as well as strong anticipated competitive positioning in key counties where price relativity with the second lowest cost silver plan is crucial.

10. Please provide an exhibit in Excel showing prior year lapse rates broken out by age band and metal level.

Response:

Please see the attached exhibit labeled Q10 Response showing the prior year lapse rates by age band and metal level.

11. Please provide a detailed quantitative exhibit walking from the experience period loss ratio in cell M38 to the projected loss ratio for the projection period. Please include applicable adjustments for the prior year increase, trend, single risk pool adjustment factors, administrative expenses, and taxes and fees. Please develop a projected loss ratio both with and without the current requested increase. Please explain any additional adjustments included in the demonstration.

Response:

Please see the attached exhibit labeled Q11 Response which shows a walk from the experience period loss ratio in cell M38 of Table 2 to the projected loss ratio for the projection period.

Highmark Inc.

Individual Market

Response to Objection 1 - Question 2a (WPA Region)

Medical											Rx										
Incurred Month	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend					
1/18	7,131	\$536.32	1.000	1.676	0.597	\$320.01	\$299.96		7,131	\$160.91	1.000	1.625	0.615	\$99.02	\$99.02						
2/18	7,339	\$458.65	1.000	1.659	0.603	\$276.49	\$307.88		7,339	\$165.90	1.000	1.577	0.634	\$105.22	\$105.22						
3/18	7,367	\$546.53	1.000	1.655	0.604	\$330.28	\$307.89		7,367	\$185.19	1.000	1.560	0.641	\$118.73	\$118.73						
4/18	7,282	\$503.78	1.000	1.634	0.612	\$308.25	\$310.34		7,282	\$190.44	1.000	1.547	0.646	\$123.08	\$123.08						
5/18	7,120	\$481.14	1.000	1.644	0.608	\$292.73	\$312.16		7,120	\$213.11	1.000	1.515	0.660	\$140.63	\$140.63						
6/18	7,001	\$488.79	1.000	1.618	0.618	\$302.17	\$312.16		7,001	\$202.51	1.000	1.521	0.657	\$133.13	\$133.13						
7/18	6,941	\$433.36	1.000	1.603	0.624	\$270.32	\$316.07		6,941	\$230.03	1.000	1.488	0.672	\$154.64	\$154.64						
8/18	6,855	\$545.69	1.000	1.600	0.625	\$341.08	\$324.69		6,855	\$216.46	1.000	1.494	0.669	\$144.88	\$144.88						
9/18	6,737	\$403.69	1.000	1.585	0.631	\$254.69	\$324.69		6,737	\$162.96	1.000	1.388	0.720	\$117.38	\$117.38						
10/18	6,611	\$524.70	1.000	1.567	0.638	\$334.91	\$325.76		6,611	\$190.46	1.000	1.407	0.711	\$135.32	\$135.32						
11/18	6,537	\$461.15	1.000	1.566	0.639	\$294.48	\$330.50		6,537	\$177.82	1.000	1.398	0.715	\$127.19	\$127.19						
12/18	6,369	\$436.00	1.000	1.572	0.636	\$277.27	\$300.45		6,369	\$195.08	1.000	1.434	0.697	\$136.04	\$127.66						
1/19	6,621	\$470.05	1.000	1.490	0.671	\$315.49	\$299.96		6,621	\$158.07	1.000	1.377	0.726	\$114.83	\$129.10						
2/19	6,537	\$548.29	1.000	1.470	0.680	\$372.87	\$307.88		6,537	\$163.83	1.000	1.386	0.721	\$118.17	\$130.36						
3/19	6,480	\$490.27	1.000	1.470	0.680	\$333.49	\$307.89		6,480	\$191.33	1.000	1.379	0.725	\$138.71	\$132.09						
4/19	6,439	\$496.19	1.000	1.464	0.683	\$338.84	\$310.34		6,439	\$181.83	1.000	1.395	0.717	\$130.35	\$132.76						
5/19	6,348	\$515.50	1.000	1.460	0.685	\$353.20	\$315.34		6,348	\$190.43	1.000	1.402	0.713	\$135.86	\$132.31						
6/19	6,289	\$383.85	1.000	1.472	0.679	\$260.80	\$312.16		6,289	\$181.25	1.000	1.379	0.725	\$131.46	\$132.17						
7/19	6,260	\$458.33	1.000	1.457	0.686	\$314.53	\$316.07		6,260	\$181.61	1.000	1.400	0.714	\$129.70	\$129.97						
8/19	6,179	\$416.67	1.000	1.466	0.682	\$284.15	\$311.30		6,179	\$204.06	1.000	1.397	0.716	\$146.06	\$129.93						
9/19	6,159	\$569.69	1.000	1.420	0.704	\$401.08	\$323.46		6,159	\$192.01	1.000	1.367	0.732	\$140.50	\$131.88						
10/19	6,097	\$516.31	1.000	1.416	0.706	\$364.65	\$325.76		6,097	\$206.52	1.000	1.388	0.721	\$148.81	\$132.94						
11/19	6,109	\$476.04	1.000	1.356	0.737	\$351.07	\$330.50		6,109	\$172.12	1.000	1.386	0.722	\$124.20	\$132.73						
12/19	6,003	\$458.83	1.000	1.348	0.742	\$340.44	\$335.77	11.8%	6,003	\$219.50	1.000	1.380	0.724	\$159.01	\$134.54	5.4%					
1/20	5,512	\$509.27	1.000	1.423	0.703	\$357.88	\$339.22	13.1%	5,512	\$187.24	1.000	1.421	0.704	\$131.81	\$136.09	5.4%					
2/20	5,509	\$460.88	1.000	1.383	0.723	\$333.28	\$335.77	9.1%	5,509	\$174.74	1.000	1.418	0.705	\$123.23	\$136.72	4.9%					
3/20	5,517	\$408.10	1.000	1.383	0.723	\$295.05	\$332.88	8.1%	5,517	\$207.04	1.000	1.397	0.716	\$148.16	\$137.41	4.0%					
4/20	5,577	\$364.33	1.000	1.352	0.740	\$269.49	\$327.40	5.5%	5,577	\$220.68	1.000	1.389	0.720	\$158.92	\$139.73	5.2%					
5/20	5,613	\$483.73	1.000	1.338	0.748	\$361.61	\$327.80	4.0%	5,613	\$194.96	1.000	1.403	0.713	\$138.94	\$140.01	5.8%					
6/20	5,662	\$692.84	1.000	1.300	0.770	\$533.14	\$350.36	12.2%	5,662	\$217.77	1.000	1.409	0.710	\$154.59	\$141.95	7.4%					
7/20	5,606	\$480.23	1.000	1.261	0.793	\$380.95	\$356.05	12.7%	5,606	\$217.85	1.000	1.415	0.707	\$153.94	\$144.02	10.8%					
8/20	5,523	\$460.99	1.000	1.257	0.796	\$366.84	\$363.37	16.7%	5,523	\$208.89	1.000	1.422	0.703	\$146.94	\$144.07	10.9%					
9/20	5,560	\$432.85	1.000	1.253	0.798	\$345.53	\$358.51	10.8%	5,560	\$232.01	1.000	1.412	0.708	\$164.35	\$146.05	10.7%					
10/20	5,547	\$456.41	1.000	1.242	0.805	\$367.52	\$358.70	10.1%	5,547	\$225.42	1.000	1.412	0.708	\$159.68	\$146.91	10.5%					
11/20	5,512	\$643.57	1.000	1.186	0.843	\$542.70	\$374.50	13.3%	5,512	\$224.16	1.000	1.417	0.706	\$158.18	\$149.91	12.9%					
12/20	5,412	\$543.83	1.000	1.198	0.835	\$454.06	\$384.04	14.4%	5,412	\$254.31	1.000	1.429	0.700	\$177.93	\$151.36	12.5%					
1/21	8,712	\$480.98	1.000	1.118	0.895	\$430.34	\$391.89	15.5%	8,712	\$162.13	1.000	1.190	0.840	\$136.22	\$151.02	11.0%					
2/21	9,411	\$434.21	1.000	1.111	0.900	\$390.81	\$396.14	18.0%	9,411	\$158.43	1.000	1.186	0.843	\$133.54	\$150.86	10.3%					
3/21	9,602	\$534.76	1.000	1.128	0.886	\$473.96	\$412.92	24.0%	9,602	\$209.28	1.000	1.184	0.844	\$176.73	\$154.25	12.3%					
4/21	10,017	\$452.25	1.000	1.129	0.886	\$400.74	\$421.17	28.6%	10,017	\$201.21	1.000	1.152	0.868	\$174.72	\$156.43	12.0%					
5/21	10,459	\$415.03	1.000	1.118	0.895	\$371.37	\$419.03	27.8%	10,459	\$173.86	1.000	1.159	0.863	\$149.97	\$156.78	12.0%					
6/21	10,877	\$459.06	1.000	1.122	0.891	\$409.25	\$410.87	17.3%	10,877	\$206.04	1.000	1.149	0.871	\$179.37	\$159.58	12.4%					
7/21	11,474	\$416.97	1.000	1.119	0.893	\$372.49	\$408.09	14.6%	11,474	\$198.08	1.000	1.117	0.895	\$177.26	\$161.97	12.5%					
8/21	11,970	\$437.23	1.000	1.114	0.898	\$392.64	\$408.50	12.4%	11,970	\$189.79	1.000	1.108	0.903	\$171.37	\$163.84	13.7%					
9/21	12,432	\$481.71	1.000	1.101	0.909	\$437.72	\$414.91	15.7%	12,432	\$196.25	1.000	1.091	0.917	\$179.88	\$165.60	13.4%					
10/21	12,635	\$500.03	1.000	1.077	0.928	\$464.08	\$422.37	17.7%	12,635	\$194.87	1.000	1.081	0.925	\$180.34	\$167.45	14.0%					
11/21	12,659	\$494.66	1.000	1.071	0.933	\$461.73	\$421.05	12.4%	12,659	\$200.15	1.000	1.074	0.931	\$186.32	\$169.76	13.2%					
12/21	12,618	\$510.75	1.000	1.071	0.934	\$477.11	\$425.03	10.7%	12,618	\$223.54	1.000	1.068	0.936	\$209.31	\$173.18	14.4%					
1/22	17,289	\$474.45	1.000	1.150	0.870	\$412.69	\$423.20	8.0%	17,289	\$163.51	1.000	1.021	0.979	\$160.12	\$173.86	15.1%					
2/22	19,265	\$517.57	1.000	1.126	0.888	\$459.72	\$429.86	8.5%	19,265	\$168.39	1.000	0.984	1.016	\$171.07	\$176.01	16.7%					
3/22	19,472	\$555.61	1.000	1.119	0.894	\$496.49	\$435.29	5.4%	19,472	\$219.72	1.000	0.994	1.006	\$221.05	\$181.41	17.6%					
4/22	20,070	\$494.73	1.000	1.127	0.887	\$438.89	\$437.73	3.9%	20,070	\$209.74	1.000	0.998	1.002	\$210.10	\$185.17	18.4%					
5/22	20,251	\$499.31	1.000	1.131	0.884	\$441.46	\$441.98	5.5%	20,251	\$211.53	1.000	1.003	0.997	\$210.96	\$190.09	21.2%					
6/22	20,711	\$507.13	1.000	1.137	0.879	\$445.91	\$444.27	8.1%	20,711	\$224.23	1.000	0.982	1.018	\$228.29	\$194.84	22.1%					
7/22	21,089	\$485.82	1.000	1.144	0.874	\$424.65	\$446.32	9.4%	21,089	\$207.19	1.000	0.989	1.011	\$209.39	\$197.38	21.9%					
8/22	21,457	\$511.51	1.000	1.143	0.875	\$447.59	\$449.51	10.0%	21,457	\$236.43	1.000	0.975	1.025	\$242.43	\$203.47	24.2%					
9/22	21,634	\$488.70	1.000	1.146	0.872	\$426.38	\$447.89	8.0%	21,634	\$215.51	1.000	0.970	1.031	\$222.25	\$206.66	24.8%					
10/22	21,862	\$548.29	1.000	1.142	0.876	\$480.04	\$450.07	6.6%	21,862	\$231.29	1.000	0.961	1.040	\$240.60	\$211.36	26.2%					
11/22	22,011	\$498.33	1.000	1.142	0.876	\$436.41	\$448.19	6.4%	22,011	\$225.57	1.000	0.970	1.031	\$232.54	\$214.66	26.5%					
12/22	21,918	\$511.05	1.000	1.131	0.884	\$451.70	\$447.02	5.2%	21,918	\$219.84	1.000	0.976	1.024	\$225.21	\$215.87	24.6%					
1/23	24,967	\$535.24	1.000	1.118	0.895	\$478.79	\$452.47	6.9%	24,967	\$196.27	1.000	0.926	1.080	\$211.96	\$219.27	26.1%					
2/23	26,015	\$505.93	1.000	1.079	0.927	\$469.02	\$453.58	5.5%	26,015	\$211.95	1.000	0.903	1.107	\$234.63	\$224.35	27.5%					
3/23	25,992	\$575.60	1.000	1.075	0.930	\$535.30	\$458.39	5.3%	25,992	\$246.45	1.000	0.909	1.100	\$271.10	\$229.12	26.3%					
4/23	26,038	\$467.03	1.000	1.073	0.932	\$435.35	\$457.63	4.5%	26,038	\$240.49	1.000	0.903	1.107	\$266.19	\$234.04	26.4%					
5/23	25,987	\$577.04	1.000	1.077	0.928	\$535.58	\$466.04	5.4%	25,987	\$262.29	1.000	0.915	1.092	\$286.54	\$240.59	26.6%					
6/23	26,190	\$635.27	1.000	1.067	0.937	\$595.40	\$479.38	7.9%	26,190	\$258.00	1.000	0.922	1.084	\$279.75	\$245.08	25.8%					
7/23	26,681	\$482.02	1.000	1.071	0.934	\$450.00	\$480.66	7.7%	26,681	\$245.25	1.000	0.916	1.092	\$267.69	\$249.74	26.5%					
8/23	26,868	\$618.66	1.000	1.079	0.927	\$573.57	\$491.48	9.3%	26,868	\$261.23	1.000	0.902	1.108	\$289.56	\$253.89	24.8%					
9/23	27,173	\$544.03	1.000	1.064	0.9																

Highmark Inc.

Individual Market

Response to Objection 1 - Question 2a (CPA Region)

Medical											Rx										
Incurred Month	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend					
1/18	17,199	\$453.30	1.000	1.191	0.840	\$380.68	\$380.68		17,199	\$92.62	1.000	1.104	0.905	\$83.86	\$83.86						
2/18	16,814	\$377.50	1.000	1.198	0.835	\$315.21	\$315.21		16,814	\$102.16	1.000	1.092	0.916	\$93.59	\$93.59						
3/18	16,389	\$415.71	1.000	1.195	0.837	\$347.97	\$347.97		16,389	\$115.43	1.000	1.097	0.912	\$105.23	\$105.23						
4/18	16,116	\$438.35	1.000	1.198	0.834	\$365.79	\$365.79		16,116	\$126.10	1.000	1.098	0.910	\$114.81	\$114.81						
5/18	15,760	\$414.37	1.000	1.180	0.847	\$351.04	\$351.04		15,760	\$128.14	1.000	1.113	0.898	\$115.09	\$115.09						
6/18	15,503	\$395.83	1.000	1.188	0.842	\$333.22	\$333.22		15,503	\$134.59	1.000	1.121	0.892	\$120.09	\$120.09						
7/18	15,323	\$439.22	1.000	1.184	0.845	\$371.04	\$371.04		15,323	\$130.36	1.000	1.118	0.895	\$116.65	\$116.65						
8/18	15,105	\$520.10	1.000	1.181	0.847	\$440.29	\$440.29		15,105	\$142.72	1.000	1.103	0.907	\$129.39	\$129.39						
9/18	14,947	\$417.94	1.000	1.175	0.851	\$355.70	\$355.70		14,947	\$122.63	1.000	1.107	0.903	\$110.79	\$110.79						
10/18	14,767	\$497.51	1.000	1.164	0.859	\$427.26	\$427.26		14,767	\$140.30	1.000	1.110	0.901	\$126.36	\$126.36						
11/18	14,542	\$451.47	1.000	1.156	0.865	\$390.65	\$390.65		14,542	\$128.58	1.000	1.127	0.888	\$114.14	\$114.14						
12/18	14,189	\$478.49	1.000	1.155	0.866	\$414.28	\$373.23		14,189	\$150.13	1.000	1.132	0.884	\$132.68	\$112.90						
1/19	10,602	\$452.98	1.000	1.216	0.823	\$372.64	\$372.48		10,602	\$126.54	1.000	1.221	0.819	\$103.66	\$115.12						
2/19	10,248	\$433.41	1.000	1.241	0.806	\$349.35	\$376.67		10,248	\$120.34	1.000	1.259	0.794	\$95.56	\$116.06						
3/19	10,021	\$542.93	1.000	1.250	0.800	\$434.25	\$382.93		10,021	\$131.53	1.000	1.241	0.806	\$105.98	\$116.51						
4/19	9,839	\$484.89	1.000	1.224	0.817	\$396.23	\$385.46		9,839	\$157.27	1.000	1.222	0.818	\$128.71	\$117.43						
5/19	9,682	\$507.39	1.000	1.214	0.824	\$418.02	\$391.01		9,682	\$152.88	1.000	1.203	0.832	\$127.14	\$118.28						
6/19	9,534	\$401.37	1.000	1.216	0.822	\$330.06	\$393.12		9,534	\$134.89	1.000	1.207	0.828	\$111.73	\$117.67						
7/19	9,396	\$452.28	1.000	1.218	0.821	\$371.26	\$394.05		9,396	\$155.13	1.000	1.205	0.830	\$128.78	\$118.51						
8/19	9,273	\$514.36	1.000	1.222	0.818	\$420.80	\$390.77		9,273	\$147.89	1.000	1.167	0.857	\$126.68	\$117.86						
9/19	9,204	\$460.48	1.000	1.248	0.801	\$368.99	\$393.23		9,204	\$148.28	1.000	1.174	0.852	\$126.29	\$119.26						
10/19	9,116	\$605.16	1.000	1.249	0.800	\$484.42	\$395.85		9,116	\$154.12	1.000	1.180	0.847	\$130.60	\$119.25						
11/19	8,966	\$514.04	1.000	1.244	0.804	\$413.28	\$397.78		8,966	\$155.04	1.000	1.201	0.833	\$129.07	\$120.60						
12/19	8,804	\$487.51	1.000	1.261	0.793	\$386.65	\$394.88	5.8%	8,804	\$158.57	1.000	1.192	0.839	\$133.03	\$120.06	6.3%					
1/20	26,903	\$367.23	1.000	1.079	0.927	\$340.48	\$385.51	3.5%	26,903	\$89.05	1.000	0.816	1.225	\$109.07	\$119.13	3.5%					
2/20	27,551	\$408.63	1.000	1.085	0.922	\$376.64	\$386.36	2.6%	27,551	\$96.32	1.000	0.810	1.235	\$118.97	\$120.73	4.0%					
3/20	28,014	\$373.23	1.000	1.083	0.924	\$344.76	\$376.46	(1.7%)	28,014	\$119.22	1.000	0.805	1.243	\$148.18	\$126.24	8.4%					
4/20	28,441	\$278.16	1.000	1.088	0.919	\$255.76	\$356.84	(7.4%)	28,441	\$117.38	1.000	0.814	1.229	\$144.25	\$128.88	9.8%					
5/20	28,783	\$328.33	1.000	1.100	0.909	\$298.49	\$345.71	(11.6%)	28,783	\$118.23	1.000	0.825	1.212	\$143.24	\$130.99	10.8%					
6/20	28,977	\$485.03	1.000	1.079	0.927	\$449.51	\$359.84	(8.5%)	28,977	\$128.88	1.000	0.833	1.200	\$154.64	\$134.88	14.6%					
7/20	28,761	\$528.24	1.000	1.079	0.926	\$489.37	\$374.74	(4.9%)	28,761	\$132.07	1.000	0.835	1.198	\$158.22	\$137.88	16.3%					
8/20	27,972	\$445.51	1.000	1.078	0.928	\$413.35	\$377.24	(3.5%)	27,972	\$124.39	1.000	0.853	1.173	\$145.89	\$139.14	18.0%					
9/20	27,878	\$538.38	1.000	1.071	0.934	\$502.79	\$390.00	(0.8%)	27,878	\$133.27	1.000	0.848	1.180	\$157.24	\$141.36	18.5%					
10/20	27,724	\$549.16	1.000	1.063	0.941	\$516.82	\$398.89	0.8%	27,724	\$148.32	1.000	0.846	1.183	\$175.40	\$144.85	21.5%					
11/20	27,498	\$545.08	1.000	1.067	0.937	\$510.62	\$408.16	2.6%	27,498	\$132.28	1.000	0.849	1.178	\$155.81	\$146.24	21.3%					
12/20	27,093	\$520.56	1.000	1.070	0.934	\$486.45	\$415.05	5.1%	27,093	\$152.64	1.000	0.853	1.173	\$178.98	\$149.23	24.3%					
1/21	25,902	\$502.39	1.000	1.119	0.893	\$448.78	\$423.66	9.9%	25,902	\$128.56	1.000	0.857	1.167	\$150.08	\$152.53	28.0%					
2/21	26,248	\$472.37	1.000	1.103	0.906	\$428.09	\$427.89	10.7%	26,248	\$128.71	1.000	0.868	1.152	\$148.25	\$154.96	28.4%					
3/21	25,993	\$808.34	1.000	1.100	0.909	\$735.08	\$459.02	21.9%	25,993	\$148.51	1.000	0.858	1.165	\$173.02	\$156.95	24.3%					
4/21	26,198	\$590.30	1.000	1.091	0.917	\$541.08	\$483.13	35.4%	26,198	\$154.22	1.000	0.854	1.171	\$180.57	\$159.93	24.1%					
5/21	26,449	\$551.49	1.000	1.077	0.929	\$512.12	\$501.74	45.1%	26,449	\$140.30	1.000	0.850	1.176	\$165.06	\$161.82	23.5%					
6/21	26,867	\$567.87	1.000	1.080	0.926	\$525.96	\$508.41	41.3%	26,867	\$157.92	1.000	0.850	1.176	\$185.74	\$164.44	21.9%					
7/21	27,493	\$588.51	1.000	1.086	0.926	\$541.79	\$512.94	36.9%	27,493	\$152.54	1.000	0.847	1.181	\$180.12	\$166.33	20.6%					
8/21	28,132	\$574.63	1.000	1.084	0.923	\$530.30	\$523.06	38.7%	28,132	\$155.71	1.000	0.827	1.210	\$188.35	\$170.01	22.2%					
9/21	28,621	\$578.65	1.000	1.079	0.927	\$536.37	\$525.98	34.9%	28,621	\$148.69	1.000	0.821	1.218	\$181.05	\$172.08	21.7%					
10/21	28,469	\$574.67	1.000	1.079	0.927	\$532.55	\$527.34	32.2%	28,469	\$153.05	1.000	0.825	1.213	\$185.63	\$172.98	19.4%					
11/21	28,298	\$628.12	1.000	1.077	0.929	\$583.29	\$533.61	30.7%	28,298	\$160.29	1.000	0.826	1.211	\$194.08	\$176.27	20.5%					
12/21	27,968	\$583.31	1.000	1.080	0.926	\$540.33	\$538.10	29.6%	27,968	\$172.03	1.000	0.821	1.217	\$209.44	\$178.88	19.9%					
1/22	30,688	\$528.75	1.000	1.135	0.881	\$465.91	\$538.39	27.1%	30,688	\$144.63	1.000	0.774	1.292	\$186.84	\$181.87	19.2%					
2/22	31,952	\$569.10	1.000	1.131	0.884	\$503.15	\$543.64	27.1%	31,952	\$140.97	1.000	0.767	1.303	\$183.69	\$184.66	19.2%					
3/22	31,435	\$625.69	1.000	1.133	0.883	\$552.37	\$529.92	15.4%	31,435	\$164.81	1.000	0.780	1.282	\$211.23	\$187.98	19.8%					
4/22	31,304	\$610.65	1.000	1.139	0.878	\$536.00	\$529.62	9.6%	31,304	\$157.20	1.000	0.786	1.272	\$199.92	\$189.61	18.6%					
5/22	31,149	\$667.82	1.000	1.134	0.882	\$500.92	\$528.40	5.3%	31,149	\$162.05	1.000	0.785	1.273	\$206.33	\$192.94	19.2%					
6/22	31,112	\$581.05	1.000	1.126	0.888	\$516.22	\$527.52	3.8%	31,112	\$170.13	1.000	0.788	1.270	\$215.99	\$195.49	18.9%					
7/22	31,146	\$621.14	1.000	1.131	0.884	\$549.23	\$528.31	3.0%	31,146	\$155.41	1.000	0.782	1.279	\$198.71	\$196.94	18.4%					
8/22	31,116	\$743.28	1.000	1.135	0.881	\$654.62	\$538.98	3.0%	31,116	\$173.88	1.000	0.782	1.279	\$222.32	\$199.78	17.5%					
9/22	30,979	\$669.67	1.000	1.132	0.883	\$591.59	\$543.64	3.4%	30,979	\$170.18	1.000	0.778	1.286	\$218.77	\$202.85	17.9%					
10/22	30,855	\$567.15	1.000	1.122	0.892	\$505.65	\$541.31	2.6%	30,855	\$181.61	1.000	0.786	1.272	\$231.02	\$206.55	19.4%					
11/22	30,686	\$610.33	1.000	1.127	0.887	\$541.59	\$538.13	0.8%	30,686	\$175.54	1.000	0.797	1.254	\$220.18	\$208.63	18.4%					
12/22	30,182	\$667.01	1.000	1.122	0.891	\$594.25	\$542.51	0.8%	30,182	\$173.71	1.000	0.797	1.255	\$218.08	\$209.33	17.0%					
1/23	33,728	\$599.93	1.000	1.136	0.880	\$528.07	\$547.47	1.7%	33,728	\$163.10	1.000	0.753	1.328	\$216.53	\$211.82	16.5%					
2/23	34,773	\$640.43	1.000	1.128	0.880	\$567.92	\$553.09	1.7%	34,773	\$155.09	1.000	0.752	1.329	\$206.16	\$213.67	15.7%					
3/23	34,641	\$771.01	1.000	1.124	0.890	\$685.82	\$565.19	6.7%	34,641	\$186.71	1.000	0.760	1.316	\$245.66	\$216.78	15.3%					
4/23	34,545	\$640.16	1.000	1.117	0.895	\$572.93	\$568.26	7.3%	34,545	\$168.08	1.000	0.766	1.306	\$219.53	\$218.40	15.2%					
5/23	34,509	\$700.30	1.000	1.115	0.897	\$628.35	\$579.01	9.6%	34,509	\$196.27	1.000	0.782	1.278	\$250.84	\$222.25	15.2%					
6/23	34,754	\$715.84	1.000	1.114	0.898	\$642.72	\$589.64	11.8%	34,754	\$190.94	1.000	0.774	1.292	\$246.73	\$224.91	15.1%					
7/23	35,771	\$645.84	1.000	1.111	0.900	\$581.22	\$592.05	12.1%	35,771	\$184.96	1.000	0.774	1.292	\$239.00	\$228.24	15.9%					
8/23	36,340	\$816.69	1.000	1.113	0.898	\$733.70	\$600.02	11.3%	36,340	\$201.74	1.000	0.776	1.289	\$259.98	\$231.57	15.9%					

Highmark Inc.

Individual Market

Response to Objection 1 - Question 2c

Description	WPA Medical	WPA Rx	CPA Medical	CPA Rx	Total	Notes
2025 Mix	42%	42%	58%	58%		Please see Attachment A from filing submission
2023 Allowed 12-Month PMPM	\$ 519.56	\$ 268.89	\$ 633.19	\$ 245.29	\$ 840.94	Source is supporting monthly PMPMs streams.
2025 Allowed 12-Month PMPM	\$ 644.21	\$ 312.06	\$ 777.82	\$ 291.29	\$ 1,022.06	Source is supporting monthly PMPMs streams.
Allowed Annual Trend 2022 to 2024					10.2%	
Actuarial Judgment					-0.2%	Reasonable range around deterministic estimate applied including consideration for enrollment changes
Required Annual Trend					10.0%	

Highmark Inc.

Individual Market

Response to Objection 1 - Question 5a

Table 1

Description	Factor
Change in Rx Rebates	0.984
Change in Hospital/Physician Settlements	1.002
Change in Benefit Richness	0.996
Total "Change in Other"	0.983

Table 2

Description	2023	2025
Prescription Drug Allowed PMPM (w/ Rx Rebates; URRT Wksh1)		
Rx Rebates PMPM		
Member Months (Table 2)		
Rx Rebate Dollars (Table 4)		

Table 3

Description	Medical	Rx	Total
Change in Rx Rebates	1.000	0.918	
Change in Other (Table 5)			0.983
Adjusted Projected Allowed EHB Claims PMPM (Table 5)			\$934.22
Adjusted Projected Allowed EHB Claims PMPM (prior to change in other)	\$768.47	\$182.19	\$950.66
Final Change in Rx Rebates			0.984

Highmark Inc.**Individual Market****Response to Objection 1 - Question 5b**

	HMARK
2023 Allowed PMPM	\$848.57
Demographic Factor	1.834
Network Factor	1.002
Benefit Richness Factor	1.138
Normalized Allowed PMPM	\$405.59

Highmark Inc.

Individual Market

Response to Objection 1 - Question 5c

Region	Population Source	Actual 2024 Member Distribution		2025 Member Distribution	
		% of Total	% of Region	Calculated	Assumed
WPA	HMARK ACA	32.6%	79.8%	33.3%	33.0%
WPA	Other Highmark	1.7%	4.2%	1.7%	2.0%
WPA	Prior ACA	0.2%	0.5%	0.2%	0.2%
WPA	<u>New-to-Blue</u>	<u>6.3%</u>	<u>15.5%</u>	<u>6.5%</u>	<u>6.5%</u>
WPA	Subtotal	40.9%	100.0%	41.7%	41.7%
CPA	HMARK ACA	45.0%	76.1%	44.4%	44.5%
CPA	Other Highmark	1.3%	2.2%	1.3%	1.3%
CPA	Prior ACA	0.5%	0.9%	0.5%	0.5%
CPA	<u>New-to-Blue</u>	<u>12.3%</u>	<u>20.8%</u>	<u>12.1%</u>	<u>12.0%</u>
CPA	Subtotal	59.1%	100.0%	58.3%	58.3%
Grand Total		100.0%		100.0%	100.0%

Highmark Inc.

Individual Market

Response to Objection 1 - Question 5d

	Highmark - WPA				Highmark - CPA				Combined
	Renewal	Other Highmark	Prior ACA	New	Renewal	Other Highmark	Prior ACA	New	Total
2025 Member Months	304,627	18,462	1,846	60,002	410,785	12,000	4,616	110,773	923,112
2025 Member Months %	33.0%	2.0%	0.2%	6.5%	44.5%	1.3%	0.5%	12.0%	100.0%
2023 or 2022 Allowed PMPM*	\$785.64	\$842.20	\$761.65	N/A	\$863.34	\$1,475.31	\$518.18	N/A	
Trend from 2022 to 2023	N/A	N/A	1.105	N/A	N/A	N/A	1.109	N/A	
Death Load Adjustment	1.030	1.030	1.030	N/A	1.030	1.030	1.030	N/A	
Adjusted Allowed PMPM	\$809.21	\$867.47	\$866.87	\$730.96	\$889.24	\$1,519.57	\$591.90	\$706.76	\$836.87
Demographic Factor	1.801	1.714	1.505	1.637	1.958	1.962	1.755	1.705	1.851
Network Factor	0.961	1.000	1.000	1.000	1.035	1.000	1.000	1.000	1.002
Benefit Richness Factor	1.131	1.080	1.080	1.080	1.143	1.080	1.080	1.080	1.124
Normalized Allowed PMPM	\$413.36	\$468.64	\$533.34	\$413.36	\$383.83	\$717.00	\$312.21	\$383.83	\$401.46

*The 'Renewal' & 'Other Highmark' sources start with 2023 experience. The 'Prior ACA' source starts with 2022 experience.

Highmark Inc.

Individual Market

Response to Objection 1 - Question 5e

Table 1 - 2023 Development

HIOS Plan ID	2023 Network Factors					Total
	Member Months	Medical	Rx	Capitation	Dental	
33709PA0870012	59,870	0.850	1.000	1.000	1.000	
33709PA1150005	15,546	0.850	1.000	1.000	1.000	
33709PA1430001	32,593	0.850	1.000	1.000	1.000	
33709PA1440001	14,694	0.850	1.000	1.000	1.000	
33709PA0890004	3,598	0.850	1.000	1.000	1.000	
33709PA1430002	2,733	0.850	1.000	1.000	1.000	
33709PA1440002	1,733	0.850	1.000	1.000	1.000	
33709PA0870015	17,987	0.850	1.000	1.000	1.000	
33709PA0870013	2,156	0.850	1.000	1.000	1.000	
33709PA1150003	532	0.850	1.000	1.000	1.000	
33709PA0870007	18,011	0.850	1.000	1.000	1.000	
33709PA1150001	3,540	0.850	1.000	1.000	1.000	
33709PA0890002	4,018	0.850	1.000	1.000	1.000	
33709PA0870014	1,894	0.850	1.000	1.000	1.000	
33709PA1040001	1,077	0.850	1.000	1.000	1.000	
33709PA1160004	21,636	1.000	1.000	1.000	1.000	
33709PA1170005	10,226	1.000	1.000	1.000	1.000	
33709PA1350001	13,773	1.000	1.000	1.000	1.000	
33709PA1360001	9,921	1.000	1.000	1.000	1.000	
33709PA1180004	4,641	1.000	1.000	1.000	1.000	
33709PA1350002	253	1.000	1.000	1.000	1.000	
33709PA1360002	638	1.000	1.000	1.000	1.000	
33709PA1160007	3,459	1.000	1.000	1.000	1.000	
33709PA1160002	1,672	1.000	1.000	1.000	1.000	
33709PA1170002	502	1.000	1.000	1.000	1.000	
33709PA1160001	3,780	1.000	1.000	1.000	1.000	
33709PA1170001	1,389	1.000	1.000	1.000	1.000	
33709PA1180001	3,654	1.000	1.000	1.000	1.000	
33709PA1160006	837	1.000	1.000	1.000	1.000	
33709PA1540001	287	1.000	1.000	1.000	1.000	
33709PA1410004	23,173	1.150	1.000	1.000	1.000	
33709PA1420004	6,741	1.150	1.000	1.000	1.000	
33709PA1380001	10,220	1.150	1.000	1.000	1.000	
33709PA1390001	4,168	1.150	1.000	1.000	1.000	
33709PA1370003	1,588	1.150	1.000	1.000	1.000	
33709PA1380002	549	1.150	1.000	1.000	1.000	
33709PA1390002	547	1.150	1.000	1.000	1.000	
33709PA1410006	7,918	1.150	1.000	1.000	1.000	
33709PA1410003	604	1.150	1.000	1.000	1.000	
33709PA1420003	218	1.150	1.000	1.000	1.000	
33709PA1410001	3,326	1.150	1.000	1.000	1.000	
33709PA1420001	906	1.150	1.000	1.000	1.000	
33709PA1370001	1,026	1.150	1.000	1.000	1.000	
33709PA1410005	639	1.150	1.000	1.000	1.000	
33709PA1550001	232	1.150	1.000	1.000	1.000	
33709PA0940006	92,026	0.980	1.000	1.000	1.000	
33709PA1450001	15,844	0.980	1.000	1.000	1.000	
33709PA1340001	28,227	0.980	1.000	1.000	1.000	
33709PA1400001	9,981	0.980	1.000	1.000	1.000	
33709PA0950004	5,499	0.980	1.000	1.000	1.000	
33709PA1340002	7,762	0.980	1.000	1.000	1.000	
33709PA1400002	2,340	0.980	1.000	1.000	1.000	
33709PA0940009	48,601	0.980	1.000	1.000	1.000	
33709PA0940007	1,120	0.980	1.000	1.000	1.000	
33709PA1120003	763	0.980	1.000	1.000	1.000	
33709PA0940002	45,708	0.980	1.000	1.000	1.000	
33709PA1120001	6,160	0.980	1.000	1.000	1.000	
33709PA0950001	7,507	0.980	1.000	1.000	1.000	
33709PA0940008	9,434	0.980	1.000	1.000	1.000	
33709PA0960001	1,699	0.980	1.000	1.000	1.000	
33709PA0970006	15,296	1.000	1.000	1.000	1.000	
33709PA1130005	2,802	1.000	1.000	1.000	1.000	
33709PA1460001	4,023	1.000	1.000	1.000	1.000	
33709PA1470001	1,539	1.000	1.000	1.000	1.000	
33709PA0980004	1,078	1.000	1.000	1.000	1.000	
33709PA1460002	884	1.000	1.000	1.000	1.000	
33709PA1470002	144	1.000	1.000	1.000	1.000	
33709PA0970009	4,307	1.000	1.000	1.000	1.000	
33709PA0970007	289	1.000	1.000	1.000	1.000	
33709PA1130003	71	1.000	1.000	1.000	1.000	
33709PA0970002	10,835	1.000	1.000	1.000	1.000	
33709PA1130001	1,659	1.000	1.000	1.000	1.000	
33709PA0980001	1,645	1.000	1.000	1.000	1.000	
33709PA0970008	1,551	1.000	1.000	1.000	1.000	
33709PA0990001	259	1.000	1.000	1.000	1.000	
33709PA1480004	33,385	1.260	1.000	1.000	1.000	
33709PA1490004	10,291	1.260	1.000	1.000	1.000	
33709PA1520001	11,274	1.260	1.000	1.000	1.000	
33709PA1530001	7,585	1.260	1.000	1.000	1.000	
33709PA1500003	3,168	1.260	1.000	1.000	1.000	
33709PA1520002	352	1.260	1.000	1.000	1.000	
33709PA1530002	490	1.260	1.000	1.000	1.000	
33709PA1480006	7,551	1.260	1.000	1.000	1.000	
33709PA1480003	942	1.260	1.000	1.000	1.000	
33709PA1490003	508	1.260	1.000	1.000	1.000	
33709PA1480001	15,145	1.260	1.000	1.000	1.000	
33709PA1490001	3,508	1.260	1.000	1.000	1.000	
33709PA1500001	3,135	1.260	1.000	1.000	1.000	
33709PA1480005	1,802	1.260	1.000	1.000	1.000	
33709PA1510001	409	1.260	1.000	1.000	1.000	
Total	747,103	1.003	1.000	1.000	1.000	1.003
Weight		80.77%	19.12%	0.02%	0.09%	100.0%

Table 2 - 2025 Development

HIOS Plan ID	2025 Projected Member Months	Induced Utilization Factor	2025 Network Factors				Total
			Medical	Rx	Capitation	Dental	
33709PA0870012	56,256	1.138	0.810	1.000	1.000	1.000	
33709PA1150005	20,328	1.138	0.810	1.000	1.000	1.000	
33709PA1430001	30,672	1.152	0.810	1.000	1.000	1.000	
33709PA1440001	15,516	1.152	0.810	1.000	1.000	1.000	
33709PA0890004	6,912	1.100	0.810	1.000	1.000	1.000	
33709PA0870016	7,044	1.102	0.810	1.000	1.000	1.000	
33709PA1430002	3,756	1.210	0.810	1.000	1.000	1.000	
33709PA1440002	3,816	1.210	0.810	1.000	1.000	1.000	
33709PA0870015	21,192	1.172	0.810	1.000	1.000	1.000	
33709PA0870013	2,664	1.054	0.810	1.000	1.000	1.000	
33709PA1150003	672	1.054	0.810	1.000	1.000	1.000	
33709PA0870007	14,136	1.043	0.810	1.000	1.000	1.000	
33709PA1150001	4,128	1.043	0.810	1.000	1.000	1.000	
33709PA0890002	3,696	1.044	0.810	1.000	1.000	1.000	
33709PA0870014	2,868	1.016	0.810	1.000	1.000	1.000	
33709PA1040001	960	1.003	0.810	1.000	1.000	1.000	
33709PA1160004	27,048	1.138	1.000	1.000	1.000	1.000	
33709PA1170005	11,844	1.138	1.000	1.000	1.000	1.000	
33709PA1350001	13,560	1.152	1.000	1.000	1.000	1.000	
33709PA1360001	9,036	1.152	1.000	1.000	1.000	1.000	
33709PA1180004	4,212	1.100	1.000	1.000	1.000	1.000	
33709PA1160008	3,564	1.102	1.000	1.000	1.000	1.000	
33709PA1350002	468	1.210	1.000	1.000	1.000	1.000	
33709PA1360002	1,104	1.210	1.000	1.000	1.000	1.000	
33709PA1160007	7,332	1.172	1.000	1.000	1.000	1.000	
33709PA1160002	1,428	1.054	1.000	1.000	1.000	1.000	
33709PA1170002	516	1.054	1.000	1.000	1.000	1.000	
33709PA1160001	4,224	1.043	1.000	1.000	1.000	1.000	
33709PA1170001	1,896	1.043	1.000	1.000	1.000	1.000	
33709PA1180001	2,892	1.044	1.000	1.000	1.000	1.000	
33709PA1160006	1,332	1.016	1.000	1.000	1.000	1.000	
33709PA1540001	372	1.003	1.000	1.000	1.000	1.000	
33709PA1410004	29,496	1.138	1.180	1.000	1.000	1.000	
33709PA1420004	12,996	1.138	1.180	1.000	1.000	1.000	
33709PA1380001	14,592	1.152	1.180	1.000	1.000	1.000	
33709PA1390001	9,756	1.152	1.180	1.000	1.000	1.000	
33709PA1370003	4,488	1.100	1.180	1.000	1.000	1.000	
33709PA1410007	4,464	1.102	1.180	1.000	1.000	1.000	
33709PA1380002	456	1.210	1.180	1.000	1.000	1.000	
33709PA1390002	1,116	1.210	1.180	1.000	1.000	1.000	
33709PA1410006	7,848	1.172	1.180	1.000	1.000	1.000	
33709PA1410003	1,596	1.054	1.180	1.000	1.000	1.000	
33709PA1420003	516	1.054	1.180	1.000	1.000	1.000	
33709PA1410001	4,500	1.043	1.180	1.000	1.000	1.000	
33709PA1420001	2,076	1.043	1.180	1.000	1.000	1.000	
33709PA1370001	3,408	1.044	1.180	1.000	1.000	1.000	
33709PA1410005	1,572	1.016	1.180	1.000	1.000	1.000	
33709PA1550001	300	1.003	1.180	1.000	1.000	1.000	
33709PA0940006	107,160	1.152	0.980	1.000	1.000	1.000	
33709PA1450001	28,620	1.152	0.980	1.000	1.000	1.000	
33709PA1340001	28,764	1.170	0.980	1.000	1.000	1.000	
33709PA1400001	13,116	1.170	0.980	1.000	1.000	1.000	
33709PA0950004	7,800	1.118	0.980	1.000	1.000	1.000	
33709PA0940010	26,424	1.110	0.980	1.000	1.000	1.000	
33709PA1340002	7,308	1.243	0.980	1			

Highmark Inc.

Individual Market

Response to Objection 1 - Question 5g

Region	Population Source	2023 Member Distribution	
		Actual	Assumed
WPA	HMARK ACA	33.3%	25.5%
WPA	Other Highmark	2.8%	3.5%
WPA	Prior ACA	0.2%	0.5%
<u>WPA</u>	<u>New-to-Blue</u>	<u>6.6%</u>	<u>12.5%</u>
WPA	Subtotal	42.9%	42.0%
CPA	HMARK ACA	42.5%	43.0%
CPA	Other Highmark	1.2%	2.0%
CPA	Prior ACA	0.5%	1.0%
<u>CPA</u>	<u>New-to-Blue</u>	<u>12.9%</u>	<u>12.0%</u>
CPA	Subtotal	57.1%	58.0%
Grand Total		100.0%	100.0%

Highmark Inc.

Individual Market

Response to Objection 1 - Question 8a

	Highmark - WPA				Highmark - CPA				Combined
	Renewal	Other Highmark	Prior ACA	New	Renewal	Other Highmark	Prior ACA	New	Total
2025 Billable Member Months	303,647	18,403	1,840	59,809	410,086	11,962	4,601	110,417	920,765
2025 Billable Member Months %	33.0%	2.0%	0.2%	6.5%	44.5%	1.3%	0.5%	12.0%	100.0%
2025 Company-specific Factors PLRS ARF GCF IDF AV									

Highmark Inc.

Individual Market

Response to Objection 1 - Question 8b

Table 1

Statewide Assumptions	Starting Value for 2025 Projection	Source of Starting Value	Adjustment for 2025	2025 Factor on Attachment B
Non-Catastrophic Pool				
Average Premium		2023 Estimate based on CMS Interim Report		
HHS Risk Score		2022 Actual based on CMS Final Report		
Allowable Rating Factor		2023 Estimate based on CMS Interim Report		
Geographic Cost Factor		2023 Estimate based on CMS Interim Report		
Induced Demand Factor		1Q 2024 PID Enrollment Survey (see Table 2 below)		
Actuarial Value		1Q 2024 PID Enrollment Survey (see Table 2 below)		
Catastrophic Pool				
State Avg Premium		2023 Estimate based on CMS Interim Report		
HHS Risk Score		2022 Actual based on CMS Final Report		
Allowable Rating Factor		2023 Estimate based on CMS Interim Report		
Geographic Cost Factor		2023 Estimate based on CMS Interim Report		
Induced Demand Factor		1Q 2024 PID Enrollment Survey (see Table 2 below)		
Actuarial Value		1Q 2024 PID Enrollment Survey (see Table 2 below)		

Table 2

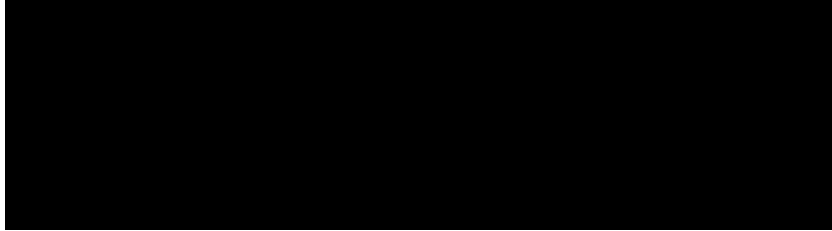
Metal	1Q 2024 Enrollment*		AV Factors	ID Factors
	Member Mths	%		
Gold			0.80	1.08
Silver			0.70	1.03
Bronze			0.60	1.00
Catastrophic			0.57	1.00
Total				

*Source: May 7, 2024 email from PID

Highmark Inc.

Individual Market

Response to Objection 1 - Question 8d



Highmark Inc.**Individual Market****Response to Objection 1 - Question 9a**

Description	Value
Adjusted Projected Allowed EHB Claims PMPM (Table 5)	\$934.22
Catastrophic Eligibility Adjustment (Table 5)	1.000
Benefits in Addition to EHB PMPM	<u>\$5.93</u>
Non-EHB Adjustment factor	1.006
Market-Adjusted Projected Allowed EHB Claims PMPM (Table 5)	\$895.07
Projected Allowed Non-EHB Claims PMPM (Table 5)	\$5.69

Highmark Inc.**Individual Market****Response to Objection 1 - Question 9b**

Description	2023 SHCE* HMARK
Adjusted Premium Earned (Line 1.8)	\$566,499,215
Improving HC Quality Expenses (Line 6.6)	\$3,241,434
Quality Improvement as % of Premium	0.57%

*SHCE = Supplemental Health Care Exhibit

Highmark Inc.

Individual Market

Response to Objection 1 - Question 9c

Description	2024	2025	% Difference
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$424.13	\$461.40	8.8%
Base Period	CY2022	CY2023	
Allowed Claims (Non-Capitated) (Table 2)	\$773.94	\$861.09	20.5%
Non-EHB portion of Allowed Claims (Table 2)	\$1.78	\$2.56	0.2%
Total Prescription Drug Rebates (Table 2)	(\$48.27)	(\$65.25)	(4.0%)
Total EHB Capitation (Table 2)	<u>\$0.15</u>	<u>\$0.15</u>	<u>0.0%</u>
B. Base period allowed claims before normalization	\$724.05	\$793.43	16.4%
C. Normalization factor component of change	(\$388.61)	(\$413.31)	(5.8%)
D1. Base period allowed claims after normalization	\$335.44	\$380.12	10.5%

Highmark Inc.**Individual Market****Response to Objection 1 - Question 9d**

Description	Value
Adjusted Projected Allowed EHB Claims PMPM (Table 5)	\$934.22
Projected Paid to Allowed Ratio (Table 5)	0.875
Projected Reinsurance Incurred Claim Impact	4.5%
Projected Incurred Reinsurance Recoveries PMPM	\$36.82

Highmark Inc.

Individual Market

Response to Objection 1 - Question 10

Lapse Rates					
Age Band	Metal Level				
	Platinum	Gold	Silver	Bronze	Catastrophic
<18					
18-24					
25-29					
30-34					
35-39					
40-44					
45-49					
50-54					
55-59					
60-63					
64+					

Highmark Inc.**Individual Market****Response to Objection 1 - Question 11**

	Value
2023 MLR (Table 2)	88.1%
Trend	1.210
Morbidity	0.990
Demographics	1.005
Network	0.995
Risk Adjustment	1.023
Reinsurance	0.998
Other	0.995
2024 Average Rate Increase	0.909
Projected 2025 MLR (w/o 2025 Requested Rate Increase)	97.4%
2025 Average Requested Rate Increase	8.8%
Projected 2025 MLR (with 2025 Requested Rate Increase)	89.6%



July 17, 2024

Mr. Michael Hibbert, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Inc. 2025 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-24-HI (SERFF Filing # HGHM-134061483)

Dear Mr. Hibbert:

Enclosed are responses to your July 3, 2024 questions regarding SERFF Filing # HGHM-134061483. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED].

Sincerely,

[REDACTED]

[REDACTED]
Actuarial Manager, Individual Markets
Highmark Inc.

1. The following are related to trend:

- a. Objection 2f from the prior letter still stands. Please provide a revised version of the PAAM Exhibits with different medical and prescription drug trends.**
- b. Please explain what data is being used in the Q2a tab of the Response Exhibits. If this is adjusted historical HCA ACA data, please explain what adjustments were made. If this is a different data source, please provide the source and list any market types represented in the data.**
- c. The trend exhibits provided in response to Question 2a indicates a ‘Cumul Factor’ was used to determine the pricing PMPM for both medical and pharmacy claims. Please provide a detailed exhibit displaying an example of the underlying assumptions and the quantitative development of these factors for each of medical and pharmacy.**
- d. Please provide a detailed narrative that describes how projected changes in provider contracting arrangements has been considered within the trend development.**
- e. Please provide a detailed narrative that describes how current and future cost of care initiatives have been considered within the trend development. In addition, please provide a detailed quantitative exhibit that summarizes the cost of care initiatives that the company has in place or expects to be in place for PY25 and the favorable adjustment to trend as a result of the initiatives.**
- f. Please provide a detailed narrative that explains why all of 2023 was not utilized in the regression analysis. Please provide an updated version of the table included on the Q2c Response tab that includes all of 2023 in the regression.**

Response:

- a. A revised version of the PAAM Exhibits has been uploaded to SERFF in conjunction with these responses. Please see exhibits labeled Q1a Response1 WPA and Q1a Response1 CPA for the development of the trend estimates produced by the regression analysis. Shaded in gray is the time-period used for the regressions. Please see the attached exhibit labeled Q1a Response2 for the development of the separate medical and prescription drug trends. The only adjustments made to the regression trend output were actuarial judgment and weighting of the trend for the expected WPA vs CPA enrollment mix. These adjustments are described in the exhibit labeled Q1a Response2.

If the Department wants to use the revised version of the PAAM Exhibits with the split medical and drug trends, the Company will need to submit revised versions of all of the other filing documents at a later date.

- b. The data used in Objection 1, Q2a tab is historical HMARK data normalized for population mix, cost savings, and provider shift as described in response to Question 1c below.
- c. Please see the attached exhibits labeled Q1c Response WPA and Q1c Response CPA for an example of the “Cumul Factor” development. The Population Mix column represents changes in population age, gender, etc. over time. The Cost Savings column represents changes in care costs initiatives value, and the Provider Shift column represents change in provider mix.

- d. Highmark’s provider contracting area has analyzed future expected contracting changes and provided factors to account for these future changes. The changes are included in the Allowed PMPM streams provided in column C of Highmark’s Objection 1, Question 2a response dated June 19, 2024.

For in-area facilities, the timing and impact of increases by facility are provided by the provider contracting area. For out of area facilities, we use a standard assumption based on historical data. For professional services, we use the aggregate change in our fee schedule. These are all composited using actual utilization into the provider contracting factors, which are incorporated in the trend development.

- e. The realized value of current cost of care initiatives are included in the base period data. As a result, ongoing and future levels are assumed to increase at the same rate as the trend assumption. Any further improvement due to Highmark’s continued efforts to lower cost of care would be reflected in future experience as it emerges and could offset unexpected trend drivers that emerge after the filing trend development.

The attached exhibits labeled Q1c Response WPA and Q1c Response CPA have a column showing the cost of care initiatives estimated value that is part of the “Cumul Factor” column in the trend development.

- f. The Company noticed a step up in medical claims spend in the later parts of 2023. By not using the last few months of 2023 in the regression analysis, we implicitly treated this step up as a one-time event. If the step up ultimately is not a one-time event, the underlying trend assumption would be insufficient. Please see the exhibits labeled Q1f Response1 WPA and Q1f Response1 CPA for an updated version of the table that shows all of 2023 in the regression. Additionally, please see the exhibit labeled Q1f Response2 for a summary of the revised annual trend resulting from using all of 2023 in the regression. If the same explicit actuarial judgment adjustment of -0.2% is applied, the revised required annual trend becomes 10.6% (instead of the original 10.0%). This implies that there is an additional *implicit* actuarial judgment adjustment of -0.6% resulting from the decision to not include all of 2023 in the regression analysis.

The Company makes every effort to select filing assumptions that are reasonable individually and produce rates that are reasonable in aggregate. Based on the preceding paragraph, it is evident that the selected trend assumption in the filing is lower than an alternative approach that could also reasonably be justified. If the Department requests changes to other filing assumptions that have the effect of reducing the rates, the trend assumption may need to be increased to ensure the rates are reasonable in aggregate.

2. **The following are related to the file “1A-DP-24-HI Objection 1 Response Exhibits.xlsx”:**
 - a. **Using the Rx Rebates PMPM values from cells D23 and C23 of the Q5a Response tab, the implied annual growth rate is [REDACTED]. Please explain why this is significantly different from the rolling 12-month growth rate of Prescription Drug Rebates (Column J from Table 4 of the PAAME), which is 34.3%.**

- b. Please provide a detailed quantitative exhibit in Excel supporting the 0.918 Change in Rx Rebates factor in cell D32 of the Q5a Response tab.**
- c. Please provide an exhibit in Excel supporting the Death Load Adjustment of 1.03 in row 16 of the Q5d Response tab. Additionally, please explain the source of the data used.**
- d. Please provide an exhibit in Excel showing the development of the Demographic, Network, and Benefit Richness factors for each member category shown in rows 19, 20, and 21 of the Q5d Response tab. Additionally, please explain the source of the data used.**
- e. Please provide an exhibit in Excel with data supporting the PLRS, ARF, GCF, IDF, and AV factors in rows 15, 16, 17, 18, and 19 of the Q8a Response tab. Additionally, please explain the source of the data used.**
- f. Please explain what factors are causing the 24.9% increase in the Allowed Claims (Non-Capitated) (Table 2) values from CY2022 to CY2023 from the Q9c tab and provide an exhibit in Excel supporting these factors.**

Response:

- a. [REDACTED]
- b. The development of the 0.918 Change in RX Rebate factor can be found in the formula for cell D32 of the Objection 1, Q5a Response tab dated June 19, 2024.
- c. Please see the attached exhibit labeled Q2c Response for the development of the Death Load Adjustment Factor. The data used in the development is experience period data for the most recent calendar year. In this response, the experience period paid claims data represents the 2023 calendar year results across Highmark’s PA individual ACA footprint, with run out through February 2024.
- d. Please see the attached exhibit labeled Q2d Response for the development of the Demographic, Network, and Benefit Richness Factors. Please refer to Objection 1, Question 5d response dated June 19, 2024 for a description of each sources. The Demographic Factor is comprised of the average age factor, average tobacco factor, and average area factor for members identified in the 2/1/2024 snapshot. The Network Factor is derived using the base enrollment period data to dollar weight the average medical and RX network factors. The Benefit Richness Factor for the “Renewal” source is the average induced demand factor and all other sources assumed a richness of 1.08 to align with the assumption that new entrances align most closely to the gold metal level.
- e. Please see the attached exhibit labeled Q2e Response for the development of the PLRS, ARF, GCF, IDF, and AV factors in rows 15, 16, 17, 18, and 19 of the Q8a Response tab. Tables 1 and 2

show these factors for the Non-Catastrophic and Catastrophic Pools, respectively. Table 3 calculates the composite factors from Tables 1 and 2. Table 4 is included for illustrative purposes and demonstrates how the factors in Table 1 are calculated for the WPA “Renewal” source. Table 5 calculates the GCF used in Table 4.

The data used is historical Company experience. The only exception is for the PLRS for the “New” source, which is adjusted from the “Renewal” data.

- f. When comparing the experience period data of 2022 and 2023, the driving difference is moderate increases of 6% to 19% in allowed claims across the benefit categories with inpatient and drug being the primary drivers. Please note that the 20.5% increase is the difference in allowed claims relative to the 2024 calibrated plan adjusted index rate. The result is any moderate increases in allowed claims being amplified when compared to the index rate.

- 3. As a follow-up to objection 7 from the prior objection letter, please explain what factors are causing the differences between the Metallic and Pricing AV values. Please provide a detailed quantitative exhibit that illustrates that there is no additional induced demand beyond what is prescribed by the Department being included.**

Response:

The Metallic AV values are produced using the CMS provided AV calculator. This model is based on nationwide data, whereas the Pricing AV values are developed using a model that is based on the Company's own data. We have found that the CMS AV calculator produces Metallic AV values that are materially lower than the actual paid to allowed ratios that materialize.

The exhibit labeled Q3 Response illustrates these variances for Gold, Silver, and Bronze plans using 2023 Metallic AVs and actual 2023 experience for the Company. As shown, the Metallic AVs are not adequate for the Company's actual experience. Thus, the variances are generated by observed paid to allowed ratios and not the inclusion of any additional induced demand.

- 4. What markets are represented in the data used in the external actuarial consulting company's study discussed in response to objection 8b from the prior objection letter?**

Response:

The external actuarial consulting company's study that we utilized is specific to the Individual market. We do not have any additional details beyond the member months previously cited.

- 5. In the response to question 9f from the prior objection letter, the Company notes that membership growth is primarily being driven by Medicaid Redeterminations. Please provide a detailed quantitative exhibit and narrative that illustrates what this new Medicaid Expansion membership looks like from a morbidity and age perspective, compared to remaining membership in the block.**
 - a. Please provide a detailed narrative that describes the implications to risk adjustment for this membership growth.**

Response:

Please see the attached exhibit labeled Q5 Response for a comparison of the Medicaid Redetermination membership and the remaining membership. Claims are incurred through December 2023 and paid through January 2024 due to this data being readily available. Please note that the Medicaid Redetermination membership identified in this exhibit is limited to those members who were previously enrolled in our Medicaid MCO.

- a. Medicaid Redetermination members who enrolled in 2023 are already accounted for in the base data. Highmark assumes that its impact to risk adjustment for this membership growth will be similar to the market.

6. In the response to question 8d from the prior objection letter, it is indicated that there are no anticipated reimbursements in 2025 related to the high cost risk pool. On the II.b. Reins Table – Proj there are [REDACTED] members with annual incurred claims of \$1,000,000+ for the projection period. Please revise so these are consistent.

Response:

The [REDACTED] members with annual incurred claims greater than \$1,000,000 shown on the II.b. Reins Table – Proj tab of the PAAM Exhibits represents the total members across all of Highmark’s three Pennsylvania entities after completing and trending the claims from 2023 to 2025. By comparison, we had only [REDACTED] members with annual incurred claims greater than \$1,000,000 across all of Highmark’s three Pennsylvania entities during the most recent 2023 EDGE submission. While standard completion and trend methodologies are appropriate in aggregate, they are likely to be much less accurate when applied to such a narrow portion of the continuance table. Furthermore, there is a significant amount of volatility both in the number of members that reach the HCRP attachment point and in the amount of the incurred claim dollars from year to year. As a result, the Company believes that a more stable adjustment would be to apply the average HCRP reimbursement as a percentage of premium observed across all of Highmark’s three Pennsylvania entities over the last two years (2022 & 2023). This value equals [REDACTED]. We would also appreciate an opportunity to reassess the percentage of premium charge assumption after CMS releases the 2023 HCRP results in the next week. If the Department agrees with this approach, we will update the filing documents to reflect this change in a subsequent submission.

7. In response to question 9f from the prior objection letter, it is indicated that The Company anticipates strong competitive positioning in key counties. Which counties specifically are being referred to?

Response:

[REDACTED]

Highmark Inc.

Individual Market

Response to Objection 2 - Question 1a (WPA Region)

Incurred Month	Medical									Rx						
	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend
1/18	7,131	\$536.32	1.000	1.676	0.597	\$320.01			7,131	\$160.91	1.000	1.625	0.615	\$99.02		
2/18	7,339	\$458.65	1.000	1.659	0.603	\$276.49			7,339	\$165.90	1.000	1.577	0.634	\$105.22		
3/18	7,367	\$546.53	1.000	1.655	0.604	\$330.28			7,367	\$185.19	1.000	1.560	0.641	\$118.73		
4/18	7,282	\$503.78	1.000	1.634	0.612	\$308.25			7,282	\$190.44	1.000	1.547	0.646	\$123.08		
5/18	7,120	\$481.14	1.000	1.644	0.608	\$292.73			7,120	\$213.11	1.000	1.515	0.660	\$140.63		
6/18	7,001	\$488.79	1.000	1.618	0.618	\$302.17			7,001	\$202.51	1.000	1.521	0.657	\$133.13		
7/18	6,941	\$433.36	1.000	1.603	0.624	\$270.32			6,941	\$230.03	1.000	1.488	0.672	\$154.64		
8/18	6,855	\$545.69	1.000	1.600	0.625	\$341.08			6,855	\$216.46	1.000	1.494	0.669	\$144.88		
9/18	6,737	\$403.69	1.000	1.585	0.631	\$254.69			6,737	\$162.96	1.000	1.388	0.720	\$117.38		
10/18	6,611	\$524.70	1.000	1.567	0.638	\$334.91			6,611	\$190.46	1.000	1.407	0.711	\$135.32		
11/18	6,537	\$461.15	1.000	1.566	0.639	\$294.48			6,537	\$177.82	1.000	1.398	0.715	\$127.19		
12/18	6,369	\$436.00	1.000	1.572	0.636	\$277.27	\$300.45		6,369	\$195.08	1.000	1.434	0.697	\$136.04	\$127.66	
1/19	6,621	\$470.05	1.000	1.490	0.671	\$315.49	\$299.96		6,621	\$158.07	1.000	1.377	0.726	\$114.83	\$129.10	
2/19	6,537	\$548.29	1.000	1.470	0.680	\$372.87	\$307.88		6,537	\$163.83	1.000	1.386	0.721	\$118.17	\$130.36	
3/19	6,480	\$490.27	1.000	1.470	0.680	\$333.49	\$307.89		6,480	\$191.33	1.000	1.379	0.725	\$138.71	\$132.09	
4/19	6,439	\$496.19	1.000	1.464	0.683	\$338.84	\$310.34		6,439	\$181.83	1.000	1.395	0.717	\$130.35	\$132.76	
5/19	6,348	\$515.50	1.000	1.460	0.685	\$353.20	\$315.34		6,348	\$190.43	1.000	1.402	0.713	\$135.86	\$132.31	
6/19	6,289	\$383.85	1.000	1.472	0.679	\$260.80	\$312.16		6,289	\$181.25	1.000	1.379	0.725	\$131.46	\$132.17	
7/19	6,260	\$458.33	1.000	1.457	0.686	\$314.53	\$316.07		6,260	\$181.61	1.000	1.400	0.714	\$129.70	\$129.97	
8/19	6,179	\$416.67	1.000	1.466	0.682	\$284.15	\$311.30		6,179	\$204.06	1.000	1.397	0.716	\$146.06	\$129.93	
9/19	6,159	\$569.69	1.000	1.420	0.704	\$401.08	\$323.46		6,159	\$192.01	1.000	1.367	0.732	\$140.50	\$131.88	
10/19	6,097	\$516.31	1.000	1.416	0.706	\$364.65	\$325.76		6,097	\$206.52	1.000	1.388	0.721	\$148.81	\$132.94	
11/19	6,109	\$478.04	1.000	1.356	0.737	\$351.07	\$330.50		6,109	\$172.12	1.000	1.386	0.722	\$124.20	\$132.73	
12/19	6,003	\$458.83	1.000	1.348	0.742	\$340.44	\$335.77	11.8%	6,003	\$219.50	1.000	1.380	0.724	\$159.01	\$134.54	5.4%
1/20	5,512	\$509.27	1.000	1.423	0.703	\$357.88	\$339.22	13.1%	5,512	\$187.24	1.000	1.421	0.704	\$131.81	\$136.09	5.4%
2/20	5,509	\$460.88	1.000	1.383	0.723	\$333.28	\$335.77	9.1%	5,509	\$174.74	1.000	1.418	0.705	\$123.23	\$136.72	4.9%
3/20	5,517	\$408.10	1.000	1.383	0.723	\$295.05	\$332.88	8.1%	5,517	\$207.04	1.000	1.397	0.716	\$148.16	\$137.41	4.0%
4/20	5,577	\$364.33	1.000	1.352	0.740	\$269.49	\$327.40	5.5%	5,577	\$220.68	1.000	1.389	0.720	\$158.92	\$139.73	5.2%
5/20	5,613	\$483.73	1.000	1.338	0.748	\$361.61	\$327.80	4.0%	5,613	\$194.96	1.000	1.403	0.713	\$138.94	\$140.01	5.8%
6/20	5,662	\$692.84	1.000	1.300	0.770	\$533.14	\$350.36	12.2%	5,662	\$217.77	1.000	1.409	0.710	\$154.59	\$141.95	7.4%
7/20	5,606	\$480.23	1.000	1.261	0.793	\$380.95	\$356.05	12.7%	5,606	\$217.85	1.000	1.415	0.707	\$153.94	\$144.02	10.8%
8/20	5,523	\$460.99	1.000	1.257	0.796	\$366.84	\$363.37	16.7%	5,523	\$208.89	1.000	1.422	0.703	\$146.94	\$144.07	10.9%
9/20	5,560	\$432.85	1.000	1.253	0.798	\$345.53	\$358.51	10.8%	5,560	\$232.01	1.000	1.412	0.708	\$164.35	\$146.05	10.7%
10/20	5,547	\$456.41	1.000	1.242	0.805	\$367.52	\$358.70	10.1%	5,547	\$225.42	1.000	1.412	0.708	\$159.68	\$146.91	10.5%
11/20	5,512	\$643.57	1.000	1.186	0.843	\$542.70	\$374.50	13.3%	5,512	\$224.16	1.000	1.417	0.706	\$158.18	\$149.91	12.9%
12/20	5,412	\$543.83	1.000	1.198	0.835	\$454.06	\$384.04	14.4%	5,412	\$254.31	1.000	1.429	0.700	\$177.93	\$151.36	12.5%
1/21	8,712	\$480.98	1.000	1.118	0.895	\$430.34	\$391.89	15.5%	8,712	\$162.13	1.000	1.190	0.840	\$136.22	\$151.02	11.0%
2/21	9,411	\$434.21	1.000	1.111	0.900	\$390.81	\$396.14	18.0%	9,411	\$158.43	1.000	1.186	0.843	\$133.54	\$150.86	10.3%
3/21	9,602	\$534.76	1.000	1.128	0.886	\$473.96	\$412.92	24.0%	9,602	\$209.28	1.000	1.184	0.844	\$176.73	\$154.25	12.3%
4/21	10,017	\$452.25	1.000	1.129	0.886	\$400.74	\$421.17	28.6%	10,017	\$201.21	1.000	1.152	0.868	\$174.72	\$156.43	12.0%
5/21	10,459	\$415.03	1.000	1.118	0.895	\$371.37	\$419.03	27.8%	10,459	\$173.86	1.000	1.159	0.863	\$149.97	\$156.78	12.0%
6/21	10,877	\$459.06	1.000	1.122	0.891	\$409.25	\$410.87	17.3%	10,877	\$206.04	1.000	1.149	0.871	\$179.37	\$159.58	12.4%
7/21	11,474	\$416.97	1.000	1.119	0.893	\$372.49	\$408.09	14.6%	11,474	\$198.08	1.000	1.117	0.895	\$177.26	\$161.97	12.5%
8/21	11,970	\$437.23	1.000	1.114	0.898	\$392.64	\$408.50	12.4%	11,970	\$189.79	1.000	1.108	0.903	\$171.37	\$163.84	13.7%
9/21	12,432	\$481.71	1.000	1.101	0.909	\$437.72	\$414.91	15.7%	12,432	\$196.25	1.000	1.091	0.917	\$179.88	\$165.60	13.4%
10/21	12,635	\$500.03	1.000	1.077	0.928	\$464.08	\$422.37	17.7%	12,635	\$194.87	1.000	1.081	0.925	\$180.34	\$167.45	14.0%
11/21	12,659	\$494.66	1.000	1.071	0.933	\$461.73	\$421.05	12.4%	12,659	\$200.15	1.000	1.074	0.931	\$186.32	\$169.76	13.2%
12/21	12,618	\$510.75	1.000	1.071	0.934	\$477.11	\$425.03	10.7%	12,618	\$223.54	1.000	1.068	0.936	\$209.31	\$173.18	14.4%
1/22	17,289	\$474.45	1.000	1.150	0.870	\$412.69	\$423.20	8.0%	17,289	\$163.51	1.000	1.021	0.979	\$160.12	\$173.86	15.1%
2/22	19,265	\$517.57	1.000	1.126	0.888	\$459.72	\$429.86	5.5%	19,265	\$168.39	1.000	0.984	1.016	\$171.07	\$176.01	16.7%
3/22	19,472	\$555.61	1.000	1.119	0.894	\$496.49	\$435.29	8.4%	19,472	\$219.72	1.000	0.994	1.006	\$221.05	\$181.41	17.6%
4/22	20,070	\$494.73	1.000	1.127	0.887	\$438.89	\$437.73	3.9%	20,070	\$209.74	1.000	0.998	1.002	\$210.10	\$185.17	18.4%
5/22	20,251	\$499.31	1.000	1.131	0.884	\$441.46	\$441.98	5.5%	20,251	\$211.53	1.000	1.003	0.997	\$210.96	\$190.09	21.2%
6/22	20,711	\$507.13	1.000	1.137	0.879	\$445.91	\$444.27	8.1%	20,711	\$224.23	1.000	0.982	1.018	\$228.29	\$194.84	22.1%
7/22	21,089	\$485.82	1.000	1.144	0.874	\$424.65	\$446.32	9.4%	21,089	\$207.19	1.000	0.989	1.011	\$209.39	\$197.38	21.9%
8/22	21,457	\$511.51	1.000	1.143	0.875	\$447.59	\$449.51	10.0%	21,457	\$236.43	1.000	0.975	1.025	\$242.43	\$203.47	24.2%
9/22	21,634	\$488.70	1.000	1.146	0.872	\$426.38	\$447.89	8.0%	21,634	\$215.51	1.000	0.970	1.031	\$222.25	\$206.66	24.8%
10/22	21,862	\$548.29	1.000	1.142	0.876	\$480.04	\$450.07	6.6%	21,862	\$231.29	1.000	0.961	1.040	\$240.60	\$211.36	26.2%
11/22	22,011	\$498.33	1.000	1.142	0.876	\$436.41	\$448.19	6.4%	22,011	\$225.57	1.000	0.970	1.031	\$232.54	\$214.66	26.5%
12/22	21,918	\$511.05	1.000	1.131	0.884	\$451.70	\$447.02	5.2%	21,918	\$219.84	1.000	0.976	1.024	\$225.21	\$215.87	24.6%
1/23	24,967	\$535.24	1.000	1.118	0.895	\$478.79	\$452.47	6.9%	24,967	\$196.27	1.000	0.926	1.080	\$211.96	\$219.27	26.1%
2/23	26,015	\$505.93	1.000	1.079	0.927	\$469.02	\$453.58	5.5%	26,015	\$211.95	1.000	0.903	1.107	\$234.63	\$224.35	27.5%
3/23	25,992	\$575.60	1.000	1.075	0.930	\$535.30	\$458.39	5.3%	25,992	\$246.45	1.000	0.909	1.100	\$271.10	\$229.12	26.3%
4/23	26,038	\$467.03	1.000	1.073	0.932	\$435.35	\$457.63	4.5%	26,038	\$240.49	1.000	0.903	1.107	\$266.19	\$234.04	26.4%
5/23	25,987	\$577.04	1.000	1.077	0.928	\$535.58	\$466.04	5.4%	25,987	\$262.29	1.000	0.915	1.092	\$286.54	\$240.59	26.6%
6/23	26,190	\$635.27	1.000	1.067	0.937	\$595.40	\$479.38	7.9%	26,190	\$258.00	1.000	0.922	1.084	\$279.75	\$245.08	25.8%
7/23	26,681	\$482.02	1.000	1.071	0.934	\$450.00	\$480.66	7.7%	26,681	\$245.25	1.000	0.916	1.092	\$267.69	\$249.74	26.5%
8/23	26,868	\$618.66	1.000	1.079	0.927	\$573.57	\$491.48	9.3%	26,868	\$261.23	1.000	0.902	1.108	\$289.56	\$253.89	24.8%
9/23	27,173	\$544.03	1.000	1.064	0.939	\$511.09	\$497.92	11.2%	27,173	\$242.43	1.000	0.889	1.125	\$272.78	\$257.86	24.8%
10/23	27,299	\$608														

Highmark Inc.

Individual Market

Response to Objection 2 - Question 1a (CPA Region)

Incurred Month	Medical									Rx						
	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend
1/18	17,199	\$453.30	1.000	1.191	0.840	\$380.68			17,199	\$92.62	1.000	1.104	0.905	\$83.86		
2/18	16,814	\$377.50	1.000	1.198	0.835	\$315.21			16,814	\$102.16	1.000	1.092	0.916	\$93.59		
3/18	16,389	\$415.71	1.000	1.195	0.837	\$347.97			16,389	\$115.43	1.000	1.097	0.912	\$105.23		
4/18	16,116	\$438.35	1.000	1.198	0.834	\$365.79			16,116	\$126.10	1.000	1.098	0.910	\$114.81		
5/18	15,760	\$414.37	1.000	1.180	0.847	\$351.04			15,760	\$128.14	1.000	1.113	0.898	\$115.09		
6/18	15,503	\$395.83	1.000	1.188	0.842	\$333.22			15,503	\$134.59	1.000	1.121	0.892	\$120.09		
7/18	15,323	\$439.22	1.000	1.184	0.845	\$371.04			15,323	\$130.36	1.000	1.118	0.895	\$116.65		
8/18	15,105	\$520.10	1.000	1.181	0.847	\$440.29			15,105	\$142.72	1.000	1.103	0.907	\$129.39		
9/18	14,947	\$417.94	1.000	1.175	0.851	\$355.70			14,947	\$122.63	1.000	1.107	0.903	\$110.79		
10/18	14,767	\$497.51	1.000	1.164	0.859	\$427.26			14,767	\$140.30	1.000	1.110	0.901	\$126.36		
11/18	14,542	\$451.47	1.000	1.156	0.865	\$390.65			14,542	\$128.58	1.000	1.127	0.888	\$114.14		
12/18	14,189	\$478.49	1.000	1.155	0.866	\$414.28	\$373.23		14,189	\$150.13	1.000	1.132	0.884	\$132.68	\$112.90	
1/19	10,602	\$452.98	1.000	1.216	0.823	\$372.64	\$372.48		10,602	\$126.54	1.000	1.221	0.819	\$103.66	\$115.12	
2/19	10,248	\$433.41	1.000	1.241	0.806	\$349.35	\$376.67		10,248	\$120.34	1.000	1.259	0.794	\$95.56	\$116.06	
3/19	10,021	\$542.93	1.000	1.250	0.800	\$434.25	\$382.93		10,021	\$131.53	1.000	1.241	0.806	\$105.98	\$116.51	
4/19	9,839	\$484.89	1.000	1.224	0.817	\$396.23	\$385.46		9,839	\$157.27	1.000	1.222	0.818	\$128.71	\$117.43	
5/19	9,682	\$507.39	1.000	1.214	0.824	\$418.02	\$391.01		9,682	\$152.88	1.000	1.203	0.832	\$127.14	\$118.28	
6/19	9,534	\$401.37	1.000	1.216	0.822	\$330.06	\$393.12		9,534	\$134.89	1.000	1.207	0.828	\$111.73	\$117.67	
7/19	9,396	\$452.28	1.000	1.218	0.821	\$371.26	\$394.05		9,396	\$155.13	1.000	1.205	0.830	\$128.78	\$118.51	
8/19	9,273	\$514.36	1.000	1.222	0.818	\$420.80	\$390.77		9,273	\$147.89	1.000	1.167	0.857	\$126.68	\$117.86	
9/19	9,204	\$460.48	1.000	1.248	0.801	\$368.99	\$393.23		9,204	\$148.28	1.000	1.174	0.852	\$126.29	\$119.26	
10/19	9,116	\$605.16	1.000	1.249	0.800	\$484.42	\$395.85		9,116	\$154.12	1.000	1.180	0.847	\$130.60	\$119.25	
11/19	8,966	\$514.04	1.000	1.244	0.804	\$413.28	\$397.78		8,966	\$155.04	1.000	1.201	0.833	\$129.07	\$120.60	
12/19	8,804	\$487.51	1.000	1.261	0.793	\$386.65	\$394.88	5.8%	8,804	\$158.57	1.000	1.192	0.839	\$133.03	\$120.06	6.3%
1/20	26,903	\$367.23	1.000	1.079	0.927	\$340.48	\$385.51	3.5%	26,903	\$89.05	1.000	0.816	1.225	\$109.07	\$119.13	3.5%
2/20	27,551	\$408.63	1.000	1.085	0.922	\$376.64	\$386.36	2.6%	27,551	\$96.32	1.000	0.810	1.235	\$118.97	\$120.73	4.0%
3/20	28,014	\$373.23	1.000	1.083	0.924	\$344.76	\$376.46	(1.7%)	28,014	\$119.22	1.000	0.805	1.243	\$148.18	\$126.24	8.4%
4/20	28,441	\$278.16	1.000	1.088	0.919	\$255.76	\$356.84	(7.4%)	28,441	\$117.38	1.000	0.814	1.229	\$144.25	\$128.88	9.8%
5/20	28,783	\$328.33	1.000	1.100	0.909	\$298.49	\$345.71	(11.6%)	28,783	\$118.23	1.000	0.825	1.212	\$143.24	\$130.99	10.8%
6/20	28,977	\$485.03	1.000	1.079	0.927	\$449.51	\$359.84	(8.5%)	28,977	\$128.88	1.000	0.833	1.200	\$154.64	\$134.88	14.6%
7/20	28,761	\$528.24	1.000	1.079	0.926	\$489.37	\$374.74	(4.9%)	28,761	\$132.07	1.000	0.835	1.198	\$158.22	\$137.88	16.3%
8/20	27,972	\$445.51	1.000	1.078	0.928	\$413.35	\$377.24	(3.5%)	27,972	\$124.39	1.000	0.853	1.173	\$145.89	\$139.14	18.0%
9/20	27,878	\$538.38	1.000	1.071	0.934	\$502.79	\$390.00	(0.8%)	27,878	\$133.27	1.000	0.848	1.180	\$157.24	\$141.36	18.5%
10/20	27,724	\$549.16	1.000	1.063	0.941	\$516.82	\$398.89	0.8%	27,724	\$148.32	1.000	0.846	1.183	\$175.40	\$144.85	21.5%
11/20	27,498	\$545.08	1.000	1.067	0.937	\$510.62	\$408.16	2.6%	27,498	\$132.28	1.000	0.849	1.178	\$155.81	\$146.24	21.3%
12/20	27,093	\$520.56	1.000	1.070	0.934	\$486.45	\$415.05	5.1%	27,093	\$152.64	1.000	0.853	1.173	\$178.98	\$149.23	24.3%
1/21	25,902	\$502.39	1.000	1.119	0.893	\$448.78	\$423.66	9.9%	25,902	\$128.56	1.000	0.857	1.167	\$150.08	\$152.53	28.0%
2/21	26,248	\$472.37	1.000	1.103	0.906	\$428.09	\$427.89	10.7%	26,248	\$128.71	1.000	0.868	1.152	\$148.25	\$154.96	28.4%
3/21	25,993	\$808.34	1.000	1.100	0.909	\$735.08	\$459.02	21.9%	25,993	\$148.51	1.000	0.858	1.165	\$173.02	\$156.95	24.3%
4/21	26,198	\$590.30	1.000	1.091	0.917	\$541.08	\$483.13	35.4%	26,198	\$154.22	1.000	0.854	1.171	\$180.57	\$159.93	24.1%
5/21	26,449	\$551.49	1.000	1.077	0.929	\$512.12	\$501.74	45.1%	26,449	\$140.30	1.000	0.850	1.176	\$165.06	\$161.82	23.5%
6/21	26,867	\$567.87	1.000	1.080	0.926	\$525.96	\$508.41	41.3%	26,867	\$157.92	1.000	0.850	1.176	\$185.74	\$164.44	21.9%
7/21	27,493	\$588.51	1.000	1.086	0.921	\$541.79	\$512.94	36.9%	27,493	\$152.54	1.000	0.847	1.181	\$180.12	\$166.33	20.6%
8/21	28,132	\$574.63	1.000	1.084	0.923	\$530.30	\$523.06	38.7%	28,132	\$155.71	1.000	0.827	1.210	\$188.35	\$170.01	22.2%
9/21	28,621	\$578.65	1.000	1.079	0.927	\$536.37	\$525.98	34.9%	28,621	\$148.69	1.000	0.821	1.218	\$181.05	\$172.08	21.7%
10/21	28,469	\$574.67	1.000	1.079	0.927	\$532.55	\$527.34	32.2%	28,469	\$153.05	1.000	0.825	1.213	\$185.63	\$172.98	19.4%
11/21	28,298	\$628.12	1.000	1.077	0.929	\$583.29	\$533.61	30.7%	28,298	\$160.29	1.000	0.826	1.211	\$194.08	\$176.27	20.5%
12/21	27,968	\$583.31	1.000	1.080	0.926	\$540.33	\$538.10	29.6%	27,968	\$172.03	1.000	0.821	1.217	\$209.44	\$178.88	19.9%
1/22	30,688	\$528.75	1.000	1.135	0.881	\$465.91	\$538.39	27.1%	30,688	\$144.63	1.000	0.774	1.292	\$196.84	\$181.87	19.2%
2/22	31,952	\$569.10	1.000	1.131	0.884	\$503.15	\$543.64	27.1%	31,952	\$140.97	1.000	0.767	1.303	\$183.69	\$184.66	19.2%
3/22	31,435	\$625.69	1.000	1.133	0.883	\$552.37	\$529.92	15.4%	31,435	\$164.81	1.000	0.780	1.282	\$211.23	\$187.98	19.8%
4/22	31,304	\$610.65	1.000	1.139	0.878	\$536.00	\$529.62	9.6%	31,304	\$157.20	1.000	0.786	1.272	\$199.92	\$189.61	18.6%
5/22	31,149	\$567.82	1.000	1.134	0.882	\$500.92	\$528.40	5.3%	31,149	\$162.05	1.000	0.785	1.273	\$206.33	\$192.94	19.2%
6/22	31,112	\$581.05	1.000	1.126	0.888	\$516.22	\$527.52	3.8%	31,112	\$170.13	1.000	0.788	1.270	\$215.99	\$195.49	18.9%
7/22	31,146	\$621.14	1.000	1.131	0.884	\$549.23	\$528.31	3.0%	31,146	\$155.41	1.000	0.782	1.279	\$198.71	\$196.94	18.4%
8/22	31,116	\$743.28	1.000	1.135	0.881	\$654.62	\$538.98	3.0%	31,116	\$173.88	1.000	0.782	1.279	\$222.32	\$199.78	17.5%
9/22	30,979	\$669.67	1.000	1.132	0.883	\$591.59	\$543.64	3.4%	30,979	\$170.18	1.000	0.778	1.286	\$218.77	\$202.85	17.9%
10/22	30,855	\$567.15	1.000	1.122	0.892	\$505.65	\$541.31	2.6%	30,855	\$181.61	1.000	0.786	1.272	\$231.02	\$206.55	19.4%
11/22	30,686	\$610.33	1.000	1.127	0.887	\$541.59	\$538.13	0.8%	30,686	\$175.54	1.000	0.797	1.254	\$220.18	\$208.63	18.4%
12/22	30,182	\$667.01	1.000	1.122	0.891	\$594.25	\$542.51	0.8%	30,182	\$173.71	1.000	0.797	1.255	\$218.08	\$209.33	17.0%
1/23	33,728	\$599.93	1.000	1.136	0.880	\$528.07	\$547.47	1.7%	33,728	\$163.10	1.000	0.753	1.328	\$216.53	\$211.82	16.5%
2/23	34,773	\$640.43	1.000	1.128	0.887	\$567.92	\$553.09	1.7%	34,773	\$155.09	1.000	0.752	1.329	\$206.16	\$213.67	15.7%
3/23	34,641	\$771.01	1.000	1.124	0.890	\$685.82	\$565.19	6.7%	34,641	\$186.71	1.000	0.760	1.316	\$245.66	\$216.78	15.3%
4/23	34,545	\$640.16	1.000	1.117	0.895	\$572.93	\$568.26	7.3%	34,545	\$168.08	1.000	0.766	1.306	\$219.53	\$218.40	15.2%
5/23	34,509	\$700.30	1.000	1.115	0.897	\$628.35	\$579.01	9.6%	34,509	\$196.27	1.000	0.782	1.278	\$250.84	\$222.25	15.2%
6/23	34,754	\$715.84	1.000	1.114	0.898	\$642.72	\$589.64	11.8%	34,754	\$190.94	1.000	0.774	1.292	\$246.73	\$224.91	15.1%
7/23	35,771	\$645.84	1.000	1.111	0.900	\$581.22	\$592.05	12.1%	35,771	\$184.96	1.000	0.774	1.292	\$239.00	\$228.24	15.9%
8/23	36,340	\$816.69	1.000	1.113	0.898	\$733.70	\$600.02	11.3%	36,340	\$201.74	1.000	0.776	1.289	\$259.98	\$231.57	15.9%
9/23	37,169	\$691.53	1.000	1.097	0.911	\$630.25	\$603.41	11.0%	37,169	\$199.84	1.000	0.772	1.295	\$2		

Highmark Inc.

Individual Market

Response to Objection 2 - Question 1a

Description	WPA Medical	WPA Rx	CPA Medical	CPA Rx	Total	Notes
2025 Mix	42%	42%	58%	58%		Please see Attachment A from filing submission
2023 Allowed 12-Month PMPM	\$ 519.56	\$ 268.89	\$ 633.19	\$ 245.29	\$ 840.94	Source is supporting monthly PMPMs streams.
2025 Allowed 12-Month PMPM	\$ 644.21	\$ 312.06	\$ 777.82	\$ 291.29	\$ 1,022.06	Source is supporting monthly PMPMs streams.
Allowed Annual Trend 2023 to 2025	11.4%	7.7%	10.8%	9.0%	10.2%	
Actuarial Judgment	(0.5%)	1.2%	(0.5%)	0.0%	(0.2%)	Reasonable range around deterministic estimate applied including consideration for enrollment changes
Required Annual Trend	10.79%	9.02%	10.28%	8.97%	10.0%	

Highmark Inc.
Individual Market
Response to Objection 2 - Question 1c (WPA Region)

Incurred Month	Medical				Rx			
	Population Mix	Cost Savings	Provider Shift	Cumul Factor	Population Mix	Cost Savings	Provider Shift	Cumul Factor
1/18	1.70	0.99	1.00	1.68	1.63	1.00	1.00	1.62
2/18	1.68	0.99	1.00	1.66	1.58	1.00	1.00	1.58
3/18	1.68	0.99	1.00	1.65	1.57	1.00	1.00	1.56
4/18	1.67	0.98	1.00	1.63	1.55	1.00	1.00	1.55
5/18	1.68	0.98	1.00	1.64	1.52	1.00	1.00	1.52
6/18	1.65	0.98	1.00	1.62	1.53	1.00	1.00	1.52
7/18	1.64	0.98	1.00	1.60	1.49	1.00	1.00	1.49
8/18	1.63	0.98	1.00	1.60	1.50	1.00	1.00	1.49
9/18	1.62	0.98	1.00	1.59	1.40	1.00	1.00	1.39
10/18	1.60	0.98	1.00	1.57	1.41	1.00	1.00	1.41
11/18	1.60	0.98	1.00	1.57	1.40	1.00	1.00	1.40
12/18	1.61	0.98	1.00	1.57	1.44	1.00	1.00	1.43
1/19	1.54	0.97	1.00	1.49	1.38	0.99	1.00	1.38
2/19	1.52	0.97	1.00	1.47	1.39	0.99	1.00	1.39
3/19	1.53	0.96	1.00	1.47	1.39	0.99	1.00	1.38
4/19	1.54	0.95	1.00	1.46	1.40	0.99	1.00	1.39
5/19	1.54	0.95	1.00	1.46	1.41	0.99	1.00	1.40
6/19	1.55	0.95	1.00	1.47	1.39	0.99	1.00	1.38
7/19	1.53	0.95	1.00	1.46	1.41	0.99	1.00	1.40
8/19	1.54	0.95	1.00	1.47	1.41	0.99	1.00	1.40
9/19	1.50	0.95	1.00	1.42	1.37	0.99	1.00	1.37
10/19	1.49	0.95	1.00	1.42	1.40	0.99	1.00	1.39
11/19	1.43	0.95	1.00	1.36	1.39	0.99	1.00	1.39
12/19	1.42	0.95	1.00	1.35	1.39	0.99	1.00	1.38
1/20	1.53	0.93	1.00	1.42	1.43	0.99	1.00	1.42
2/20	1.49	0.93	1.00	1.38	1.43	0.99	1.00	1.42
3/20	1.49	0.93	1.00	1.38	1.41	0.99	1.00	1.40
4/20	1.46	0.93	1.00	1.35	1.40	0.99	1.00	1.39
5/20	1.45	0.93	1.00	1.34	1.41	0.99	1.00	1.40
6/20	1.41	0.92	1.00	1.30	1.42	0.99	1.00	1.41
7/20	1.37	0.92	1.00	1.26	1.43	0.99	1.00	1.42
8/20	1.36	0.92	1.00	1.26	1.43	0.99	1.00	1.42
9/20	1.36	0.92	1.00	1.25	1.42	0.99	1.00	1.41
10/20	1.35	0.92	1.00	1.24	1.42	0.99	1.00	1.41
11/20	1.29	0.92	1.00	1.19	1.43	0.99	1.00	1.42
12/20	1.30	0.92	1.00	1.20	1.44	0.99	1.00	1.43
1/21	1.22	0.91	1.00	1.12	1.21	0.99	1.00	1.19
2/21	1.23	0.90	1.00	1.11	1.20	0.98	1.00	1.19
3/21	1.25	0.90	1.00	1.13	1.20	0.98	1.00	1.18
4/21	1.25	0.90	1.00	1.13	1.17	0.98	1.00	1.15
5/21	1.24	0.90	1.00	1.12	1.18	0.98	1.00	1.16
6/21	1.25	0.90	1.00	1.12	1.17	0.98	1.00	1.15
7/21	1.25	0.89	1.00	1.12	1.14	0.98	1.00	1.12
8/21	1.25	0.89	1.00	1.11	1.13	0.98	1.00	1.11
9/21	1.23	0.89	1.00	1.10	1.11	0.98	1.00	1.09
10/21	1.21	0.89	1.00	1.08	1.10	0.98	1.00	1.08
11/21	1.21	0.89	1.00	1.07	1.10	0.98	1.00	1.07
12/21	1.20	0.89	1.00	1.07	1.09	0.98	1.00	1.07
1/22	1.30	0.88	1.00	1.15	1.05	0.98	1.00	1.02
2/22	1.28	0.88	1.00	1.13	1.01	0.98	1.00	0.98
3/22	1.27	0.88	1.00	1.12	1.02	0.98	1.00	0.99
4/22	1.29	0.88	1.00	1.13	1.02	0.98	1.00	1.00
5/22	1.29	0.88	1.00	1.13	1.03	0.98	1.00	1.00
6/22	1.30	0.87	1.00	1.14	1.01	0.98	1.00	0.98
7/22	1.31	0.87	1.00	1.14	1.01	0.98	1.00	0.99
8/22	1.31	0.87	1.00	1.14	1.00	0.98	1.00	0.98
9/22	1.31	0.87	1.00	1.15	0.99	0.98	1.00	0.97
10/22	1.31	0.87	1.00	1.14	0.99	0.98	1.00	0.96
11/22	1.31	0.87	1.00	1.14	0.99	0.98	1.00	0.97
12/22	1.30	0.87	1.00	1.13	1.00	0.98	1.00	0.98
1/23	1.29	0.87	1.00	1.12	0.95	0.97	1.00	0.93
2/23	1.25	0.86	1.00	1.08	0.93	0.97	1.00	0.90
3/23	1.25	0.86	1.00	1.08	0.94	0.97	1.00	0.91
4/23	1.24	0.86	1.00	1.07	0.93	0.97	1.00	0.90
5/23	1.25	0.86	1.00	1.08	0.94	0.97	1.00	0.92
6/23	1.24	0.86	1.00	1.07	0.95	0.97	1.00	0.92
7/23	1.24	0.86	1.00	1.07	0.94	0.97	1.00	0.92
8/23	1.25	0.86	1.00	1.08	0.93	0.97	1.00	0.90
9/23	1.24	0.86	1.00	1.06	0.91	0.97	1.00	0.89
10/23	1.23	0.86	1.00	1.05	0.92	0.97	1.00	0.89
11/23	1.23	0.86	1.00	1.05	0.92	0.97	1.00	0.89
12/23	1.22	0.86	1.00	1.05	0.91	0.97	1.00	0.89
1/99	1.17	0.85	1.00	0.99	1.12	0.97	1.00	1.09
2/99	1.19	0.85	1.00	1.01	0.93	0.97	1.00	0.90
3/99	1.19	0.84	1.00	1.01	0.93	0.97	1.00	0.90
4/99	1.19	0.84	1.00	1.00	0.93	0.97	1.00	0.90
5/99	1.19	0.84	1.00	1.00	0.93	0.97	1.00	0.90
6/99	1.19	0.84	1.00	1.00	0.93	0.97	1.00	0.90
7/99	1.19	0.84	1.00	1.00	0.93	0.97	1.00	0.90
8/99	1.19	0.84	1.00	1.00	0.93	0.97	1.00	0.90
9/99	1.19	0.84	1.00	1.00	0.93	0.97	1.00	0.90
10/99	1.19	0.84	1.00	1.00	0.93	0.97	1.00	0.90
11/99	1.19	0.84	1.00	1.00	0.93	0.97	1.00	0.90
12/99	1.19	0.84	1.00	1.00	0.93	0.97	1.00	0.90
1/25	1.20	0.83	1.00	1.00	0.93	0.97	1.00	0.90
2/25	1.20	0.83	1.00	1.00	0.93	0.97	1.00	0.90
3/25	1.20	0.83	1.00	1.00	0.93	0.97	1.00	0.90
4/25	1.20	0.83	1.00	0.99	0.93	0.97	1.00	0.90
5/25	1.20	0.83	1.00	0.99	0.93	0.97	1.00	0.90
6/25	1.20	0.83	1.00	0.99	0.93	0.97	1.00	0.90
7/25	1.20	0.83	1.00	0.99	0.93	0.97	1.00	0.90
8/25	1.20	0.83	1.00	0.99	0.93	0.97	1.00	0.90
9/25	1.20	0.83	1.00	0.99	0.93	0.97	1.00	0.90
10/25	1.20	0.83	1.00	0.99	0.93	0.97	1.00	0.90
11/25	1.20	0.83	1.00	0.99	0.93	0.97	1.00	0.90
12/25	1.20	0.83	1.00	0.99	0.93	0.97	1.00	0.90

Highmark Inc.
Individual Market
Response to Objection 2 - Question 1c (CPA Region)

Incurred Month	Medical				Rx			
	Population Mix	Cost Savings	Provider Shift	Cumul Factor	Population Mix	Cost Savings	Provider Shift	Cumul Factor
1/18	1.23	0.97	1.00	1.19	1.12	0.98	1.00	1.10
2/18	1.23	0.97	1.00	1.20	1.11	0.98	1.00	1.09
3/18	1.23	0.97	1.00	1.19	1.11	0.98	1.00	1.10
4/18	1.24	0.97	1.00	1.20	1.12	0.98	1.00	1.10
5/18	1.22	0.97	1.00	1.18	1.13	0.98	1.00	1.11
6/18	1.23	0.97	1.00	1.19	1.14	0.98	1.00	1.12
7/18	1.22	0.97	1.00	1.18	1.14	0.98	1.00	1.12
8/18	1.22	0.97	1.00	1.18	1.12	0.98	1.00	1.10
9/18	1.21	0.97	1.00	1.17	1.13	0.98	1.00	1.11
10/18	1.20	0.97	1.00	1.16	1.13	0.98	1.00	1.11
11/18	1.20	0.97	1.00	1.16	1.15	0.98	1.00	1.13
12/18	1.19	0.97	1.00	1.15	1.15	0.98	1.00	1.13
1/19	1.27	0.96	1.00	1.22	1.24	0.98	1.00	1.22
2/19	1.30	0.95	1.00	1.24	1.28	0.98	1.00	1.26
3/19	1.31	0.95	1.00	1.25	1.26	0.98	1.00	1.24
4/19	1.30	0.94	1.00	1.22	1.26	0.97	1.00	1.22
5/19	1.29	0.94	1.00	1.21	1.24	0.97	1.00	1.20
6/19	1.29	0.94	1.00	1.22	1.24	0.97	1.00	1.21
7/19	1.30	0.94	1.00	1.22	1.24	0.97	1.00	1.20
8/19	1.30	0.94	1.00	1.22	1.20	0.97	1.00	1.17
9/19	1.33	0.94	1.00	1.25	1.21	0.97	1.00	1.17
10/19	1.33	0.94	1.00	1.25	1.21	0.97	1.00	1.18
11/19	1.32	0.94	1.00	1.24	1.24	0.97	1.00	1.20
12/19	1.34	0.94	1.00	1.26	1.23	0.97	1.00	1.19
1/20	1.15	0.94	1.00	1.08	0.84	0.97	1.00	0.82
2/20	1.15	0.94	1.00	1.08	0.84	0.97	1.00	0.81
3/20	1.15	0.94	1.00	1.08	0.83	0.97	1.00	0.80
4/20	1.16	0.94	1.00	1.09	0.84	0.97	1.00	0.81
5/20	1.17	0.94	1.00	1.10	0.85	0.97	1.00	0.83
6/20	1.15	0.94	1.00	1.08	0.86	0.97	1.00	0.83
7/20	1.15	0.94	1.00	1.08	0.86	0.97	1.00	0.83
8/20	1.15	0.94	1.00	1.08	0.88	0.97	1.00	0.85
9/20	1.15	0.94	1.00	1.07	0.87	0.97	1.00	0.85
10/20	1.14	0.93	1.00	1.06	0.87	0.97	1.00	0.85
11/20	1.14	0.93	1.00	1.07	0.88	0.97	1.00	0.85
12/20	1.15	0.93	1.00	1.07	0.88	0.97	1.00	0.85
1/21	1.20	0.93	1.00	1.12	0.88	0.97	1.00	0.86
2/21	1.19	0.93	1.00	1.10	0.90	0.97	1.00	0.87
3/21	1.18	0.93	1.00	1.10	0.89	0.97	1.00	0.86
4/21	1.17	0.93	1.00	1.09	0.88	0.97	1.00	0.85
5/21	1.16	0.93	1.00	1.08	0.88	0.97	1.00	0.85
6/21	1.16	0.93	1.00	1.08	0.88	0.97	1.00	0.85
7/21	1.17	0.93	1.00	1.09	0.88	0.97	1.00	0.85
8/21	1.17	0.93	1.00	1.08	0.86	0.97	1.00	0.83
9/21	1.16	0.93	1.00	1.08	0.85	0.97	1.00	0.82
10/21	1.17	0.93	1.00	1.08	0.85	0.97	1.00	0.82
11/21	1.17	0.92	1.00	1.08	0.86	0.97	1.00	0.83
12/21	1.17	0.92	1.00	1.08	0.85	0.97	1.00	0.82
1/22	1.23	0.92	1.00	1.13	0.81	0.96	1.00	0.77
2/22	1.23	0.92	1.00	1.13	0.80	0.96	1.00	0.77
3/22	1.23	0.92	1.00	1.13	0.81	0.96	1.00	0.78
4/22	1.24	0.92	1.00	1.14	0.82	0.96	1.00	0.79
5/22	1.24	0.92	1.00	1.13	0.82	0.96	1.00	0.79
6/22	1.23	0.92	1.00	1.13	0.82	0.96	1.00	0.79
7/22	1.23	0.92	1.00	1.13	0.82	0.96	1.00	0.78
8/22	1.24	0.92	1.00	1.14	0.82	0.96	1.00	0.78
9/22	1.24	0.91	1.00	1.13	0.81	0.96	1.00	0.78
10/22	1.23	0.91	1.00	1.12	0.82	0.96	1.00	0.79
11/22	1.23	0.91	1.00	1.13	0.83	0.96	1.00	0.80
12/22	1.23	0.91	1.00	1.12	0.83	0.96	1.00	0.80
1/23	1.25	0.91	1.00	1.14	0.79	0.96	1.00	0.75
2/23	1.25	0.90	1.00	1.13	0.79	0.96	1.00	0.75
3/23	1.25	0.90	1.00	1.12	0.79	0.96	1.00	0.76
4/23	1.24	0.90	1.00	1.12	0.80	0.96	1.00	0.77
5/23	1.23	0.90	1.00	1.11	0.82	0.96	1.00	0.78
6/23	1.23	0.90	1.00	1.11	0.81	0.96	1.00	0.77
7/23	1.23	0.90	1.00	1.11	0.81	0.96	1.00	0.77
8/23	1.23	0.90	1.00	1.11	0.81	0.96	1.00	0.78
9/23	1.22	0.90	1.00	1.10	0.81	0.96	1.00	0.77
10/23	1.22	0.89	1.00	1.09	0.80	0.96	1.00	0.76
11/23	1.21	0.89	1.00	1.08	0.80	0.96	1.00	0.76
12/23	1.21	0.89	1.00	1.08	0.80	0.96	1.00	0.76
1/99	1.22	0.89	1.00	1.09	0.88	0.96	1.00	0.84
2/99	1.17	0.89	1.00	1.04	0.80	0.96	1.00	0.77
3/99	1.17	0.89	1.00	1.04	0.80	0.96	1.00	0.77
4/99	1.17	0.89	1.00	1.04	0.80	0.96	1.00	0.77
5/99	1.17	0.89	1.00	1.04	0.80	0.96	1.00	0.77
6/99	1.17	0.89	1.00	1.04	0.80	0.96	1.00	0.77
7/99	1.17	0.89	1.00	1.04	0.80	0.96	1.00	0.77
8/99	1.18	0.89	1.00	1.04	0.80	0.96	1.00	0.77
9/99	1.18	0.89	1.00	1.04	0.80	0.96	1.00	0.77
10/99	1.18	0.88	1.00	1.04	0.80	0.96	1.00	0.77
11/99	1.18	0.88	1.00	1.04	0.80	0.96	1.00	0.77
12/99	1.18	0.88	1.00	1.04	0.80	0.96	1.00	0.77
1/25	1.18	0.88	1.00	1.04	0.80	0.96	1.00	0.77
2/25	1.18	0.88	1.00	1.04	0.80	0.96	1.00	0.77
3/25	1.18	0.88	1.00	1.04	0.80	0.96	1.00	0.77
4/25	1.18	0.88	1.00	1.03	0.80	0.96	1.00	0.77
5/25	1.18	0.88	1.00	1.03	0.80	0.96	1.00	0.77
6/25	1.18	0.88	1.00	1.03	0.80	0.96	1.00	0.77
7/25	1.18	0.88	1.00	1.03	0.80	0.96	1.00	0.77
8/25	1.18	0.88	1.00	1.03	0.80	0.96	1.00	0.77
9/25	1.18	0.88	1.00	1.03	0.80	0.96	1.00	0.77
10/25	1.18	0.88	1.00	1.03	0.80	0.96	1.00	0.77
11/25	1.18	0.88	1.00	1.03	0.80	0.96	1.00	0.77
12/25	1.18	0.88	1.00	1.03	0.80	0.96	1.00	0.77

Highmark Inc.

Individual Market

Response to Objection 2 - Question 1f (WPA Region)

Incurred Month	Medical								Rx							
	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend
1/18	7,131	\$536.32	1.000	1.676	0.597	\$320.01			7,131	\$160.91	1.000	1.625	0.615	\$99.02		
2/18	7,339	\$458.65	1.000	1.659	0.603	\$276.49			7,339	\$165.90	1.000	1.577	0.634	\$105.22		
3/18	7,367	\$546.53	1.000	1.655	0.604	\$330.28			7,367	\$185.19	1.000	1.560	0.641	\$118.73		
4/18	7,282	\$503.78	1.000	1.634	0.612	\$308.25			7,282	\$190.44	1.000	1.547	0.646	\$123.08		
5/18	7,120	\$481.14	1.000	1.644	0.608	\$292.73			7,120	\$213.11	1.000	1.515	0.660	\$140.63		
6/18	7,001	\$488.79	1.000	1.618	0.618	\$302.17			7,001	\$202.51	1.000	1.521	0.657	\$133.13		
7/18	6,941	\$433.36	1.000	1.603	0.624	\$270.32			6,941	\$230.03	1.000	1.488	0.672	\$154.64		
8/18	6,855	\$545.69	1.000	1.600	0.625	\$341.08			6,855	\$216.46	1.000	1.494	0.669	\$144.88		
9/18	6,737	\$403.69	1.000	1.585	0.631	\$254.69			6,737	\$162.96	1.000	1.388	0.720	\$117.38		
10/18	6,611	\$524.70	1.000	1.567	0.638	\$334.91			6,611	\$190.46	1.000	1.407	0.711	\$135.32		
11/18	6,537	\$461.15	1.000	1.566	0.639	\$294.48			6,537	\$177.82	1.000	1.398	0.715	\$127.19		
12/18	6,369	\$436.00	1.000	1.572	0.636	\$277.27	\$300.45		6,369	\$195.08	1.000	1.434	0.697	\$136.04	\$127.66	
1/19	6,621	\$470.05	1.000	1.490	0.671	\$315.49	\$299.96		6,621	\$158.07	1.000	1.377	0.726	\$114.83	\$129.10	
2/19	6,537	\$548.29	1.000	1.470	0.680	\$372.87	\$307.88		6,537	\$163.83	1.000	1.386	0.721	\$118.17	\$130.36	
3/19	6,480	\$490.27	1.000	1.470	0.680	\$333.49	\$307.89		6,480	\$191.33	1.000	1.379	0.725	\$138.71	\$132.09	
4/19	6,439	\$496.19	1.000	1.464	0.683	\$338.84	\$310.34		6,439	\$181.83	1.000	1.395	0.717	\$130.35	\$132.76	
5/19	6,348	\$515.50	1.000	1.460	0.685	\$353.20	\$315.34		6,348	\$190.43	1.000	1.402	0.713	\$135.86	\$132.31	
6/19	6,289	\$383.85	1.000	1.472	0.679	\$260.80	\$312.16		6,289	\$181.25	1.000	1.379	0.725	\$131.46	\$132.17	
7/19	6,260	\$458.33	1.000	1.457	0.686	\$314.53	\$316.07		6,260	\$181.61	1.000	1.400	0.714	\$129.70	\$129.97	
8/19	6,179	\$416.67	1.000	1.466	0.682	\$284.15	\$311.30		6,179	\$204.06	1.000	1.397	0.716	\$146.06	\$129.93	
9/19	6,159	\$569.69	1.000	1.420	0.704	\$401.08	\$323.46		6,159	\$192.01	1.000	1.367	0.732	\$140.50	\$131.88	
10/19	6,097	\$516.31	1.000	1.416	0.706	\$364.65	\$325.76		6,097	\$206.52	1.000	1.388	0.721	\$148.81	\$132.94	
11/19	6,109	\$476.04	1.000	1.356	0.737	\$351.07	\$330.50		6,109	\$172.12	1.000	1.386	0.722	\$124.20	\$132.73	
12/19	6,003	\$458.83	1.000	1.348	0.742	\$340.44	\$335.77	11.8%	6,003	\$219.50	1.000	1.380	0.724	\$159.01	\$134.54	5.4%
1/20	5,512	\$509.27	1.000	1.423	0.703	\$357.88	\$339.22	13.1%	5,512	\$187.24	1.000	1.421	0.704	\$131.81	\$136.09	5.4%
2/20	5,509	\$460.88	1.000	1.383	0.723	\$333.28	\$335.77	9.1%	5,509	\$174.74	1.000	1.418	0.705	\$123.23	\$136.72	4.9%
3/20	5,517	\$408.10	1.000	1.383	0.723	\$295.05	\$332.88	8.1%	5,517	\$207.04	1.000	1.397	0.716	\$148.16	\$137.41	4.0%
4/20	5,577	\$364.33	1.000	1.352	0.740	\$269.49	\$327.40	5.5%	5,577	\$220.68	1.000	1.389	0.720	\$158.92	\$139.73	5.2%
5/20	5,613	\$483.73	1.000	1.338	0.748	\$361.61	\$327.80	4.0%	5,613	\$194.96	1.000	1.403	0.713	\$138.94	\$140.01	5.8%
6/20	5,662	\$692.84	1.000	1.300	0.770	\$533.14	\$350.36	12.2%	5,662	\$217.77	1.000	1.409	0.710	\$154.59	\$141.95	7.4%
7/20	5,606	\$480.23	1.000	1.261	0.793	\$380.95	\$356.05	12.7%	5,606	\$217.85	1.000	1.415	0.707	\$153.94	\$144.02	10.8%
8/20	5,523	\$460.99	1.000	1.257	0.796	\$366.84	\$363.37	16.7%	5,523	\$208.89	1.000	1.422	0.703	\$146.94	\$144.07	10.9%
9/20	5,560	\$432.85	1.000	1.253	0.798	\$345.53	\$358.51	10.8%	5,560	\$232.01	1.000	1.412	0.708	\$164.35	\$146.05	10.7%
10/20	5,547	\$466.41	1.000	1.242	0.805	\$367.52	\$358.70	10.1%	5,547	\$225.42	1.000	1.412	0.708	\$159.68	\$146.91	10.5%
11/20	5,512	\$643.57	1.000	1.186	0.843	\$542.70	\$374.50	13.3%	5,512	\$224.16	1.000	1.417	0.706	\$158.18	\$149.91	12.9%
12/20	5,412	\$543.83	1.000	1.198	0.835	\$454.06	\$384.04	14.4%	5,412	\$254.31	1.000	1.429	0.700	\$177.93	\$151.36	12.5%
1/21	8,712	\$480.98	1.000	1.118	0.895	\$430.34	\$391.89	15.5%	8,712	\$162.13	1.000	1.190	0.840	\$136.22	\$151.02	11.0%
2/21	9,411	\$434.21	1.000	1.111	0.900	\$390.81	\$396.14	18.0%	9,411	\$158.43	1.000	1.186	0.843	\$133.54	\$150.86	10.3%
3/21	9,602	\$534.76	1.000	1.128	0.886	\$473.96	\$412.92	24.0%	9,602	\$209.28	1.000	1.184	0.844	\$176.73	\$154.25	12.3%
4/21	10,017	\$452.25	1.000	1.129	0.886	\$400.74	\$421.17	28.6%	10,017	\$201.21	1.000	1.152	0.868	\$174.72	\$156.43	12.0%
5/21	10,459	\$415.03	1.000	1.118	0.895	\$371.37	\$419.03	27.8%	10,459	\$173.86	1.000	1.159	0.863	\$149.97	\$156.78	12.0%
6/21	10,877	\$459.06	1.000	1.122	0.891	\$409.25	\$410.87	17.3%	10,877	\$206.04	1.000	1.149	0.871	\$179.37	\$159.58	12.4%
7/21	11,474	\$416.97	1.000	1.119	0.893	\$372.49	\$408.09	14.6%	11,474	\$198.08	1.000	1.117	0.895	\$177.26	\$161.97	12.5%
8/21	11,970	\$437.23	1.000	1.114	0.898	\$392.64	\$408.50	12.4%	11,970	\$189.79	1.000	1.108	0.903	\$171.37	\$163.84	13.7%
9/21	12,432	\$481.71	1.000	1.101	0.909	\$437.72	\$414.91	15.7%	12,432	\$196.25	1.000	1.091	0.917	\$179.88	\$165.60	13.4%
10/21	12,635	\$500.03	1.000	1.077	0.928	\$464.08	\$422.37	17.7%	12,635	\$194.87	1.000	1.081	0.925	\$180.34	\$167.45	14.0%
11/21	12,659	\$494.66	1.000	1.071	0.933	\$461.73	\$421.05	12.4%	12,659	\$200.15	1.000	1.074	0.931	\$186.32	\$169.76	13.2%
12/21	12,618	\$510.75	1.000	1.071	0.934	\$477.11	\$425.03	10.7%	12,618	\$223.54	1.000	1.068	0.936	\$209.31	\$173.18	14.4%
1/22	17,289	\$474.45	1.000	1.150	0.870	\$412.69	\$423.20	8.0%	17,289	\$163.51	1.000	1.021	0.979	\$160.12	\$173.86	15.1%
2/22	19,265	\$517.57	1.000	1.126	0.888	\$459.72	\$429.86	8.5%	19,265	\$168.39	1.000	0.984	1.016	\$171.07	\$176.01	16.7%
3/22	19,472	\$555.61	1.000	1.119	0.894	\$496.49	\$435.29	5.4%	19,472	\$219.72	1.000	0.994	1.006	\$221.05	\$181.41	17.6%
4/22	20,070	\$494.73	1.000	1.127	0.887	\$438.89	\$437.73	3.9%	20,070	\$209.74	1.000	0.998	1.002	\$210.10	\$185.17	18.4%
5/22	20,251	\$499.31	1.000	1.131	0.884	\$441.46	\$441.98	5.9%	20,251	\$211.53	1.000	1.003	0.997	\$210.96	\$190.09	21.2%
6/22	20,711	\$507.13	1.000	1.137	0.879	\$445.91	\$444.27	8.1%	20,711	\$224.23	1.000	0.982	1.018	\$228.29	\$194.84	22.1%
7/22	21,089	\$485.82	1.000	1.144	0.874	\$424.65	\$446.32	9.4%	21,089	\$207.19	1.000	0.989	1.011	\$209.39	\$197.38	21.9%
8/22	21,457	\$511.51	1.000	1.143	0.875	\$447.59	\$449.51	10.0%	21,457	\$236.43	1.000	0.975	1.025	\$242.43	\$203.47	24.2%
9/22	21,634	\$488.70	1.000	1.146	0.872	\$426.38	\$447.89	8.0%	21,634	\$215.51	1.000	0.970	1.031	\$222.25	\$206.66	24.8%
10/22	21,862	\$548.29	1.000	1.142	0.876	\$480.04	\$450.07	6.6%	21,862	\$231.29	1.000	0.961	1.040	\$240.60	\$211.36	26.2%
11/22	22,011	\$498.33	1.000	1.142	0.876	\$436.41	\$448.19	6.4%	22,011	\$225.57	1.000	0.970	1.031	\$232.54	\$214.66	26.5%
12/22	21,918	\$511.05	1.000	1.131	0.884	\$451.70	\$447.02	5.2%	21,918	\$219.84	1.000	0.976	1.024	\$225.21	\$215.87	24.6%
1/23	24,967	\$535.24	1.000	1.118	0.895	\$478.79	\$452.47	6.9%	24,967	\$196.27	1.000	0.926	1.080	\$211.96	\$219.27	26.1%
2/23	26,015	\$505.93	1.000	1.079	0.927	\$469.02	\$453.58	5.5%	26,015	\$211.95	1.000	0.903	1.107	\$234.63	\$224.35	27.5%
3/23	25,992	\$575.60	1.000	1.075	0.930	\$535.30	\$458.39	5.3%	25,992	\$246.45	1.000	0.909	1.100	\$271.10	\$229.12	26.3%
4/23	26,038	\$467.03	1.000	1.073	0.932	\$435.35	\$457.63	4.5%	26,038	\$240.49	1.000	0.903	1.107	\$266.19	\$234.04	26.4%
5/23	25,987	\$577.04	1.000	1.077	0.928	\$535.58	\$466.04	5.4%	25,987	\$262.29	1.000	0.915	1.092	\$286.54	\$240.59	26.6%
6/23	26,190	\$635.27	1.000	1.067	0.937	\$595.40	\$479.38	7.9%	26,190	\$258.00	1.000	0.922	1.084	\$279.75	\$245.08	25.8%
7/23	26,681	\$482.02	1.000	1.071	0.934	\$450.00	\$480.66	7.7%	26,681	\$245.25	1.000	0.916	1.092	\$267.69	\$249.74	26.5%
8/23	26,868	\$618.66	1.000	1.079	0.927	\$573.57	\$491.48	9.3%	26,868	\$261.23	1.000	0.902	1.108	\$289.56	\$253.89	24.8%
9/23	27,173	\$544.03	1.000	1.064	0.939	\$511.09	\$497.92	11.2%	27,173	\$242.43	1.000	0.889	1.125	\$272.78	\$257.86	24.8%
10/23	27,299	\$608.														

Highmark Inc.

Individual Market

Response to Objection 2 - Question 1f (CPA Region)

Incurred Month	Medical								Rx							
	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend
1/18	17,199	\$453.30	1.000	1.191	0.840	\$380.68			17,199	\$92.62	1.000	1.104	0.905	\$83.86		
2/18	16,814	\$377.50	1.000	1.198	0.835	\$315.21			16,814	\$102.16	1.000	1.092	0.916	\$93.59		
3/18	16,389	\$415.71	1.000	1.195	0.837	\$347.97			16,389	\$115.43	1.000	1.097	0.912	\$105.23		
4/18	16,116	\$438.35	1.000	1.198	0.834	\$365.79			16,116	\$126.10	1.000	1.098	0.910	\$114.81		
5/18	15,760	\$414.37	1.000	1.180	0.847	\$351.04			15,760	\$128.14	1.000	1.113	0.898	\$115.09		
6/18	15,503	\$395.83	1.000	1.188	0.842	\$333.22			15,503	\$134.59	1.000	1.121	0.892	\$120.09		
7/18	15,323	\$439.22	1.000	1.184	0.845	\$371.04			15,323	\$130.36	1.000	1.118	0.895	\$116.65		
8/18	15,105	\$520.10	1.000	1.181	0.847	\$440.29			15,105	\$142.72	1.000	1.103	0.907	\$129.39		
9/18	14,947	\$417.94	1.000	1.175	0.851	\$355.70			14,947	\$122.63	1.000	1.107	0.903	\$110.79		
10/18	14,767	\$497.51	1.000	1.164	0.859	\$427.26			14,767	\$140.30	1.000	1.110	0.901	\$126.36		
11/18	14,542	\$451.47	1.000	1.156	0.865	\$390.65			14,542	\$128.58	1.000	1.127	0.888	\$114.14		
12/18	14,189	\$478.49	1.000	1.155	0.866	\$414.28	\$373.23		14,189	\$150.13	1.000	1.132	0.884	\$132.68	\$112.90	
1/19	10,602	\$452.98	1.000	1.216	0.823	\$372.64	\$372.48		10,602	\$126.54	1.000	1.221	0.819	\$103.66	\$115.12	
2/19	10,248	\$433.41	1.000	1.241	0.806	\$349.35	\$376.67		10,248	\$120.34	1.000	1.259	0.794	\$95.56	\$116.06	
3/19	10,021	\$542.93	1.000	1.250	0.800	\$434.25	\$382.93		10,021	\$131.53	1.000	1.241	0.806	\$105.98	\$116.51	
4/19	9,839	\$484.89	1.000	1.224	0.817	\$396.23	\$385.46		9,839	\$157.27	1.000	1.222	0.818	\$128.71	\$117.43	
5/19	9,682	\$507.39	1.000	1.214	0.824	\$418.02	\$391.01		9,682	\$152.88	1.000	1.203	0.832	\$127.14	\$118.28	
6/19	9,534	\$401.37	1.000	1.216	0.822	\$330.06	\$393.12		9,534	\$134.89	1.000	1.207	0.828	\$111.73	\$117.67	
7/19	9,396	\$452.28	1.000	1.218	0.821	\$371.26	\$394.05		9,396	\$155.13	1.000	1.205	0.830	\$128.78	\$118.51	
8/19	9,273	\$514.36	1.000	1.222	0.818	\$420.80	\$390.77		9,273	\$147.89	1.000	1.167	0.857	\$126.68	\$117.86	
9/19	9,204	\$460.48	1.000	1.248	0.801	\$368.99	\$393.23		9,204	\$148.28	1.000	1.174	0.852	\$126.29	\$119.26	
10/19	9,116	\$605.16	1.000	1.249	0.800	\$484.42	\$395.85		9,116	\$154.12	1.000	1.180	0.847	\$130.60	\$119.25	
11/19	8,966	\$514.04	1.000	1.244	0.804	\$413.28	\$397.78		8,966	\$155.04	1.000	1.201	0.833	\$129.07	\$120.60	
12/19	8,804	\$487.51	1.000	1.261	0.793	\$386.65	\$394.88	5.8%	8,804	\$158.57	1.000	1.192	0.839	\$133.03	\$120.06	6.3%
1/20	26,903	\$367.23	1.000	1.079	0.927	\$340.48	\$385.51	3.5%	26,903	\$89.05	1.000	0.816	1.225	\$109.07	\$119.13	3.5%
2/20	27,551	\$408.63	1.000	1.085	0.922	\$376.64	\$386.36	2.6%	27,551	\$96.32	1.000	0.810	1.235	\$118.97	\$120.73	4.0%
3/20	28,014	\$373.23	1.000	1.083	0.924	\$344.76	\$376.46	(1.7%)	28,014	\$119.22	1.000	0.805	1.243	\$148.18	\$126.24	8.4%
4/20	28,441	\$278.16	1.000	1.088	0.919	\$255.76	\$356.84	(7.4%)	28,441	\$117.38	1.000	0.814	1.229	\$144.25	\$128.88	9.8%
5/20	28,783	\$328.33	1.000	1.100	0.909	\$298.49	\$345.71	(11.6%)	28,783	\$118.23	1.000	0.825	1.219	\$143.24	\$130.99	10.8%
6/20	28,977	\$485.03	1.000	1.079	0.927	\$449.51	\$359.84	(8.5%)	28,977	\$128.88	1.000	0.833	1.200	\$154.64	\$134.88	14.6%
7/20	28,761	\$528.24	1.000	1.079	0.926	\$489.37	\$374.74	(4.9%)	28,761	\$132.07	1.000	0.835	1.198	\$158.22	\$137.88	16.3%
8/20	27,972	\$445.51	1.000	1.078	0.928	\$413.35	\$377.24	(3.5%)	27,972	\$124.39	1.000	0.853	1.173	\$145.89	\$139.14	18.0%
9/20	27,878	\$538.38	1.000	1.071	0.934	\$502.79	\$390.00	(0.8%)	27,878	\$133.27	1.000	0.848	1.180	\$157.24	\$141.36	18.5%
10/20	27,724	\$549.16	1.000	1.063	0.941	\$516.82	\$398.89	0.8%	27,724	\$148.32	1.000	0.846	1.183	\$175.40	\$144.85	21.5%
11/20	27,498	\$545.08	1.000	1.067	0.937	\$510.62	\$408.16	2.6%	27,498	\$132.28	1.000	0.849	1.178	\$155.81	\$146.24	21.3%
12/20	27,093	\$520.56	1.000	1.070	0.934	\$486.45	\$415.05	5.1%	27,093	\$152.64	1.000	0.853	1.173	\$178.98	\$149.23	24.3%
1/21	25,902	\$502.39	1.000	1.119	0.893	\$448.78	\$423.66	9.9%	25,902	\$128.56	1.000	0.857	1.167	\$150.08	\$152.53	28.0%
2/21	26,248	\$472.37	1.000	1.103	0.906	\$428.09	\$427.89	10.7%	26,248	\$128.71	1.000	0.868	1.152	\$148.25	\$154.96	28.4%
3/21	25,993	\$808.34	1.000	1.100	0.909	\$735.08	\$459.02	21.9%	25,993	\$148.51	1.000	0.858	1.165	\$173.02	\$156.95	24.3%
4/21	26,198	\$590.30	1.000	1.091	0.917	\$541.08	\$483.13	35.4%	26,198	\$154.22	1.000	0.854	1.171	\$180.57	\$159.93	24.1%
5/21	26,449	\$551.49	1.000	1.077	0.929	\$512.12	\$501.74	45.1%	26,449	\$140.30	1.000	0.850	1.176	\$165.06	\$161.82	23.5%
6/21	26,867	\$657.87	1.000	1.080	0.926	\$525.96	\$508.41	41.3%	26,867	\$157.92	1.000	0.850	1.176	\$185.74	\$164.44	21.9%
7/21	27,493	\$588.51	1.000	1.086	0.921	\$541.79	\$512.94	36.9%	27,493	\$152.54	1.000	0.847	1.181	\$180.12	\$166.33	20.6%
8/21	28,132	\$574.63	1.000	1.084	0.923	\$530.30	\$523.06	38.7%	28,132	\$155.71	1.000	0.827	1.210	\$188.35	\$170.01	22.2%
9/21	28,621	\$578.65	1.000	1.079	0.927	\$536.37	\$525.98	34.9%	28,621	\$148.69	1.000	0.821	1.218	\$181.05	\$172.08	21.7%
10/21	28,469	\$574.67	1.000	1.079	0.927	\$532.55	\$527.34	32.2%	28,469	\$153.05	1.000	0.825	1.213	\$185.63	\$172.98	19.4%
11/21	28,298	\$628.12	1.000	1.077	0.929	\$583.29	\$533.61	30.7%	28,298	\$160.29	1.000	0.826	1.211	\$194.08	\$176.27	20.5%
12/21	27,968	\$583.31	1.000	1.080	0.926	\$540.33	\$538.10	29.6%	27,968	\$172.03	1.000	0.821	1.217	\$209.44	\$178.88	19.9%
1/22	30,688	\$528.75	1.000	1.135	0.881	\$465.91	\$538.39	27.1%	30,688	\$144.63	1.000	0.774	1.292	\$186.84	\$181.87	19.2%
2/22	31,952	\$569.10	1.000	1.131	0.884	\$503.15	\$543.64	27.1%	31,952	\$140.97	1.000	0.767	1.303	\$183.69	\$184.66	19.2%
3/22	31,435	\$625.69	1.000	1.133	0.883	\$552.37	\$529.92	15.4%	31,435	\$164.81	1.000	0.780	1.282	\$211.23	\$187.98	19.8%
4/22	31,304	\$610.65	1.000	1.139	0.878	\$536.00	\$529.62	9.6%	31,304	\$157.20	1.000	0.786	1.272	\$199.92	\$189.61	18.6%
5/22	31,149	\$567.82	1.000	1.134	0.882	\$500.92	\$528.40	5.3%	31,149	\$162.05	1.000	0.785	1.273	\$206.33	\$192.94	19.2%
6/22	31,112	\$581.05	1.000	1.126	0.888	\$516.22	\$527.52	3.8%	31,112	\$170.13	1.000	0.788	1.270	\$215.99	\$195.49	18.9%
7/22	31,146	\$621.14	1.000	1.131	0.884	\$549.23	\$528.31	3.0%	31,146	\$155.41	1.000	0.782	1.279	\$198.71	\$196.94	18.4%
8/22	31,116	\$743.28	1.000	1.135	0.881	\$654.62	\$538.98	3.0%	31,116	\$173.88	1.000	0.782	1.279	\$222.32	\$199.78	17.5%
9/22	30,979	\$669.67	1.000	1.132	0.883	\$591.59	\$543.64	3.4%	30,979	\$170.18	1.000	0.778	1.286	\$218.77	\$202.85	17.9%
10/22	30,855	\$567.15	1.000	1.122	0.892	\$505.65	\$541.31	2.6%	30,855	\$181.61	1.000	0.786	1.272	\$231.02	\$206.55	19.4%
11/22	30,686	\$610.33	1.000	1.127	0.887	\$541.59	\$538.13	0.8%	30,686	\$175.54	1.000	0.797	1.254	\$220.18	\$208.63	18.4%
12/22	30,182	\$667.01	1.000	1.122	0.891	\$594.25	\$542.51	0.8%	30,182	\$173.71	1.000	0.797	1.255	\$218.08	\$209.33	17.0%
1/23	33,728	\$599.93	1.000	1.136	0.880	\$528.07	\$547.47	1.7%	33,728	\$163.10	1.000	0.753	1.328	\$216.53	\$211.82	16.5%
2/23	34,773	\$640.43	1.000	1.128	0.887	\$567.92	\$553.09	1.7%	34,773	\$155.09	1.000	0.752	1.329	\$206.16	\$213.67	15.7%
3/23	34,641	\$771.01	1.000	1.124	0.890	\$685.82	\$565.19	6.7%	34,641	\$186.71	1.000	0.760	1.316	\$245.66	\$216.78	15.3%
4/23	34,545	\$640.16	1.000	1.117	0.895	\$572.93	\$568.26	7.3%	34,545	\$168.08	1.000	0.766	1.306	\$219.53	\$218.40	15.2%
5/23	34,509	\$700.30	1.000	1.115	0.897	\$628.35	\$579.01	9.6%	34,509	\$196.27	1.000	0.782	1.278	\$250.84	\$222.25	15.2%
6/23	34,754	\$715.84	1.000	1.114	0.898	\$642.72	\$589.64	11.8%	34,754	\$190.94	1.000	0.774	1.292	\$246.73	\$224.91	15.1%
7/23	35,771	\$645.84	1.000	1.111	0.900	\$581.22	\$592.05	12.1%	35,771	\$184.96	1.000	0.774	1.292	\$239.00	\$228.24	15.9%
8/23	36,340	\$816.69	1.000	1.113	0.898	\$733.70	\$600.02	11.3%	36,340	\$201.74	1.000	0.776	1.289	\$259.98	\$231.57	15.9%
9/23	37,169	\$691.53	1.000	1.097	0.911	\$630.25	\$603.41	11.0%	37,169	\$199.84	1.000	0.772	1.295	\$258		

Highmark Inc.

Individual Market

Response to Objection 2 - Question 1f

Description	WPA Medical	WPA Rx	CPA Medical	CPA Rx	Total	Notes
2025 Mix	42%	42%	58%	58%		Please see Attachment A from filing submission
2023 Allowed 12-Month PMPM	\$ 519.56	\$ 268.89	\$ 633.19	\$ 245.29	\$ 840.94	Source is supporting monthly PMPMs streams.
2025 Allowed 12-Month PMPM	\$ 671.90	\$ 303.96	\$ 782.85	\$ 289.14	\$ 1,031.90	Source is supporting monthly PMPMs streams.
Allowed Annual Trend 2023 to 2025					10.8%	
Actuarial Judgment					(0.2%)	Reasonable range around deterministic estimate applied including consideration for enrollment changes
Required Annual Trend					10.6%	

Highmark Inc.

Individual Market

Response to Objection 2 - Question 2c

Description	PA ACA Population Subset		
	2024 Renewal	2024 Lapse Due to Death	Renewal and Dead Population
2023 Member Months	965,772	1,053	966,825
2023 Incurred Claims (Not Completed)	\$618,435,508	\$18,636,458	\$637,071,966
Death Load Adjustment Factor			1.03

Highmark Inc.

Individual Market

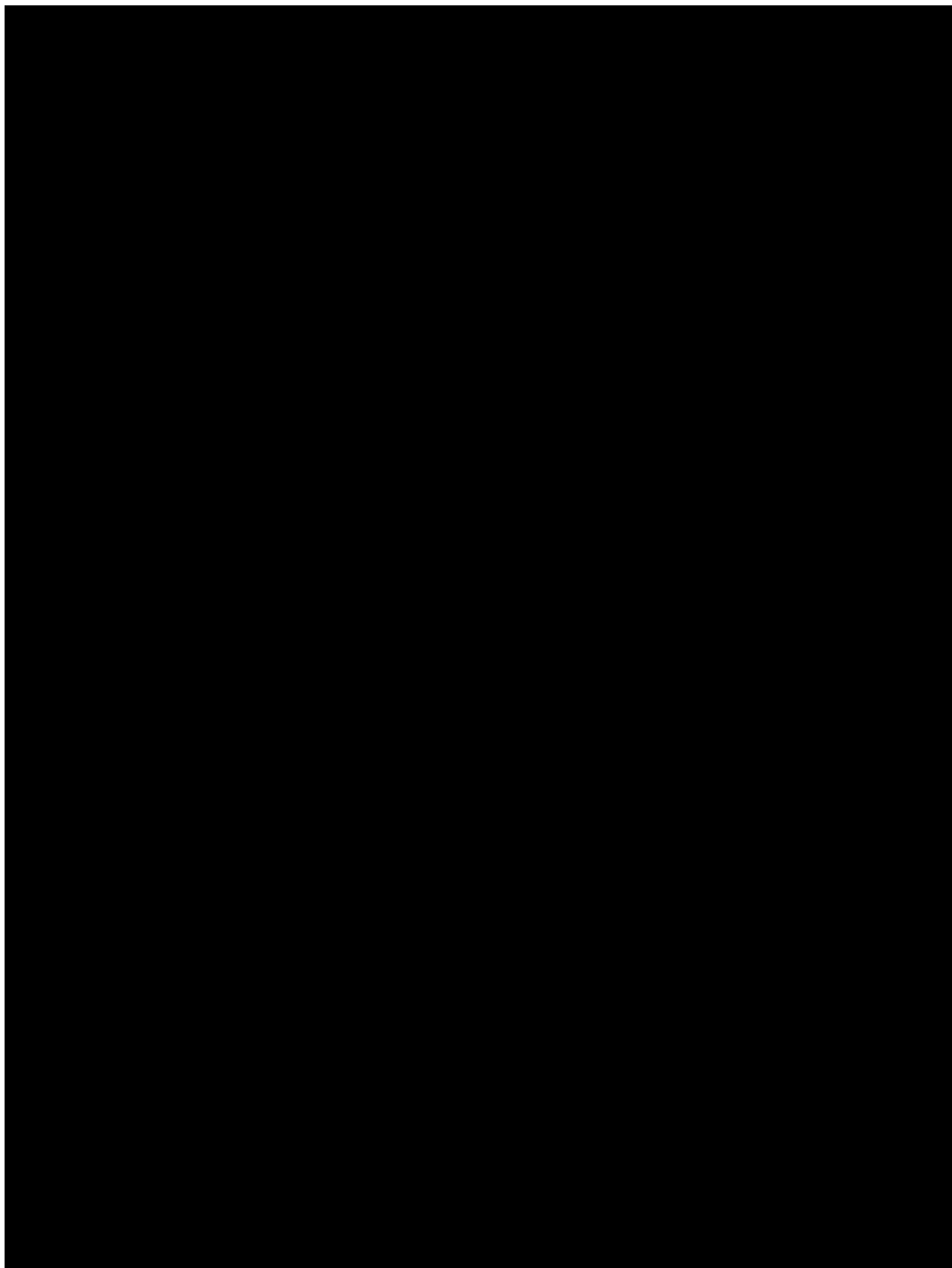
Response to Objection 2 - Question 2d

	Highmark - WPA				Highmark - CPA			
	Renewal	Other Highmark	Prior ACA	New	Renewal	Other Highmark	Prior ACA	New
2023 Average Age	1.903	1.813	1.590	1.732	1.870	1.877	1.681	1.631
2023 Average Tobacco	1.007	1.005	1.006	1.006	1.006	1.006	1.004	1.005
2023 Average Area	0.940	0.940	0.941	0.940	1.040	1.040	1.040	1.040
Demographic Factor	1.801	1.714	1.505	1.637	1.958	1.962	1.755	1.705
2023 Allowed Medical PMPM	\$517.15				\$649.70			
2023 Allowed RX PMPM	\$251.05				\$194.55			
2023 Average Medical Network	0.943				1.046			
2023 Average Rx Network	1.000				1.000			
Network Factor	0.961	1.000	1.000	1.000	1.035	1.000	1.000	1.000
Benefit Richness Factor	1.131	1.080	1.080	1.080	1.143	1.080	1.080	1.080

Highmark Inc.

Individual Market

Response to Objection 2 - Question 2e



Highmark Inc.**Individual Market****Response to Objection 2 - Question 3**

Metal	2023 Metallic AV	Actual 2023 Paid to Allowed Ratio
Gold	79.7%	89.2%
Silver	71.4%	77.7%
Bronze	64.2%	75.5%

Highmark Inc.**Individual Market****Response to Objection 2 - Question 5**

	Average Age	Paid Claim PMPM
Medicaid Redetermination Membership	35.9	\$758.04
Remaining Membership	44.0	\$661.63

** Completed claims incurred Dec 2023 paid through Jan 2024*



August 2, 2024

Mr. Michael Hibbert, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Inc. 2025 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-24-HI (SERFF Filing # HGHM-134061483)

Dear Mr. Hibbert:

Enclosed are responses to your July 24, 2024 questions regarding SERFF Filing # HGHM-134061483. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to relevant filing documents to reflect the following changes:

- In response to Question 2f and Question 6a of the Department's objection letters dated June 5, 2024 and July 24, 2024, respectively, the medical and drug trends have been split out and set such that the aggregate trend aligns to the aggregate trend initially filed on May 15, 2024.
- In response to Question 2 of the Department's objection letter dated July 24, 2024, the 2023 experience period risk adjustment amount found in Table 2 of the PAAM Exhibits has been updated to reflect the final amount released by CMS on July 22, 2024.
- In response to Question 5 of the Department's objection letter dated July 24, 2024, the reinsurance parameters have been updated to reflect a \$60,000 attachment point, a 60% coinsurance rate, and a \$100,000 reinsurance cap.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED].

Sincerely,

[REDACTED]

[REDACTED]
Actuarial Manager, Individual Markets
Highmark Inc.

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

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.

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

Response:

The 2023 experience period risk adjustment amount in Table 2 has been updated to reflect the final amount released by CMS on July 22, 2024.

- 3. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on July 22nd, please provide narrative and detailed supporting data to justify the proposed changes. Additionally, please ensure all applicable supporting exhibits are updated to reflect these changes.**

Response:

The Company does not intend to modify its projected 2025 risk adjustment transfer amounts based on the 2023 results.

- 4. Please ensure that the 7/31/24 versions of the following items are posted in SERFF with your July 31st response to this data call.**
 - a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.**
 - b. PA Actuarial Memorandum.**
 - c. PA Actuarial Memorandum Exhibits.**
 - d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA").**
 - e. URRT.**
 - f. Federal Rate Template.**
 - g. Part III: Actuarial Memorandum.**
 - h. Rate Change Summary information included on the VI Rate Change Summary tab of the PA Actuarial Memorandum Exhibits.**
 - i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).**

Response:

All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.

- 5. The program parameters for Plan Year 2025 will be adjusted from the parameters announced in Notice 2024-07 published at 54 Pa.B. 2907 (May 25, 2024). Beginning January 1, 2025, the program-adopted parameters will be adjusted to an attachment point of \$60,000, a cap of \$100,000 and a coinsurance rate of 60%. Please update these factors in the PAAM Exhibits.**

Response:

The Company is submitting a revised filing to reflect this change in the coinsurance rate in conjunction with these responses.

- 6. The following are related to trend:**
- a. As a result of separating the medical and prescription drug trends, the Total Annual Trend in cell G52 of Table 3 of the PAAM Exhibits changed. It appears that this is because the Weights included in column H differ from the Medical and Rx weights implied by the 2023 Allowed 12-Month PMPM values in the response exhibit. Please provide a detailed narrative explaining why different weights are used and revise so that the aggregate trend shown in Table 3 matches the requested aggregate trend from the prior version of the PAAM Exhibits.**
 - b. Please explain why the same actuarial judgement adjustment used on the Q1a Response2 tab is used on the Q1f Response2 tab.**

Response:

- a. The aggregate trend is applied to the EHB claims and capitation PMPMs net of drug rebates found on Table 5 of the PAAM Exhibits. To align with Table 5, the prescription drug claims weighting in Table 3 must also be net of drug rebates. This differs from the weighting in the Company's Objection 2, Question 1a response dated July 17, 2024, where the weighting uses gross prescription drug claims. In the revised Table 3 that is being submitted with these responses, a uniform adjustment factor is applied to the split medical and drug utilization trends to account for the difference in weighting and align the aggregate trend to what was initially filed on May 15, 2024.
- b. Q1fResponse2 isolates the change in trend related to including data points through 12/2023. This was not the trend used in the filing, but if those data points were to be used, the assumption is that those additional trend points are valid to include. The same level of actuarial judgment from the filing would apply, and the more recent data points are being relied upon to change the trend.

There are limits to the level of actuarial judgment that should be applied to a calculated trend. As a hypothetical example, assume a trend calculation was 9.1% - 0.6% actuarial judgment = 8.5% without recent historical data points. Then, an alternative approach of adding data points through 12/23 is considered under the assumption that those points are valid for the future. If this revision results in a raw calculated trend of 10.5%, applying an actuarial judgment factor of -2% to get back to the original 8.5% would be extreme.

We have made every effort to reasonably reduce our trends through the actuarial judgment applied in the filing.

- 7. Please provide an exhibit in Excel showing the Medicare Reimbursement rate at the beginning of the base experience period through the end of the projection period.**

Response:

The information needed for this exhibit is not readily available.

- 8. Please provide a table in Excel showing what the projected prescription drug rebate PMPMs were for 2023, 2022, and 2021 based on the filings for PY23, PY22, and PY21. Please also include a column showing the actual prescription drug rebate PMPMs. Please describe any applicable adjustments made as a result of any differences for the PY25 filing.**

Response:

Please see the attached exhibit labeled Q8 Response for a comparison of the priced vs. actual prescription drug rebate PMPMs from 2021 to 2023. Although the exhibit shows that the actuals have slightly exceeded the priced values, this comparison is only telling part of the story. A likely driver of actual rebates exceeding priced rebates is higher-than-expected prescription drug utilization. Using data from the Objection 1, Question 2a Response tab, the observed actual prescription drug trend from 2022 to 2023 was approximately 15% compared to a pricing trend of approximately 7%. This illustrates why all of the filing assumptions must be assessed not only individually but also in aggregate.

Additionally, please note that in researching the response to this question, we discovered that the underlying model was overstating the projected Rx rebates for 2025. After considering all of the other filed factors/assumptions, the Company believes that the overall rate change is still reasonable assuming no other assumption changes occur and proposes to not increase the rates to adjust for this issue.

- 9. In response to standard question 12a, it's indicated that the Company will use a copay adjustment program. Has this impacted the rate development? If so, where is this incorporated and what is the magnitude of the impact?**

Response:

The impact of the copay adjustment program used by the Company is included as an immaterial 0.1% reduction to the Pricing AVs on the plans that offer the program. Pharmaceutical manufacturers have been lowering financial assistance, removing drugs, and/or discontinuing participation in the copay adjustment program which is leading to lower expected savings.

- 10. Using the 8/17/23 version of the PAAM Exhibits from the PY24 filing, the total expected ultimate incurred claims for 2022 (sum of cells F97-F108 in Table 4 of the I Data tab) were \$420,391,086.43. Based on the current filing with more complete claims for 2022, the expected ultimate incurred claims (sum of cells F85-F96 in Table 4 of the I Data tab) are \$414,356,520.98.**

This implies an overestimation in the PY24 filing of \$6,034,565.40. Please provide a detailed narrative discussing what factors led to this overestimation and describe any adjustments made as a result.

Response:

Highmark would consider this difference in claim dollars for 2022 normal variation in initial claims estimate vs. a later claims estimate with an extra year of runout. The percentage difference here is approximately 1.5%. Highmark's other two entities have the opposite occurring where the restatement is unfavorable and not favorable. This shows the variation on either side of the point estimate value that can occur.

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

Response:

Please see the attached exhibit labeled Q11 Response. Additionally, please see the table below for a summary of the Company's restated 2023 financial performance. These values include the final risk adjustment results from the revised Table 15 plus the additional claim run-out provided in the response to this question. Though not captured in the prescribed template, please note that the final 2023 reinsurance receivable restated unfavorably compared to the value initially estimated and filed using runout through February 2024.

HMARK	2023 Financial Performance		
	Revenue	G/(L)	% G/(L)
Table 15 w/updated RA & claim run-out	\$566,119,259	\$9,218,265	1.6%

Highmark Inc.

Individual Market

Response to Objection 3 - Question 8

Year	RX Rebate PMPMs		
	Priced	Actual	\$ Difference
2021			
2022			
2023			

Highmark Inc.

Individual Market

Response to Objection 3 - Question 11

CY23 Experience with Runout Through May 2024				
Member Months	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Prescription Drug Rebates	Total EHB Capitation
746,771	\$643,110,870	\$1,885,247	(\$48,584,270.21)	\$112,016

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	Unified Rate Review v6.0																		
2																			
3	Company Legal Name:	Highmark Inc.																	
4	HIOS Issuer ID:	83709	State:	PA															
5	Effective Date of Rate Change(s):	01/01/2025	Market:	Individual															
6																			
7																			
8	Market Level Calculations (Same for all Plans)																		
9																			
10																			
11	Section I: Experience Period Data																		
12	Experience Period:	01/01/2023		to	12/31/2023														
13				Total	PMPM														
14	Allowed Claims			\$595,019,056.84			\$796.44												
15	Reinsurance			\$26,321,529.86			\$35.23												
16	Incurred Claims in Experience Period			\$492,419,029.99			\$659.10												
17	Risk Adjustment			\$35,112,306.09			\$47.00												
18	Experience Period Premium			\$531,182,779.13			\$710.99												
19	Experience Period Member Months			747,103															
20																			
21	Section II: Projections																		
22			Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims								
23	Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	Cost	Utilization	Cost	Utilization	PMPM								
24	Inpatient Hospital	\$161.01	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	\$195.81								
25	Outpatient Hospital	\$290.93	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	\$353.82								
26	Professional	\$177.57	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	\$215.96								
27	Other Medical	\$12.49	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	\$15.19								
28	Capitation	\$0.15	1.050	1.050	1.050	1.050	1.050	1.050	1.050	1.050	\$0.18								
29	Prescription Drug	\$151.29	1.050	1.036	1.050	1.050	1.050	1.036	1.050	1.036	\$179.11								
30	Total	\$793.43									\$960.07								
31																			
32	Morbidity Adjustment					0.990													
33	Demographic Shift					1.005													
34	Plan Design Changes					1.000													
35	Other					0.978													
36	Adjusted Trended EHB Allowed Claims PMPM for	01/01/2025				\$934.47													
37																			
38	Manual EHB Allowed Claims PMPM					\$0.00													
39	Applied Credibility %					100.00%													
40																			
41																			
42																			
43	Projected Index Rate for	01/01/2025				\$934.47		\$862,620,470.64											
44	Reinsurance					\$50.50		\$46,616,413.23											
45	Risk Adjustment Payment/Charge					\$22.74		\$20,987,900.40											
46	Exchange User Fees					2.86%		\$23,433,923.26											
47	Market Adjusted Index Rate					\$886.62		\$818,450,080.28											
48	Projected Member Months					923,112													
49																			
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																		
51																			

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.

Product-Plan Data Collection

Company Legal Name: Highmark Inc.
 HIOS Issuer ID: 33709 State: PA
 Effective Date of Rate Change(s): 01/01/2025 Market: Individual

To add a product to Worksheet 2 - Plan Product Info, select
 To add a plan to Worksheet 2 - Plan Product Info, select the
 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
 To remove a plan, navigate to the corresponding Plan Name

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

Field #	Section I: General Product and Plan Information	my Direct Blue EPO WPA					my Direct Blue EPO WPA HSA			my Direct Blue EPO CPA																																																													
1.1 Product Name		33709PA087										33709PA089					33709PA094																																																						
1.2 Product ID		33709PA087																																																																					
1.3 Plan Name		EPO Bronze 3800					EPO Gold 0					EPO Silver 3500					EPO Bronze 8900					EPO Silver 7000					EPO Gold 1500																																												
1.4 Plan ID (Standard Component ID)		33709PA0870007					33709PA0870012					33709PA0870013					33709PA0870014					33709PA0870015					33709PA0870016					33709PA0890002					33709PA0890004					33709PA0940002					33709PA0940006					33709PA0940007					33709PA0940008					33709PA0940009					33709PA0940010				
1.5 Metal		Bronze					Gold					Silver					Gold					Silver					Gold					Bronze					Silver					Gold					Bronze					Silver					Gold														
1.6 AV Metal Value		0.648					0.803					0.719					0.602					0.700					0.781					0.648					0.780					0.648					0.803					0.719					0.602					0.700					0.781				
1.7 Plan Category		Renewing					Renewing					Renewing					Renewing					Renewing					Renewing					Renewing					Renewing					Renewing					Renewing					Renewing					Renewing														
1.8 Plan Type		EPO					EPO					EPO					EPO					EPO					EPO					EPO					EPO					EPO					EPO					EPO					EPO														
1.9 Exchange Plan?		Yes					Yes					No					Yes					Yes					Yes					Yes					Yes					No					Yes					Yes					Yes					Yes									
1.10 Effective Date of Proposed Rates		01/01/2025					01/01/2025					01/01/2025					01/01/2025					01/01/2025					01/01/2025					01/01/2025					01/01/2025					01/01/2025					01/01/2025					01/01/2025					01/01/2025														
1.11 Cumulative Rate Change % (over 12 mos prior)		6.67%					6.92%					1.91%					4.70%					6.75%					5.69%					5.08%					3.98%					8.46%					7.40%					4.57%					10.19%					12.41%					5.09%				
1.12 Product Rate Increase %																	6.63%					4.30%					3.98%					8.46%					7.40%					4.57%					10.19%					12.41%					5.09%														
1.13 Submission Level Rate Increase %																	6.63%					4.30%					3.98%					8.46%					7.40%					4.57%					10.19%					12.41%					5.09%														

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	33709PA0870007	33709PA0870012	33709PA0870013	33709PA0870014	33709PA0870015	33709PA0870016	33709PA0890002	33709PA0890004	33709PA0940002	33709PA0940006	33709PA0940007	33709PA0940008	33709PA0940009	33709PA0940010
2.1 Total	\$595,019,057	\$5,640,749	\$35,540,722	\$891,300	\$470,368	\$15,284,806	\$0	\$2,804,760	\$2,131,868	\$19,163,307	\$66,475,183	\$524,415	\$3,166,373	\$37,376,430	\$0
2.2 Allowed Claims	\$26,321,530	\$193,388	\$1,409,904	\$31,527	\$13,156	\$646,973	\$0	\$93,652	\$78,937	\$803,802	\$3,200,032	\$23,335	\$128,469	\$1,897,062	\$0
2.3 Reinsurance	\$76,278,497	\$2,110,290	\$5,848,852	\$271,866	\$268,007	\$1,138,914	\$0	\$534,414	\$481,058	\$5,641,760	\$7,637,453	\$120,624	\$1,121,827	\$2,179,788	\$0
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$492,419,030	\$3,337,071	\$28,281,966	\$587,908	\$189,205	\$13,498,919	\$0	\$1,876,694	\$1,571,873	\$12,717,744	\$55,637,699	\$380,456	\$1,916,077	\$33,299,581	\$0
2.6 Incurred Claims	\$35,112,306	\$1,380,059	\$1,633,824	\$137,389	\$-397,513	\$4,247,738	\$0	\$22,261	\$187,875	\$8,032,281	\$6,034,313	\$47,615	\$1,357,171	\$4,375,577	\$0
2.7 Risk Adjustment Transfer Amount	\$531,182,779	\$9,245,846	\$39,237,129	\$1,012,131	\$800,226	\$12,219,905	\$0	\$2,110,777	\$2,082,779	\$27,538,671	\$69,084,912	\$688,518	\$4,796,682	\$37,645,052	\$0
2.8 Premium	747,103	18,011	59,870	2,156	19,870	0	4,018	3,598	45,708	92,026	1,120	4,601	9,434	48,601	0
2.9 Experience Period Member Months	72,016	1,221	4,522	214	226	1,656	535	298	593	3,813	8,341	145	1,202	5,290	1,910
2.10 Current Enrollment	\$784.37	\$513.72	\$677.29	\$560.30	\$461.23	\$730.79	\$625.61	\$524.53	\$634.07	\$612.99	\$811.91	\$669.34	\$549.29	\$855.07	\$748.80
2.11 Current Premium PMPM	86.95%	42.43%	75.21%	67.21%	46.98%	81.97%	#DIV/0!	99.31%	69.23%	65.20%	88.24%	59.36%	55.71%	79.25%	#DIV/0!
2.12 Loss Ratio	Per Member Per Month														
2.13 Allowed Claims	\$796.44	\$313.18	\$593.63	\$413.40	\$248.35	\$849.77	#DIV/0!	\$623.38	\$592.51	\$419.25	\$722.35	\$468.23	\$335.63	\$769.05	#DIV/0!
2.14 Reinsurance	\$35.23	\$10.74	\$23.55	\$14.62	\$35.97	\$10.74	#DIV/0!	\$23.31	\$21.94	\$17.59	\$34.72	\$20.83	\$39.03	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	\$102.10	\$117.17	\$97.69	\$126.10	\$141.50	\$63.32	#DIV/0!	\$133.00	\$133.70	\$123.43	\$82.99	\$107.70	\$118.91	\$44.85	#DIV/0!
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
2.17 Incurred Claims	\$659.10	\$185.28	\$472.39	\$272.68	\$99.90	\$750.48	#DIV/0!	\$467.07	\$436.87	\$278.24	\$604.59	\$339.69	\$203.10	\$685.16	#DIV/0!
2.18 Risk Adjustment Transfer Amount	\$47.00	-\$76.62	-\$27.29	-\$62.72	-\$209.88	\$236.16	#DIV/0!	-\$55.32	-\$52.22	-\$175.73	-\$65.57	-\$42.51	-\$143.86	\$90.03	#DIV/0!
2.19 Premium	\$710.99	\$513.34	\$655.37	\$469.45	\$422.51	\$679.37	#DIV/0!	\$525.65	\$578.87	\$602.49	\$750.71	\$614.75	\$508.45	\$774.57	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	Total	33709PA0870007	33709PA0870012	33709PA0870013	33709PA0870014	33709PA0870015	33709PA0870016	33709PA0890002	33709PA0890004	33709PA0940002	33709PA0940006	33709PA0940007	33709PA0940008	33709PA0940009	33709PA0940010																																																								
3.1 Market Adjusted Index Rate		1.0000																																																																					
3.2 AV and Cost Sharing Design of Plan		0.6723					0.8885					0.7005					0.5925					0.9571					0.8112					0.6750					0.8076					0.6998					0.9179					0.7367					0.6371					1.0117					0.8283				
3.3 Provider Network Adjustment		0.8459					0.8459					0.8459					0.8459					0.8458					0.8459					0.8459					0.8459					0.8459					0.8459					0.8459					0.8459					0.8459									
3.4 Benefits in Addition to EHB		1.0000					1.0000					1.0000					1.0000					1.0000					1.0018					1.0000					1.0000					1.0000					1.0000					1.0000					1.0000					1.0000									
Administrative Costs																																																																							
3.6 Administrative Expense		7.74%					7.74%					7.74%					7.74%					7.74%					7.74%					7.74%					7.74%					7.74%					7.74%					7.74%					7.74%														
3.7 Taxes and Fees		0.06%					0.06%					0.06%					0.06%					0.06%					0.06%					0.06%					0.06%					0.06%					0.06%					0.06%					0.06%					0.06%									
3.8 Profit & Risk Load		0.00%					0.00%					0.00%					0.00%					0.00%					0.00%					0.00%					0.00%					0.00%					0.00%					0.00%					0.00%					0.00%									
3.9 Catastrophic Adjustment		1.0000					1.0000					1.0000					1.0000					1.0000					1.0000					1.0000					1.0000					1.0000					1.0000					1.0000					1.0000														
3.10 Plan Adjusted Index Rate		\$546.80					\$722.65					\$569.77					\$481.90					\$778.45					\$659.80					\$550.03					\$657.91					\$663.42					\$870.18					\$698.46					\$603.98					\$959.12					\$785.24				
3.11 Age Calibration Factor		0.5423																																																																					
3.12 Geographic Calibration Factor		1.0054																																																																					
3.13 Tobacco Calibration Factor		0.9938																																																																					
3.14 Calibrated Plan Adjusted Index Rate		\$296.29					\$391.56					\$308.73					\$261.12					\$421.80					\$357.51					\$298.03					\$356.49					\$359.47					\$471.50					\$378.46					\$327.26					\$519.70					\$425.48				

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	33709PA0870007	33709PA0870012	33709PA0870013	33709PA0870014	33709PA0870015	33709PA0870016	33709PA0890002	33709PA0890004	33709PA0940002	33709PA0940006	33709PA0940007	33709PA0940008	33709PA0940009	33709PA0940010
4.1 Total	\$867,873,963	\$10,281,092	\$44,641,280	\$1,957,965	\$2,031,472	\$17,309,978	\$5,411,673	\$2,695,670	\$5,310,493	\$41,242,148	\$100,352,888	\$1,605,522	\$12,700,512	\$62,876,551	\$23,830,720
4.2 Allowed Claims	\$41,042,449	\$405,935	\$2,134,972	\$79,714	\$72,583	\$866,362	\$244,080	\$106,762	\$238,818	\$1,677,786	\$4,897,096	\$67,786	\$481,114	\$3,251,279	\$1,089,676
4.3 Reinsurance	\$108,395,200	\$2,769,378	\$5,134,237	\$482,880	\$688,353	\$1,278,196	\$895,037	\$720,065	\$891,238	\$10,195,192	\$9,733,528	\$351,163	\$3,797,633	\$2,712,571	\$3,666,575
4.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.5 Cost Sharing Reduction	\$718,436,315	\$7,105,779	\$37,372,071	\$1,395,370	\$1,270,536	\$15,165,420	\$4,272,555	\$1,868,843	\$4,180,437	\$29,369,170	\$85,722,263	\$1,186,573	\$8,421,765	\$56,912,702	\$19,074,468
4.6 Incurred Claims	\$18,478,359	\$182,762	\$963,166	\$33,889	\$32,679	\$390,098	\$109,891	\$48,067	\$107,522	\$755,382	\$2,204,798	\$30,519	\$216,610	\$1,463,809	\$480,600
4.7 Risk Adjustment Transfer Amount	\$781,511,704	\$7,749,634	\$40,633,166	\$1,517,878	\$1,382,083	\$16,496,874	\$4,647,666	\$2,032,919	\$4,547,460	\$31,947,647	\$93,248,282	\$1,290,749	\$9,161,157	\$61,909,374	\$20,749,139
4.8 Premium	923,112	14,136	56,256	2,664	2,868	21,192	7,044	3,696	6,912	48,156	107,160	1,948	15,168	64,548	26,424
4.9 Projected Member Months	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%
4.10 Loss Ratio	Per Member Per Month														
4.11 Allowed Claims	\$940.16	\$727.30	\$793.54	\$734.97	\$708.32	\$816.82	\$768.27	\$729.35	\$768.30	\$856.43	\$936.48	\$868.79	\$877.32	\$974.11	\$901.86
4.12 Reinsurance	\$44.46	\$28.72	\$37.95	\$29.82	\$25.31	\$40.88	\$34.65	\$28.89	\$34.55	\$34.84	\$45.70	\$36.68	\$31.72	\$50.37	\$41.24
4.13 Member Cost Sharing	\$117.42	\$195.91	\$91.27	\$181.26	\$60.32	\$127.06	\$127.06	\$127.06	\$127.06	\$127.06	\$127.06	\$127.06	\$127.06	\$127.06	\$127.06
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4.15 Incurred Claims	\$778.28	\$502.67	\$664.32	\$523.79	\$443.00	\$715.62	\$606								

Product-Plan Data Collection

the Add Product button or Ctrl + Shift + P.
Add Plan button or Ctrl + Shift + L.

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

:1 Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
e/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	my Direct Blue EPO CPA HSA				Blue Major Events				my Direct Blue Lehigh Valley EPO				my Direct Blue Lehigh Valley EPO HSA				Lehigh Valley Major Events				Direct Blue EPO CPA Adult Dental and V				my Direct Blue Le																																							
1.2 Product ID	33709PA095				33709PA096				33709PA097				33709PA098				33709PA099				33709PA104				33709PA112																																							
1.3 Plan Name	EPO Bronze 7400				EPO Gold 1700				Lehigh Valley EPO				Lehigh Valley EPO				Lehigh Valley EPO				Lehigh Valley EPO				Major Events EPO				EPO Bronze 3800				EPO Silver 3500 +				Lehigh Valley EPO																											
1.4 Plan ID [Standard Component ID]	33709PA0950001				33709PA0950004				33709PA0960001				33709PA0970002				33709PA0970006				33709PA0970007				33709PA0970008				33709PA0970009				33709PA0970010				33709PA0980001				33709PA0980004				33709PA0990001				33709PA1040001				33709PA1120001				33709PA1120003				33709PA1130001			
1.5 Metal	Bronze				Gold				Bronze				Silver				Gold				Bronze				Catastrophic				Catastrophic				Bronze				Silver				Bronze																							
1.6 AV Metal Value	0.648				0.780				0.600				0.648				0.803				0.719				0.602				0.700				0.781				0.648				0.780				0.600				0.600				0.648				0.719				0.648			
1.7 Plan Category	Renewing				Renewing				Catastrophic				Renewing				Renewing				Renewing				Renewing				Renewing				Renewing				Renewing				Renewing				Renewing				Renewing				Renewing				Renewing							
1.8 Plan Type	EPO				EPO				EPO				EPO				EPO				EPO				EPO				EPO				EPO				EPO				EPO				EPO				EPO				EPO				EPO							
1.9 Exchange Plan?	Yes				Yes				Yes				Yes				No				Yes				Yes				Yes				Yes				Yes				Yes				Yes				No				Yes											
1.10 Effective Date of Proposed Rates	01/01/2025				01/01/2025				01/01/2025				01/01/2025				01/01/2025				01/01/2025				01/01/2025				01/01/2025				01/01/2025				01/01/2025				01/01/2025				01/01/2025				01/01/2025				01/01/2025											
1.11 Cumulative Rate Change % (over 12 mos prior)	8.13%				5.94%				4.80%				8.46%				7.41%				4.58%				10.19%				12.41%				5.09%				8.14%				5.9%				4.80%				4.54%				7.35%				3.72%				7.33%			
1.12 Product Rate Increase %					6.96%				4.80%												8.07%												6.88%				4.80%				4.54%								6.94%															
1.13 Submission Level Rate Increase %																																																																

Section II: Experience Period and Current Plan Level

2.1 Plan ID [Standard Component ID]	33709PA0950001	33709PA0950004	33709PA0960001	33709PA0970002	33709PA0970006	33709PA0970007	33709PA0970008	33709PA0970009	33709PA0970010	33709PA0980001	33709PA0980004	33709PA0990001	33709PA1040001	33709PA1120001	33709PA1120003	33709PA1130001
2.2 Allowed Claims	\$6,059,423	\$5,825,651	\$652,383	\$4,411,791	\$12,436,434	\$64,730	\$297,820	\$4,644,737	\$0	\$1,370,665	\$686,498	\$94,118	\$80,301	\$1,862,148	\$395,641	\$670,268
2.3 Reinsurance	\$271,173	\$268,541	\$26,896	\$185,187	\$589,005	\$2,484	\$10,722	\$232,333	\$0	\$60,816	\$30,234	\$4,395	\$1,912	\$77,489	\$15,729	\$25,639
2.4 Member Cost Sharing	\$1,055,952	\$764,879	\$209,870	\$1,315,098	\$1,517,834	\$30,933	\$169,900	\$242,642	\$0	\$247,093	\$142,488	\$20,768	\$95,649	\$684,376	\$114,465	\$230,137
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$4,732,298	\$4,792,231	\$415,617	\$2,911,506	\$10,329,595	\$31,314	\$117,197	\$4,169,762	\$0	\$1,062,757	\$513,776	\$68,955	\$17,261	\$1,190,283	\$265,447	\$414,492
2.7 Risk Adjustment Transfer Amount	\$107,095	\$423,965	\$257,920	-\$1,718,219	\$1,716,667	-\$27,422	-\$495,286	\$1,302,593	\$0	\$514,318	\$242,101	\$166,996	-\$45,875	-\$1,577,143	-\$53,269	\$94,834
2.8 Premium	\$4,496,886	\$4,072,108	\$405,737	\$6,896,080	\$12,029,470	\$198,938	\$836,205	\$3,374,266	\$0	\$1,044,841	\$802,281	\$66,142	\$206,038	\$3,695,705	\$364,431	\$1,114,473
2.9 Experience Period Member Months	7,507	5,499	1,699	10,835	15,296	289	1,551	4,307	0	1,645	1,078	259	1,077	6,160	763	1,659
2.10 Current Enrollment	633	596	99	811	1,376	27	222	423	550	109	121	23	64	712	84	189
2.11 Current Premium PMPM	\$626.09	\$759.12	\$456.68	\$600.16	\$794.91	\$655.33	\$537.80	\$837.17	\$733.13	\$612.99	\$743.23	\$447.12	\$388.45	\$642.84	\$699.18	\$630.01
2.12 Loss Ratio	102.79%	106.59%	62.63%	56.23%	75.15%	18.26%	34.38%	89.16%	#DIV/0!	68.16%	49.19%	29.58%	-10.78%	56.18%	85.31%	34.28%

Per Member Per Month

2.13 Allowed Claims	\$807.17	\$1,059.40	\$383.98	\$407.18	\$813.05	\$223.98	\$192.02	\$1,078.42	#DIV/0!	\$833.23	\$636.83	\$363.39	\$74.56	\$318.53	\$518.53	\$404.02
2.14 Reinsurance	\$36.12	\$48.83	\$17.09	\$38.51	\$53.94	\$8.60	\$3.91	\$28.05	#DIV/0!	\$16.97	\$8.51	\$3.97	\$1.78	\$12.58	\$20.61	\$15.45
2.15 Member Cost Sharing	\$140.66	\$139.09	\$123.53	\$121.37	\$99.23	\$107.03	\$109.54	\$56.34	#DIV/0!	\$150.21	\$132.18	\$80.18	\$88.81	\$112.72	\$150.02	\$138.72
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$630.38	\$871.47	\$244.62	\$268.71	\$675.31	\$108.35	\$75.56	\$968.14	#DIV/0!	\$646.05	\$476.60	\$266.24	\$16.03	\$193.23	\$347.90	\$249.84
2.18 Risk Adjustment Transfer Amount	\$14.27	\$77.10	\$151.81	-\$158.58	\$112.23	-\$94.89	-\$319.33	\$302.44	#DIV/0!	\$312.66	\$224.58	\$644.77	-\$42.59	-\$256.03	-\$69.82	\$57.16
2.19 Premium	\$599.03	\$740.52	\$238.81	\$636.46	\$786.45	\$688.37	\$539.14	\$783.44	#DIV/0!	\$635.16	\$744.23	\$255.37	\$191.31	\$599.95	\$477.63	\$671.77

Section III: Plan Adjustment Factors

3.1 Plan ID [Standard Component ID]	33709PA0950001	33709PA0950004	33709PA0960001	33709PA0970002	33709PA0970006	33709PA0970007	33709PA0970008	33709PA0970009	33709PA0970010	33709PA0980001	33709PA0980004	33709PA0990001	33709PA1040001	33709PA1120001	33709PA1120003	33709PA1130001
3.2 Market Adjusted Index Rate																
3.3 AV and Cost Sharing Design of Plan	0.7115	0.8455	0.5476	0.6998	0.9179	0.7367	0.6371	1.0117	0.8283	0.7115	0.8455	0.5476	0.5415	0.6998	0.7367	0.6998
3.4 Provider Network Adjustment	0.9859	0.9859	0.9859	0.9653	0.9653	0.9653	0.9653	0.9653	0.9653	0.9653	0.9653	0.9653	0.8459	0.9859	0.9859	0.9653
3.5 Benefits in Addition to EHB	1.0015	1.0012	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0015	1.0013	1.0000	1.0000	1.0000	1.0361	1.0388
Administrative Costs																
3.6 Administrative Expense	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%
3.7 Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.9200	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$675.56	\$802.54	\$477.59	\$649.56	\$852.00	\$683.87	\$591.36	\$939.08	\$768.83	\$661.47	\$785.80	\$467.61	\$405.21	\$688.62	\$723.66	\$674.76

3.11 Age Calibration Factor

3.12 Geographic Calibration Factor

3.13 Tobacco Calibration Factor

3.14 Calibrated Plan Adjusted Index Rate	\$366.05	\$434.86	\$258.78	\$351.96	\$461.65	\$370.55	\$320.43	\$508.84	\$416.59	\$358.42	\$425.78	\$253.37	\$219.56	\$373.13	\$392.11	\$365.62
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Section IV: Projected Plan Level Information

4.1 Plan ID [Standard Component ID]	33709PA0950001	33709PA0950004	33709PA0960001	33709PA0970002	33709PA0970006	33709PA0970007	33709PA0970008	33709PA0970009	33709PA0970010	33709PA0980001	33709PA0980004	33709PA0990001	33709PA1040001	33709PA1120001	33709PA1120003	33709PA1130001
4.2 Allowed Claims	\$7,030,295	\$7,094,092	\$999,807	\$6,761,960	\$16,295,363	\$265,399	\$2,006,946	\$10,163,199	\$3,666,290	\$1,174,269	\$1,122,057	\$158,744	\$617,371	\$9,078,060	\$993,749	\$1,484,301
4.3 Reinsurance	\$289,503	\$328,746	\$33,408	\$275,086	\$795,193	\$11,205	\$76,026	\$525,528	\$167,644	\$48,356	\$51,997	\$5,304	\$20,429	\$369,308	\$41,957	\$60,383
4.4 Member Cost Sharing	\$1,673,131	\$1,010,739	\$381,595	\$1,671,578	\$1,580,536	\$58,049	\$600,105	\$438,453	\$564,092	\$279,463	\$159,866	\$60,588	\$239,332	\$2,244,126	\$217,355	\$366,924
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$5,067,662	\$5,754,606	\$584,803	\$4,815,296	\$13,919,633	\$196,145	\$1,330,815	\$9,199,218	\$2,934,554	\$846,450	\$910,194	\$92,852	\$357,610	\$6,464,627	\$734,438	\$1,056,994
4.7 Risk Adjustment Transfer Amount	\$130,342	\$148,010	\$15,041	\$123,851	\$358,016	\$5,045	\$34,229	\$236,606	\$75,477	\$23,410	\$2,388	\$9,198	\$166,272	\$18,890	\$27,186	\$27,186
4.8 Premium	\$5,512,579	\$6,259,834	\$636,146	\$5,238,057	\$15,141,712	\$213,366	\$1,447,654	\$10,006,867	\$3,192,194	\$920,765	\$990,105	\$101,004	\$389,026	\$7,032,101	\$798,918	\$1,149,793
4.9 Projected Member Months	8,160	7,800	1,332	8,064	17,772	312	2,448	10,656	4,152	1,392	1,260	216	960	10,212	1,104	1,704
4.10 Loss Ratio	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%
Per Member Per Month																
4.11 Allowed Claims	\$861.56	\$909.50	\$751.61	\$838.54	\$916.91	\$859.64	\$819.83	\$953								

Product-Plan Data Collection

Company Legal Name:
 HIOS Issuer ID:
 Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information				my Direct Blue EPO WPA Adult Dental and Vision				my Blue Access PPO WPA				my Blue Access PPO WPA Adult Dental and Vision				my Blue Access PPO WPA HSA															
1.1 Product Name	High Valley EPO Adult Dental and Vision																															
1.2 Product ID	33709PA113				33709PA115				33709PA116				33709PA117				33709PA118															
1.3 Plan Name	Lehigh Valley EPO		Lehigh Valley EPO		EPO Silver 3500+		EPO Gold 0+ Adult		PPO Bronze 3800		PPO Silver 3500		PPO Gold 0		PPO Bronze 8900		PPO Silver 7000		PPO Gold 1500		PPO Bronze 3800		PPO Silver 3500+		PPO Gold 0+ Adult		PPO Bronze 7400		PPO Gold 1700			
1.4 Plan ID (Standard Component ID)	33709PA1130003		33709PA1130005		33709PA1150001		33709PA1150003		33709PA1150005		33709PA1160001		33709PA1160002		33709PA1160004		33709PA1160006		33709PA1160007		33709PA1160008		33709PA1170001		33709PA1170002		33709PA1170005		33709PA1180001		33709PA1180004	
1.5 Metal	Silver		Silver		Gold		Gold		Silver		Silver		Bronze		Bronze		Silver		Gold		Gold		Bronze		Bronze		Gold		Gold			
1.6 AV Metal Value	0.719		0.803		0.648		0.719		0.803		0.648		0.719		0.803		0.602		0.700		0.781		0.648		0.719		0.803		0.648		0.780	
1.7 Plan Category	Renewing		Renewing		Renewing		Renewing		Renewing		Renewing		Renewing		Renewing		Renewing		Renewing		Renewing		Renewing		Renewing		Renewing		Renewing			
1.8 Plan Type	EPO		EPO		EPO		EPO		EPO		PPO		PPO		PPO		PPO		PPO		PPO		PPO		PPO		PPO		PPO			
1.9 Exchange Plan?	No		Yes		Yes		No		Yes		No		Yes		Yes		Yes		Yes		Yes		Yes		No		Yes		Yes			
1.10 Effective Date of Proposed Rates	01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025		01/01/2025			
1.11 Cumulative Rate Change % (over 12 mos prior)	3.71%		6.58%		5.44%		1.04%		5.97%		8.34%		5.06%		8.96%		6.22%		10.69%		7.60%		7.20%		4.15%		8.06%		6.73%		5.85%	
1.12 Product Rate Increase %	6.70%				5.81%								8.76%												7.85%		4.15%		6.18%			
1.13 Submission Level Rate Increase %																																

Section II: Experience Period and Current Plan Level																																
2.1 Plan ID (Standard Component ID)	33709PA1130003		33709PA1130005		33709PA1150001		33709PA1150003		33709PA1150005		33709PA1160001		33709PA1160002		33709PA1160004		33709PA1160006		33709PA1160007		33709PA1160008		33709PA1170001		33709PA1170002		33709PA1170005		33709PA1180001		33709PA1180004	
2.2 Allowed Claims	\$26,193	\$1,867,192	\$596,946	\$94,224	\$9,528,043	\$3,232,878	\$868,279	\$15,511,345	\$224,199	\$4,662,921	\$0	\$518,055	\$147,499	\$7,255,981	\$1,570,154	\$4,154,755																
2.3 Reinsurance	\$1,044	\$83,471	\$15,742	\$3,020	\$369,323	\$120,646	\$29,625	\$614,776	\$8,204	\$194,771	\$0	\$18,800	\$4,446	\$279,743	\$54,776	\$162,222																
2.4 Member Cost Sharing	\$8,946	\$316,016	\$373,943	\$46,289	\$1,501,298	\$615,771	\$266,042	\$2,310,723	\$78,512	\$293,750	\$0	\$135,536	\$62,523	\$1,120,302	\$490,260	\$614,380																
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0																
2.6 Incurred Claims	\$16,204	\$1,467,705	\$207,261	\$44,914	\$7,657,322	\$2,496,462	\$572,612	\$12,585,847	\$137,483	\$4,174,399	\$0	\$363,719	\$80,531	\$5,855,936	\$1,025,119	\$3,378,153																
2.7 Risk Adjustment Transfer Amount	\$30,142	\$116,461	-\$558,177	-\$126,188	-\$770,699	-\$76,445	\$109,525	-\$2,516	-\$68,244	\$889,622	\$0	-\$52,523	-\$110,858	\$271,461	-\$161,884	\$965,749																
2.8 Premium	\$41,463	\$2,171,158	\$1,726,728	\$270,223	\$9,669,704	\$1,928,301	\$811,281	\$13,462,218	\$351,614	\$2,311,846	\$0	\$741,184	\$297,238	\$6,046,771	\$1,697,742	\$2,492,549																
2.9 Experience Period Member Months	71	2,802	3,540	532	15,546	3,780	1,672	21,636	837	3,459	0	1,389	502	10,226	3,654	4,641																
2.10 Current Enrollment	15	450	325	42	1,633	320	151	1,864	112	287	185	127	51	1,043	345	483																
2.11 Current Premium PMPM	\$685.17	\$824.76	\$545.37	\$591.95	\$708.95	\$599.37	\$644.06	\$787.64	\$538.76	\$835.17	\$728.23	\$631.02	\$675.72	\$819.29	\$611.84	\$737.96																
2.12 Loss Ratio	22.63%	64.16%	17.74%	31.18%	86.05%	134.81%	62.19%	93.51%	48.52%	130.39%	#DIV/0!	52.82%	43.21%	92.68%	66.75%	97.68%																

Per Member Per Month																
2.13 Allowed Claims	\$368.91	\$666.38	\$168.63	\$177.11	\$612.89	\$855.26	\$519.31	\$716.92	\$267.86	\$1,348.05	#DIV/0!	\$372.97	\$293.82	\$709.56	\$429.71	\$895.23
2.14 Reinsurance	\$14.70	\$29.79	\$4.45	\$23.76	\$8.45	\$56.31	\$17.72	\$28.41	\$9.80	\$56.31	#DIV/0!	\$13.54	\$8.86	\$27.36	\$14.99	\$34.95
2.15 Member Cost Sharing	\$125.99	\$112.78	\$105.63	\$87.01	\$96.58	\$162.90	\$159.12	\$106.80	\$93.80	\$84.92	#DIV/0!	\$97.58	\$124.55	\$109.55	\$134.17	\$132.38
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$228.22	\$523.81	\$58.55	\$84.43	\$492.56	\$660.44	\$342.47	\$581.71	\$164.26	\$1,206.82	#DIV/0!	\$261.86	\$160.42	\$572.65	\$280.55	\$727.89
2.18 Risk Adjustment Transfer Amount	\$424.54	\$41.56	-\$157.68	-\$237.20	-\$49.58	-\$20.22	\$65.51	-\$0.11	-\$81.53	\$257.19	#DIV/0!	-\$37.81	-\$220.83	\$25.55	-\$44.30	\$208.09
2.19 Premium	\$583.99	\$774.86	\$487.78	\$507.94	\$622.01	\$510.13	\$485.22	\$622.21	\$420.09	\$668.36	#DIV/0!	\$533.61	\$592.11	\$591.31	\$464.63	\$537.07

Section III: Plan Adjustment Factors																																
3.1 Plan ID (Standard Component ID)	33709PA1130003		33709PA1130005		33709PA1150001		33709PA1150003		33709PA1150005		33709PA1160001		33709PA1160002		33709PA1160004		33709PA1160006		33709PA1160007		33709PA1160008		33709PA1170001		33709PA1170002		33709PA1170005		33709PA1180001		33709PA1180004	
3.2 Market Adjusted Index Rate																																
3.3 AV and Cost Sharing Design of Plan	0.7367	0.9179	0.6723	0.7005	0.8885	0.6723	0.7005	0.8885	0.5925	0.9571	0.8112	0.6723	0.7005	0.8885	0.6750	0.8076																
3.4 Provider Network Adjustment	0.9653	0.9653	0.8459	0.8459	0.8459	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024	1.0024																
3.5 Benefits in Addition to EHB	1.0369	1.0296	1.0475	1.0374	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0417	1.0000	1.0000	1.0015	1.0013																	
Administrative Costs																																
3.6 Administrative Expense	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%																
3.7 Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%																
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%																
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000																
3.10 Plan Adjusted Index Rate	\$709.07	\$877.20	\$573.85	\$596.82	\$749.69	\$647.99	\$675.21	\$856.39	\$571.07	\$922.52	\$781.91	\$675.04	\$702.26	\$883.43	\$651.63	\$779.48																

3.11 Age Calibration Factor																
3.12 Geographic Calibration Factor																
3.13 Tobacco Calibration Factor																
3.14 Calibrated Plan Adjusted Index Rate	\$384.21	\$475.31	\$310.94	\$323.38	\$406.22	\$351.11	\$365.86	\$464.03	\$309.43	\$499.87	\$423.68	\$365.77	\$380.52	\$478.68	\$353.09	\$422.36

Section IV: Projected Plan Level Information																																
4.1 Plan ID (Standard Component ID)	33709PA1130003		33709PA1130005		33709PA1150001		33709PA1150003		33709PA1150005		33709PA1160001		33709PA1160002		33709PA1160004		33709PA1160006		33709PA1160007		33709PA1160008		33709PA1170001		33709PA1170002		33709PA1170005		33709PA1180001		33709PA1180004	
4.2 Allowed Claims	\$158,757	\$4,406,744	\$3,150,767	\$517,342	\$16,734,688	\$3,640,619	\$1,243,764	\$25,435,901	\$1,118,079	\$7,097,297	\$3,244,831	\$1,702,338	\$467,427	\$11,489,792	\$2,498,899	\$3,834,058																
4.3 Reinsurance	\$6,703	\$215,044	\$124,404	\$21,062	\$800,337	\$143,745	\$50,637	\$1,216,473	\$39,948	\$355,219	\$146,350	\$67,215	\$19,030	\$549,500	\$98,969	\$172,421																
4.4 Member Cost Sharing	\$34,724	\$427,423	\$848,710	\$127,589	\$1,924,673	\$980,659	\$306,742	\$2,925,408	\$378,855	\$524,076	\$536,663	\$458,552	\$115,279	\$1,321,452	\$667,504	\$643,454																
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0																
4.6 Incurred Claims	\$117,331	\$3,764,277	\$2,177,654	\$368,691	\$14,009,678	\$2,516,215	\$886,386	\$21,294,020	\$699,277	\$6,218,002	\$2,561,818	\$1,176,571	\$333,118	\$9,618,840	\$1,732,426	\$3,018,182																
4.7 Risk Adjustment Transfer Amount	\$3,018	\$96,818	\$56,010	\$9,483	\$360,332	\$64,718	\$22,798	\$547,687	\$17,986	\$159,292	\$65,891	\$30,262	\$8,568	\$247,399	\$44,558	\$77,628																
4.8 Premium	\$127,632	\$4,094,763	\$2,368,842	\$401,061	\$15,239,663	\$2,737,127	\$964,206	\$23,163,537	\$760,870	\$6,763,914	\$2,786,733	\$1,279,869	\$362,365	\$10,463,330	\$1,884,525	\$3,283,165																
4.9 Projected Member Months	180	4,668	4,128	672	20,328	4,224	1,428	27,048	1,332	7,332	3,564	1,896	516	11,844	2,892	4,212																
4.10 Loss Ratio	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%	89.81%																
Per Member Per Month																																
4.11 Allowed Claims	\$881.99	\$944.03	\$763.27	\$769.85	\$823.23	\$861.89	\$870.98	\$940.40	\$967.99	\$910.45	\$897.86	\$905.87	\$970.09	\$864.07	\$910.27																	
4.12 Reinsurance	\$37.24	\$46.07	\$20.14	\$31.34	\$39.37	\$34.03	\$35.46	\$44.97	\$29.99	\$48.45	\$41.06	\$35.45	\$36.88	\$46.39	\$34.22	\$40.94																
4.13 Member Cost Sharing	\$192.91																															

Product-Plan Data Collection

Company Legal Name:
 HIOS Issuer ID:
 Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information				my Blue Access PPO WPA Adult Dental and Vision				my Direct Blue EPO Premier WPA		Blue EPO Premier WPA Adult Dental and Vision		EPO CPA Adult Dental and Vision		Direct Blue Lehigh Valley EPO Premier		Lehigh Valley EPO Premier Adult Dent	
1.1 Product Name	my Blue Access PPO WPA																	
1.2 Product ID	33709PA141				33709PA142				33709PA143		33709PA144		33709PA145		33709PA146		33709PA147	
1.3 Plan Name	PPO Gold 0	PPO Bronze 8900	PPO Silver 7000	PPO Gold 1500	PPO Bronze 3800	PPO Silver 3500	PPO Gold 0 + Adult	EPO Premier Gold	EPO Premier Silver	EPO Premier Gold	EPO Premier Silver	EPO Gold 0 + Adult	Lehigh Valley EPO	Lehigh Valley EPO	Lehigh Valley EPO	Lehigh Valley EPO	Lehigh Valley EPO	Lehigh Valley EPO
1.4 Plan ID [Standard Component ID]	33709PA1410004	33709PA1410005	33709PA1410006	33709PA1410007	33709PA1420001	33709PA1420003	33709PA1420004	33709PA1430001	33709PA1430002	33709PA1440001	33709PA1440002	33709PA1450001	33709PA1460001	33709PA1460002	33709PA1470001	33709PA1470002	33709PA1470003	33709PA1470004
1.5 Metal	Gold	Bronze	Silver	Gold	Gold	Silver	Gold	Gold	Silver	Gold	Silver	Gold	Gold	Silver	Gold	Silver	Gold	Silver
1.6 AV Metal Value	0.803	0.602	0.700	0.781	0.648	0.719	0.803	0.819	0.719	0.819	0.719	0.803	0.819	0.719	0.803	0.819	0.719	0.819
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025
1.11 Cumulative Rate Change % (over 12 mos prior)	8.93%	6.20%	10.67%	7.57%	7.32%	4.24%	8.15%	6.11%	7.90%	5.23%	7.44%	6.60%	7.44%	11.36%	6.64%	10.52%	7.24%	10.52%
1.12 Product Rate Increase %	9.04%				7.96%				6.31%		5.58%		6.60%		8.13%		7.24%	
1.13 Submission Level Rate Increase %																		

Section II: Experience Period and Current Plan Level																		
2.1 Plan ID [Standard Component ID]	33709PA1410004	33709PA1410005	33709PA1410006	33709PA1410007	33709PA1420001	33709PA1420003	33709PA1420004	33709PA1430001	33709PA1430002	33709PA1440001	33709PA1440002	33709PA1450001	33709PA1460001	33709PA1460002	33709PA1470001	33709PA1470002	33709PA1470003	33709PA1470004
2.2 Allowed Claims	\$17,740,188	\$271,665	\$8,482,003	\$0	\$436,652	\$129,640	\$5,398,212	\$28,755,434	\$2,519,553	\$12,522,959	\$85,259	\$11,459,514	\$3,121,800	\$674,465	\$1,977,563	\$45,333	\$45,333	\$45,333
2.3 Reinsurance	\$711,479	\$8,016	\$360,171	\$0	\$15,290	\$4,786	\$213,513	\$1,172,935	\$105,907	\$494,304	\$36,358	\$540,999	\$149,144	\$31,897	\$94,296	\$2,368	\$2,368	\$2,368
2.4 Member Cost Sharing	\$2,374,141	\$119,488	\$487,282	\$0	\$121,263	\$28,551	\$686,168	\$3,092,318	\$192,546	\$1,542,545	\$73,828	\$1,345,473	\$362,600	\$86,542	\$152,999	\$3,804	\$3,804	\$3,804
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$14,654,567	\$144,161	\$7,634,548	\$0	\$300,099	\$96,303	\$4,498,532	\$24,490,181	\$2,221,100	\$10,486,110	\$742,073	\$9,573,042	\$2,610,055	\$556,026	\$1,730,168	\$39,161	\$39,161	\$39,161
2.7 Risk Adjustment Transfer Amount	-\$1,845,139	-\$143,953	-\$1,511,838	\$0	-\$141,879	-\$28,191	-\$281,331	-\$4,087,448	-\$942,795	-\$1,774,997	\$73,118	-\$1,774,030	-\$86,000	-\$311,553	-\$563,745	-\$29,049	-\$29,049	-\$29,049
2.8 Premium	\$18,825,290	\$309,193	\$6,346,156	\$0	\$439,346	\$85,196	\$5,059,672	\$22,269,030	\$1,996,570	\$9,812,670	\$1,153,360	\$11,161,451	\$3,210,035	\$801,862	\$1,138,053	\$82,934	\$82,934	\$82,934
2.9 Experience Period Member Months	23,173	639	7,318	0	906	218	6,741	32,593	2,733	14,694	1,733	15,844	4,023	884	1,539	144	144	144
2.10 Current Enrollment	2,232	98	765	297	149	26	788	2,456	276	1,250	277	2,097	316	61	180	30	30	30
2.11 Current Premium PMPM	\$904.38	\$618.61	\$958.96	\$836.16	\$719.85	\$771.17	\$936.03	\$704.21	\$781.48	\$735.86	\$813.14	\$841.76	\$826.69	\$919.09	\$856.54	\$948.93	\$948.93	\$948.93
2.12 Loss Ratio	86.30%	87.24%	97.16%	#DIV/0!	100.88%	84.93%	84.23%	92.92%	75.56%	90.49%	60.50%	101.98%	68.76%	49.94%	101.67%	34.97%	34.97%	34.97%

Per Member Per Month																		
2.13 Allowed Claims	\$765.55	\$425.14	\$1,071.23	#DIV/0!	\$481.96	\$594.68	\$800.80	\$882.26	\$921.90	\$852.25	\$491.78	\$723.27	\$775.99	\$762.97	\$1,284.97	\$314.81	\$314.81	\$314.81
2.14 Reinsurance	\$30.70	\$12.54	\$5.07	#DIV/0!	\$16.88	\$21.95	\$31.67	\$55.49	\$38.75	\$33.64	\$34.15	\$37.07	\$36.08	\$61.34	\$16.44	\$16.44	\$16.44	\$16.44
2.15 Member Cost Sharing	\$102.45	\$186.99	\$61.54	#DIV/0!	\$133.84	\$130.97	\$101.79	\$94.88	\$70.45	\$104.98	\$42.60	\$84.92	\$90.13	\$99.90	\$99.41	\$26.41	\$26.41	\$26.41
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$632.40	\$225.60	\$964.20	#DIV/0!	\$331.24	\$441.76	\$667.34	\$751.39	\$812.70	\$713.63	\$428.20	\$604.21	\$648.78	\$628.99	\$1,124.22	\$271.95	\$271.95	\$271.95
2.18 Risk Adjustment Transfer Amount	-\$79.62	-\$225.28	-\$190.94	#DIV/0!	-\$156.60	-\$129.31	-\$41.73	-\$141.73	-\$344.97	-\$120.80	\$42.19	-\$111.97	-\$145.68	\$325.44	-\$366.31	-\$201.73	-\$201.73	-\$201.73
2.19 Premium	\$812.38	\$483.87	\$801.48	#DIV/0!	\$484.93	\$390.81	\$750.58	\$683.25	\$730.54	\$667.80	\$665.53	\$704.46	\$797.92	\$907.08	\$739.48	\$575.93	\$575.93	\$575.93

Section III: Plan Adjustment Factors																		
3.1 Plan ID [Standard Component ID]	33709PA1410004	33709PA1410005	33709PA1410006	33709PA1410007	33709PA1420001	33709PA1420003	33709PA1420004	33709PA1430001	33709PA1430002	33709PA1440001	33709PA1440002	33709PA1450001	33709PA1460001	33709PA1460002	33709PA1470001	33709PA1470002	33709PA1470003	33709PA1470004
3.2 Market Adjusted Index Rate																		
3.3 AV and Cost Sharing Design of Plan	0.8885	0.5925	0.9571	0.8112	0.6723	0.7005	0.8885	0.9167	1.0345	0.9167	1.0345	0.9179	0.9548	1.1003	0.9548	1.1003	1.1003	1.1003
3.4 Provider Network Adjustment	1.1507	1.1507	1.1507	1.1507	1.1507	1.1507	1.1507	0.8459	0.8458	0.8459	0.8458	0.8459	0.9653	0.9653	0.9653	0.9653	0.9653	0.9653
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0364	1.0364	1.0364	1.0364	1.0000	1.0364	1.0364	1.0364	1.0290	1.0000	1.0000	1.0000	1.0285	1.0247	1.0247
Administrative Costs																		
3.6 Administrative Expense	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%	7.74%
3.7 Taxes and Fees	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$983.09	\$655.56	\$1,059.01	\$897.59	\$770.90	\$802.15	\$1,010.13	\$745.66	\$841.41	\$772.70	\$868.45	\$895.38	\$886.29	\$1,021.35	\$911.49	\$1,046.55	\$1,046.55	\$1,046.55

3.11 Age Calibration Factor																		
3.12 Geographic Calibration Factor																		
3.13 Tobacco Calibration Factor																		
3.14 Calibrated Plan Adjusted Index Rate	\$532.68	\$355.21	\$573.82	\$486.36	\$417.71	\$434.64	\$547.34	\$404.03	\$455.91	\$418.69	\$470.57	\$485.16	\$480.24	\$553.42	\$493.89	\$567.07	\$567.07	\$567.07

Section IV: Projected Plan Level Information																		
4.1 Plan ID [Standard Component ID]	33709PA1410004	33709PA1410005	33709PA1410006	33709PA1410007	33709PA1420001	33709PA1420003	33709PA1420004	33709PA1430001	33709PA1430002	33709PA1440001	33709PA1440002	33709PA1450001	33709PA1460001	33709PA1460002	33709PA1470001	33709PA1470002	33709PA1470003	33709PA1470004
4.2 Allowed Claims	\$31,841,804	\$1,514,741	\$8,720,739	\$4,665,517	\$2,128,657	\$533,915	\$14,415,486	\$24,632,107	\$3,168,913	\$12,912,512	\$3,323,009	\$27,578,164	\$4,492,665	\$1,234,613	\$2,080,333	\$669,030	\$669,030	\$669,030
4.3 Reinsurance	\$1,522,836	\$54,120	\$436,472	\$210,427	\$84,047	\$21,737	\$689,421	\$1,201,098	\$165,970	\$629,633	\$174,041	\$1,345,780	\$224,534	\$66,940	\$103,971	\$36,274	\$36,274	\$36,274
4.4 Member Cost Sharing	\$3,662,157	\$513,262	\$643,953	\$771,630	\$573,388	\$131,676	\$1,657,939	\$2,406,137	\$97,689	\$1,261,332	\$102,439	\$2,674,889	\$337,733	-\$4,093	\$156,388	-\$2,218	-\$2,218	-\$2,218
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$26,656,811	\$947,359	\$7,640,314	\$3,683,459	\$1,471,221	\$380,502	\$12,068,126	\$21,024,872	\$2,905,254	\$11,021,546	\$3,046,529	\$23,557,495	\$3,930,398	\$1,171,767	\$1,819,974	\$634,974	\$634,974	\$634,974
4.7 Risk Adjustment Transfer Amount	\$685,620	\$24,366	\$196,511	\$94,739	\$37,840	\$9,787	\$310,395	\$540,765	\$74,724	\$283,477	\$78,357	\$605,905	\$101,091	\$30,138	\$46,810	\$16,332	\$16,332	\$16,332
4.8 Premium	\$28,997,156	\$1,030,533	\$8,311,098	\$4,006,850	\$1,600,388	\$413,908	\$13,127,651	\$22,870,758	\$3,160,322	\$11,989,187	\$3,316,001	\$25,						

Product-Plan Data Collection

Company Legal Name:
 HIOS Issuer ID:
 Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information						Section II: Experience Period and Current Plan Level						Section III: Plan Adjustment Factors						Section IV: Projected Plan Level Information					
1.1 Product Name	my Blue Access PPO CPA						my Blue Access PPO CPA Adult Dental and Vision						my Blue Access PPO CPA HSA						Access Major Events					
1.2 Product ID	33709PA148						33709PA149						33709PA150						33709PA151					
1.3 Plan Name	PPO Bronze 3800	PPO Silver 3500	PPO Gold 0	PPO Bronze 8900	PPO Silver 7000	PPO Gold 1500	PPO Bronze 3800	PPO Silver 3500 +	PPO Gold 0 + Adult	PPO Bronze 7400	PPO Gold 1700	Major Events PPO	PPO Premier Silver	PPO Premier Silver	PPO Premier Silver	PPO Premier Silver	PPO Premier Silver	PPO Premier Silver	PPO Premier Silver					
1.4 Plan ID (Standard Component ID)	33709PA1480001	33709PA1480003	33709PA1480004	33709PA1480005	33709PA1480006	33709PA1480007	33709PA1490001	33709PA1490003	33709PA1490004	33709PA1500001	33709PA1500003	33709PA1510001	33709PA1520001	33709PA1520002	33709PA1530001	33709PA1530002	33709PA1530003	33709PA1530004	33709PA1530005					
1.5 Metal	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Gold	Catastrophic	Gold	Silver	Gold	Silver	Gold	Silver	Gold					
1.6 AV Metal Value	0.648	0.719	0.803	0.602	0.700	0.781	0.648	0.719	0.803	0.648	0.780	0.600	0.819	0.719	0.819	0.719	0.819	0.719	0.719					
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing					
1.8 Plan Type	PPO	PPO	PPO	PPD	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPD	PPD	PPO	PPO	PPO	PPO					
1.9 Exchange Plan?	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes					
1.10 Effective Date of Proposed Rates	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025	01/01/2025					
1.11 Cumulative Rate Change % (over 12 mos prior)	8.42%	6.04%	7.37%	10.15%	11.42%	5.05%	7.51%	5.28%	6.71%	8.06%	5.8%	4.76%	7.45%	13.35%	6.81%	12.61%								
1.12 Product Rate Increase %			7.91%						6.83%		6.64%		4.76%	7.69%					7.16%					
1.13 Submission Level Rate Increase %																								

2.1 Plan ID (Standard Component ID)	2.2 Allowed Claims	2.3 Reinsurance	2.4 Member Cost Sharing	2.5 Cost Sharing Reduction	2.6 Incurred Claims	2.7 Risk Adjustment Transfer Amount	2.8 Premium	2.9 Experience Period Member Months	2.10 Current Enrollment	2.11 Current Premium PMPM	2.12 Loss Ratio
33709PA1480001	\$10,113,085	\$427,149	\$2,422,555	\$0	\$7,263,381	-\$193,614	\$12,247,258	15,145	1,173	\$756.68	60.26%
33709PA1480003	\$1,552,410	\$69,417	\$217,665	\$0	\$1,265,329	-\$113,571	\$605,500	942	54	\$814.52	175.97%
33709PA1480004	\$41,192,066	\$1,940,588	\$4,273,885	\$0	\$34,977,592	-\$4,354,426	\$31,911,833	1,802	220	\$1,002.24	96.45%
33709PA1480005	\$1,254,049	\$47,479	\$405,093	\$0	\$801,477	-\$231,420	\$1,275,788	1,802	501	\$678.05	76.74%
33709PA1480006	\$9,697,879	\$477,505	\$577,204	\$0	\$8,643,069	-\$223,850	\$4,523,850	3,508	459	\$924.33	95.95%
33709PA1480007	\$0	\$95,796	\$509,249	\$0	\$1,662,899	\$41,621	\$2,767,726	508	334	\$786.53	#DIV/0!
33709PA1490001	\$2,267,745	\$6,555	\$67,112	\$0	\$1,662,899	-\$91,673	\$2,767,726	508	38	\$844.37	59.18%
33709PA1490003	\$174,812	\$549,605	\$1,156,517	\$0	\$101,144	\$2,451,825	\$98,819,099	10,291	1,075	\$884.37	54.64%
33709PA1490004	\$11,692,828	\$212,026	\$647,554	\$0	\$9,896,716	-\$3,849,257	\$4,289,837	3,135	236	\$772.85	87.83%
33709PA1500001	\$4,708,837	\$5,224,543	\$590,233	\$0	\$3,849,257	-\$4,117,456	\$2,839,514	3,135	363	\$772.85	92.56%
33709PA1500003	\$5,224,543	\$240,787	\$22,360	\$0	\$4,293,524	-\$3,763	\$114,065	409	29	\$937.07	103.40%
33709PA1510001	\$19,602	\$1,005	\$1,599,754	\$0	\$19,157,626	-\$5,791	\$10,675,879	11,274	923	\$563.73	-3.48%
33709PA1520001	\$21,799,811	\$26,507	\$26,347	\$0	\$483,647	\$209,907	\$290,923	352	36	\$1,138.05	108.53%
33709PA1520002	\$36,501	\$657,624	\$895,468	\$0	\$12,145,269	-\$3,690,523	\$6,697,731	7,585	698	\$1,071.63	96.57%
33709PA1530001	\$13,698,362	\$0	\$0	\$0	\$12,145,269	-\$620,590	\$620,590	490	41	\$1,167.90	116.91%
33709PA1530002	\$694,433	\$33,949	\$39,949	\$0	\$620,590	-\$163,828	\$429,639	490	41	\$1,167.90	104.57%

2.13 Allowed Claims	2.14 Reinsurance	2.15 Member Cost Sharing	2.16 Cost Sharing Reduction	2.17 Incurred Claims	2.18 Risk Adjustment Transfer Amount	2.19 Premium
\$667.75	\$1,647.99	\$1,238.85	\$695.92	\$1,284.32	#DIV/0!	\$646.45
\$28.20	\$73.69	\$53.35	\$63.24	\$76.01	\$27.31	\$12.90
\$159.96	\$231.07	\$128.02	\$224.80	\$76.45	#DIV/0!	\$145.17
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00
\$479.59	\$1,343.24	\$1,047.70	\$444.77	\$1,144.63	#DIV/0!	\$473.97
-\$12.78	-\$120.56	\$130.43	-\$128.42	\$295.84	#DIV/0!	\$11.86
\$808.67	\$642.78	\$955.87	\$707.98	\$897.12	#DIV/0!	\$788.98

3.1 Plan ID (Standard Component ID)	3.2 Market Adjusted Index Rate	3.3 AV and Cost Sharing Design of Plan	3.4 Provider Network Adjustment	3.5 Benefits in Addition to EHB	3.6 Administrative Costs	3.7 Taxes and Fees	3.8 Profit & Risk Load	3.9 Catastrophic Adjustment	3.10 Plan Adjusted Index Rate
33709PA1480001	0.6998	0.7367	0.9179	0.6371	1.0117	0.8283	0.6998	0.7367	0.9179
33709PA1480003	0.6998	0.7367	0.9179	0.6371	1.0117	0.8283	0.6998	0.7367	0.9179
33709PA1480004	1.2166	1.2166	1.2166	1.2166	1.2166	1.2166	1.2166	1.2166	1.2166
33709PA1480005	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1480006	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1480007	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1490001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1490003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1490004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1500001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1500003	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1510001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1520001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1520002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1530001	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33709PA1530002	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

3.11 Age Calibration Factor	3.12 Geographic Calibration Factor	3.13 Tobacco Calibration Factor	3.14 Calibrated Plan Adjusted Index Rate
			\$443.58
			\$467.01
			\$581.83
			\$403.84
			\$641.31
			\$525.04
			\$457.24
			\$480.66
			\$595.49
			\$451.57
			\$536.48
			\$319.33
			\$605.25
			\$1,287.23
			\$1,142.21
			\$618.90
			\$711.14

4.1 Plan ID (Standard Component ID)	4.2 Allowed Claims	4.3 Reinsurance	4.4 Member Cost Sharing	4.5 Cost Sharing Reduction	4.6 Incurred Claims	4.7 Risk Adjustment Transfer Amount	4.8 Premium	4.9 Projected Member Months	4.10 Loss Ratio
33709PA1480001	\$14,685,440	\$597,424	\$3,630,288	\$0	\$10,457,728	-\$268,975	\$11,375,869	13,896	89.81%
33709PA1480003	\$836,211	\$35,305	\$182,898	\$0	\$618,008	-\$15,895	\$672,267	780	89.81%
33709PA1480004	\$34,709,747	\$1,693,792	\$3,366,603	\$0	\$29,649,352	-\$1,825,214	\$15,895,459	30,036	89.81%
33709PA1480005	\$2,752,529	\$104,270	\$823,045	\$0	\$1,825,214	-\$71,022,662	\$1,985,459	2,664	89.81%
33709PA1480006	\$7,846,946	\$405,757	\$338,527	\$0	\$6,461,866	\$182,682	\$7,726,243	6,528	89.81%
33709PA1480007	\$5,849,298	\$267,463	\$899,968	\$0	\$4,681,866	\$120,419	\$5,092,912	5,256	89.81%
33709PA1490001	\$4,183,076	\$170,173	\$1,034,070	\$0	\$2,978,833	\$110,578	\$3,240,360	3,840	89.81%
33709PA1490003	\$609,083	\$25,716	\$133,220	\$0	\$450,148	\$11,378	\$489,666	552	89.81%
33709PA1490004	\$14,618,485	\$713,364	\$1,417,891	\$0	\$12,487,230	\$21,175	\$13,583,552	12,360	89.81%
33709PA1500001	\$3,009,966	\$211,522	\$650,329	\$0	\$2,169,680	\$55,805	\$2,360,167	2,832	89.81%
33709PA1500003	\$4,564,476	\$211,522	\$650,329	\$0	\$3,702,625	\$93,232	\$4,027,699	4,068	89.81%
33709PA1510001	\$277,866	\$9,285	\$969,891	\$0	\$162,529	\$4,180	\$176,798	300	89.81%
33709PA1520001	\$12,901,880	\$644,808	\$1,339,948	\$0	\$11,287,181	\$93,861	\$12,278,143	10,992	89.81%
33709PA1520002	\$403,967	\$21,907	\$1,339,948	\$0	\$383,403	\$8,454	\$417,064	324	89.81%
33709PA1530001	\$9,664,272	\$482,999	\$726,506	\$0	\$8,454,767	\$217,459	\$9,197,056	8,052	89.81%
33709PA1530002	\$594,931	\$32,257	-\$1,972	\$0	\$564,646	-\$14,523	\$614,220	468	89.81%

4.11 Allowed Claims	4.12 Reinsurance	4.13 Member Cost Sharing	4.14 Cost Sharing Reduction	4.15 Incurred Claims	4.16 Risk Adjustment Transfer Amount	4.17 Premium
\$1,056.81	\$42.99	\$261.25	\$0.00	\$752.57	\$19.36	\$818.64
\$1,072.07	\$45.26	\$112.09	\$0.00	\$792.32	\$20.38	\$861.88
\$1,156.60	\$56.39	\$121.09	\$0.00	\$895.13	\$25.39	\$1,073.79
\$1,033.23	\$39.14	\$308.95	\$0.00	\$685.14	\$17.62	\$745.29
\$1,202.04	\$62.16	\$171.23	\$0.00	\$1,088.03	\$27.98	\$1,183.55
\$1,112.88	\$50.89	\$171.23	\$0.00	\$890.77	\$22.91	\$968.97
\$1,089.34	\$44.32	\$269.				

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

Field #	Section I: General Product and Plan Information	Access Major Events PPO	Access Major Events WPA
1.1	Product Name		
1.2	Product ID	33709PA154	33709PA155
1.3	Plan Name	Major Events PPO	Major Events PPO
1.4	Plan ID (Standard Component ID)	33709PA1540001	33709PA1550001
1.5	Metal	Catastrophic	Catastrophic
1.6	AV Metal Value	0.600	0.600
1.7	Plan Category	Renewing	Renewing
1.8	Plan Type	PPO	PPO
1.9	Exchange Plan?	Yes	Yes
1.10	Effective Date of Proposed Rates	01/01/2025	01/01/2025
1.11	Cumulative Rate Change % (over 12 mos prior)	5.96%	5.94%
1.12	Product Rate Increase %	5.96%	5.94%
1.13	Submission Level Rate Increase %		

Section II: Experience Period and Current Plan Level

2.1	Plan ID (Standard Component ID)	33709PA1540001	33709PA1550001
2.2	Allowed Claims	\$65,896	-\$1,236
2.3	Reinsurance	\$1,009	\$100
2.4	Member Cost Sharing	\$58,290	\$9,369
2.5	Cost Sharing Reduction	\$0	\$0
2.6	Incurred Claims	\$6,597	-\$10,705
2.7	Risk Adjustment Transfer Amount	\$244,971	-\$21,728
2.8	Premium	\$59,337	\$54,395
2.9	Experience Period Member Months	287	232
2.10	Current Enrollment	24	25
2.11	Current Premium PMPM	-\$454.13	\$521.44
2.12	Loss Ratio	2.17%	-32.77%

Per Member Per Month

2.13	Allowed Claims	\$229.60	-\$5.33
2.14	Reinsurance	\$3.52	\$0.43
2.15	Member Cost Sharing	\$203.10	\$40.38
2.16	Cost Sharing Reduction	\$0.00	\$0.00
2.17	Incurred Claims	\$22.99	-\$46.14
2.18	Risk Adjustment Transfer Amount	\$853.56	-\$93.66
2.19	Premium	\$206.75	\$234.46

Section III: Plan Adjustment Factors

3.1	Plan ID (Standard Component ID)	33709PA1540001	33709PA1550001
3.2	Market Adjusted Index Rate		
3.3	AV and Cost Sharing Design of Plan	0.5415	0.5415
3.4	Provider Network Adjustment	1.0024	1.1507
3.5	Benefits in Addition to EHB	1.0000	1.0000
Administrative Costs			
3.6	Administrative Expense	7.74%	7.74%
3.7	Taxes and Fees	0.06%	0.06%
3.8	Profit & Risk Load	0.00%	0.00%
3.9	Catastrophic Adjustment	0.9200	0.9200
3.10	Plan Adjusted Index Rate	\$480.20	\$551.24

3.11	Age Calibration Factor		
3.12	Geographic Calibration Factor		
3.13	Tobacco Calibration Factor		
3.14	Calibrated Plan Adjusted Index Rate	\$260.19	\$298.69

Section IV: Projected Plan Level Information

4.1	Plan ID (Standard Component ID)	33709PA1540001	33709PA1550001
4.2	Allowed Claims	\$283,501	\$262,452
4.3	Reinsurance	\$9,381	\$8,685
4.4	Member Cost Sharing	\$109,903	\$101,743
4.5	Cost Sharing Reduction	\$0	\$0
4.6	Incurred Claims	\$164,216	\$152,024
4.7	Risk Adjustment Transfer Amount	\$4,224	\$3,910
4.8	Premium	\$176,634	\$165,371
4.9	Projected Member Months	372	300
4.10	Loss Ratio	89.81%	89.81%
Per Member Per Month			
4.11	Allowed Claims	\$762.10	\$874.84
4.12	Reinsurance	\$25.22	\$28.95
4.13	Member Cost Sharing	\$295.44	\$339.14
4.14	Cost Sharing Reduction	\$0.00	\$0.00
4.15	Incurred Claims	\$441.44	\$506.75
4.16	Risk Adjustment Transfer Amount	\$11.35	\$13.03
4.17	Premium	\$480.20	\$551.24

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9400
Rating Area 2	0.9400
Rating Area 4	0.9400
Rating Area 5	0.9400
Rating Area 6	1.0400
Rating Area 7	1.0400
Rating Area 9	1.0400

Part III Actuarial Memorandum

Highmark Inc.

Individual Rate Filing

Effective January 1, 2025

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Inc.'s (Highmark) individual block of business rate filing, for products with an effective date of January 1, 2025. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Inc.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- Market: Individual
- Effective Date: January 1, 2025

I.2 Company Contact Information:

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

II. Proposed Rate Changes

For all rate changes by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in Worksheet 2, line 1.11 of the URRT. The rate change varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act.

The primary drivers of the rate increase are cost and utilization trend.

In accordance with the Department’s guidance in the July 24, 2024 objection letter, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 60% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

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

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

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2023, paid through February 2024. This includes 2023 experience in Affordable Care Act compliant plans. Highmark did not offer any transitional plans in 2023.

III.2 Current Date:

The current date shown represents a snapshot of February 1, 2024.

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

- **Historical Experience:** We chose Highmark’s current experience for the individual block of business for the period January 1, 2023 through December 31, 2023, with claims paid through February 2024 as the basis for the 2025 projected individual market pricing.
- **Claims Incurred During the 12-month Experience Period:** Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for Highmark’s individual book-of-business. This section includes:
 - The amount of claims which were processed through Company’s claims system,
 - Claims processed outside of the Company’s claims system, and

- Our best estimate of claims incurred but not paid as of the paid through date stated above.
- **Method for Determining Allowed Claims:** For non-capitated claims, the allowed charges are summarized from the Company’s detailed claim-level historical data. This experience includes 2023 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- **Paid Claims:** We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2023 plan designs chosen by each member.
- **Incurred but Not Paid (IBNR) Claims Estimate:** The Company is using a completion factor of 0.978 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for the Company’s individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drugs utilization were converted to a “per 30-day” script count.

V. Projection Factors

V.1 Trend Factors

This development of the CY2025 rates reflects an annual trend rate of 10.3% (5.0% cost, 5.0% utilization) for medical and 8.8% (5.0% cost, 3.6% utilization) for pharmacy. These trends reflect Highmark’s expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for some of the more explainable variables such as high dollar claims, work days, provider contracting, demographics, and seasonality.

The medical trend represents a blended average for all medical types of services and is applied to the aggregate medical experience for pricing. Component data was not used in the development of the trend except pharmacy-specific projections were used to adjust the Pharmacy trend. The Pharmacy trend takes into account factors such as projected specialty drug use, pipeline drugs coming to market, and provider contracting. These trends represent

assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Changes in the Morbidity of the Population Insured

The Morbidity Adjustment of 0.990 reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000.

There are no longer any COVID adjustments from the experience period to the rating period.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about 0.5% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

V.4 Changes in Benefits

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.

V.5 Changes in Other

The 0.978 factor represents the combined impact of changes in network, induced demand, pharmacy rebates, hospital/physician settlements, and state mandates/laws (when applicable).

VI. Manual Rate Adjustments

Highmark's individual experience is fully credible. No manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is from Highmark's individual book of business in 2023. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for Highmark. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

IX. Market Adjusted Index Rate [MAIR]

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for reinsurance, risk adjustment, and the exchange user fee.

IX.1 Projected Reinsurance PMPM

In accordance with the Department's guidance in the July 24, 2024 objection letter, the impact of the state 1332 Reinsurance Program is captured using the following parameters for 2025: an attachment point of \$60,000, a coinsurance rate of 60%, and a cap of \$100,000. Highmark estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2023 incurred claims by member to the CY2025 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 5.4%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB. This amount is reflected in worksheet 1 of the URRT.

IX.2 Projected Risk Adjustment PMPM

The estimated average risk score for Highmark's projected 2025 population was developed by using Highmark's 2023 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for Highmark based upon its projected 2025 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2025.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in Highmark receiving from the risk adjustment pool. The \$22.74 PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, Highmark has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

IX.3 Exchange User Fee %

The 2.86% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

X. Plan Adjusted Index Rate [PAIR]

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

X.1 AV and Cost Sharing Design of Plan

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

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.25 and represents the non-payment of Cost Sharing Reduction subsidies.

X.2 Provider Network Adjustment

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

X.3 Benefits in Addition to EHB

Non-EHB benefits are offered in several plans. Thirty plans have an adult dental and vision benefit, twelve plans have an adult vision exam benefit, and twenty-four plans have a hearing benefit.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

X.5 Taxes and Fees:

The following fees were added:

- \$0.18 PMPM for Risk Adjustment User Fee
- \$0.31 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

X.6 Profit (or Contribution to Surplus) & Risk Margin:

The profit/contingency factor is set to 0%.

X.7 Catastrophic Adjustment

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

XI. Calibration

XI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.8439. This factor is calculated by dividing the all members age factor of 1.8421 by the ratio of billable members to total members 0.9990. The age curve calibration factor is $1/1.8439 = 0.5423$.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 0.9946. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9946. The geographic calibration factor is $1/0.9946 = 1.0054$.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.0063. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.0063. The tobacco calibration factor is $1/1.0063 = 0.9938$.

XI.4 Consumer Adjusted Premium Rate Development:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve

factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

XII. Projected Loss Ratio

The projected loss ratio for 2025 using the federally-prescribed MLR methodology is 92.6%.

XIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of Highmark’s QHP application. When applicable and per CMS’s guidance, a dummy AV Metal Value was applied to any terminated plans that fell out of the new de minimis range.

XIV. Membership Projections

Membership projections reflect Highmark’s expectations for 2025. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

Highmark expects membership in 2025 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	47.2%	7.9%
150%-200%	87%	41.3%	6.9%
200%-250%	73%	1.5%	0.3%
<u>>250%</u>	<u>70%</u>	<u>10.0%</u>	<u>1.7%</u>
Total		100.0%	16.8%

XV. Terminated Plans and Products

All plans in the 2023 experience period are still available in 2025.

XVI. Plan Type

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

XVII. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of Highmark to accompany its rate filing for the Individual Market on and off the Pennsylvania Exchange.

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

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

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

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

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

The Part I Unified Rate Review Template does not demonstrate the process used by Highmark to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally facilitated exchanges and for certification that the index rate is developed in

accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:



Title: Actuarial Manager, Individual Markets

Date: August 2, 2024

2025 Rates Table Template v14.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	33709				
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
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	281.59	281.59
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	15	306.62	306.62
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	16	316.19	316.19
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	17	325.76	325.76
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	18	336.07	336.07
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	19	346.37	346.37
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	20	357.05	357.05
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	21	368.09	377.29
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	22	368.09	377.29
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	23	368.09	377.29
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	24	368.09	377.29
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	25	369.56	378.80
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	26	376.92	386.34
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	27	385.76	395.40
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	28	400.11	410.11
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	29	411.89	422.19
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	30	417.78	428.22
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	31	426.62	437.29
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	32	435.45	446.34
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	33	440.97	451.99
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	34	446.86	458.03
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	35	449.81	461.06
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	36	452.75	464.07
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	37	455.70	467.09
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	38	458.64	470.11
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	39	464.53	476.14
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	40	470.42	517.46
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	41	479.25	529.57
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	42	487.72	542.34
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	43	499.50	559.94
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	44	514.22	582.10
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	45	531.52	608.59
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	46	552.14	640.48
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	47	575.32	677.15
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	48	601.83	719.79
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	49	627.96	764.23
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	50	657.41	805.33
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	51	686.49	840.95
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	52	718.51	880.17
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	53	750.90	919.85
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	54	785.87	962.69
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	55	820.84	1005.53
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	56	858.75	1051.97
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	57	897.04	1098.87
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	58	937.89	1148.92
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	59	958.14	1173.72
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	60	999.00	1223.78
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	61	1034.33	1267.05
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	62	1057.52	1295.46
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	63	1086.60	1331.09
33709PA0870012	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1104.27	1352.73
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	281.59	281.59
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	15	306.62	306.62
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	16	316.19	316.19
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	17	325.76	325.76
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	18	336.07	336.07
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	19	346.37	346.37
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	20	357.05	357.05
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	21	368.09	377.29
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	22	368.09	377.29
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	23	368.09	377.29
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	24	368.09	377.29
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	25	369.56	378.80
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	26	376.92	386.34
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	27	385.76	395.40
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	28	400.11	410.11
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	29	411.89	422.19
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	30	417.78	428.22
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	31	426.62	437.29
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	32	435.45	446.34
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	33	440.97	451.99
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	34	446.86	458.03
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	35	449.81	461.06
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	36	452.75	464.07
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	37	455.70	467.09
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	38	458.64	470.11
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	39	464.53	476.14
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	40	470.42	517.46
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	41	479.25	529.57
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	42	487.72	542.34
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	43	499.50	559.94
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	44	514.22	582.10
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	45	531.52	608.59
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	46	552.14	640.48
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	47	575.32	677.15
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	48	601.83	719.79
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	49	627.96	764.23
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	50	657.41	805.33
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	51	686.49	840.95
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	52	718.51	880.17
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	53	750.90	919.85
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	54	785.87	962.69
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	55	820.84	1005.53
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	56	858.75	1051.97
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	57	897.04	1098.87
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	58	937.89	1148.92
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	59	958.14	1173.72
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	60	999.00	1223.78
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	61	1034.33	1267.05
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	62	1057.52	1295.46
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	63	1086.60	1331.09
33709PA0870012	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1104.27	1352.73
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	281.59	281.59
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	15	306.62	306.62
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	16	316.19	316.19
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	17	325.76	325.76
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	18	336.07	336.07
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	19	346.37	346.37
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	20	357.05	357.05
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	21	368.09	377.29
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	22	368.09	377.29
33709PA0870012	Rating Area 5	Tobacco User/Non-Tobacco User	23	368.09	377.29

33709PA1420004	Rating Area 5	Tobacco User/Non-Tobacco User	58	1311.00	1605.98
33709PA1420004	Rating Area 5	Tobacco User/Non-Tobacco User	59	1339.30	1640.64
33709PA1420004	Rating Area 5	Tobacco User/Non-Tobacco User	60	1396.41	1710.60
33709PA1420004	Rating Area 5	Tobacco User/Non-Tobacco User	61	1445.80	1771.11
33709PA1420004	Rating Area 5	Tobacco User/Non-Tobacco User	62	1478.22	1810.82
33709PA1420004	Rating Area 5	Tobacco User/Non-Tobacco User	63	1518.86	1860.60
33709PA1420004	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1543.56	1890.86
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	435.48	435.48
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	15	474.19	474.19
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	16	488.99	488.99
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	17	503.80	503.80
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	18	519.73	519.73
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	19	535.67	535.67
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	20	552.18	552.18
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	21	569.26	583.49
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	22	569.26	583.49
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	23	569.26	583.49
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	24	569.26	583.49
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	25	571.54	585.83
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	26	582.92	597.49
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	27	596.58	611.49
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	28	618.79	634.26
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	29	637.00	652.93
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	30	646.11	662.26
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	31	659.77	676.26
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	32	673.43	690.27
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	33	681.97	699.02
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	34	691.08	708.36
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	35	695.64	713.03
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	36	700.19	717.69
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	37	704.74	722.36
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	38	709.30	727.03
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	39	718.41	736.37
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	40	727.51	800.26
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	41	741.18	819.00
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	42	754.27	838.75
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	43	772.49	865.96
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	44	795.26	900.23
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	45	822.01	941.20
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	46	853.89	990.51
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	47	889.75	1047.24
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	48	930.74	1113.17
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	49	971.16	1181.90
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	50	1016.70	1245.46
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	51	1061.67	1300.55
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	52	1111.20	1361.22
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	53	1161.29	1422.58
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	54	1215.37	1488.83
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	55	1269.45	1555.08
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	56	1328.08	1626.90
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1387.29	1699.43
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1450.47	1776.83
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	59	1481.78	1815.18
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1544.97	1892.59
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1599.62	1959.53
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1635.48	2003.46
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1680.46	2058.56
33709PA1420004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1707.78	2092.03
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	395.27	395.27
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	15	430.40	430.40
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	16	443.84	443.84
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	17	457.27	457.27
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	18	471.74	471.74
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	19	486.21	486.21
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	20	501.19	501.19
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	21	516.69	529.61
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	22	516.69	529.61
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	23	516.69	529.61
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	24	516.69	529.61
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	25	518.76	531.73
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	26	529.09	542.32
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	27	541.49	555.03
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	28	561.64	575.68
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	29	578.18	592.63
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	30	586.44	601.10
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	31	598.84	613.81
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	32	611.24	626.52
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	33	618.99	634.46
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	34	627.26	642.94
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	35	631.40	647.19
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	36	635.53	651.42
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	37	639.66	655.65
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	38	643.80	659.90
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	39	652.06	668.36
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	40	660.33	676.36
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	41	672.73	743.37
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	42	684.61	761.29
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	43	701.15	785.99
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	44	721.82	817.10
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	45	746.10	854.28
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	46	775.04	899.05
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	47	807.59	950.53
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	48	844.79	1010.37
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	49	881.47	1072.75
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	50	922.81	1130.44
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	51	963.63	1180.45
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	52	1008.58	1235.51
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	53	1054.05	1291.21
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	54	1103.13	1351.33
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	55	1152.22	1411.47
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	56	1205.44	1476.66
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	57	1259.17	1542.48
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	58	1316.53	1612.75
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	59	1344.94	1647.55
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1402.30	1717.82
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1451.90	1778.58
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1484.45	1818.45
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1525.27	1868.46
33709PA1380001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1550.07	1898.84
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	395.27	395.27
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	15	430.40	430.40
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	16	443.84	443.84
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	17	457.27	457.27
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	18	471.74	471.74
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	19	486.21	486.21
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	20	501.19	501.19
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	21	516.69	529.61
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	22	516.69	529.61
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	23	516.69	529.61
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	24	516.69	529.61
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	25	518.76	531.73
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	26	529.09	542.32
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	27	541.49	555.03
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	28	561.64	575.68
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	29	578.18	592.63
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	30	586.44	601.10
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	31	598.84	613.81
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	32	611.24	626.52
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	33	618.99	634.46
33709PA1380001	Rating Area 2	Tobacco User/Non-Tobacco User	34	627.26	642.94

33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	24	408.58	418.79
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	25	410.21	420.47
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	26	418.39	428.85
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	27	428.19	438.89
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	28	444.13	455.23
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	29	457.20	468.63
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	30	463.74	475.33
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	31	473.54	485.38
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	32	483.35	495.43
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	33	489.48	501.72
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	34	496.02	508.42
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	35	499.28	511.76
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	36	502.55	515.11
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	37	505.82	518.47
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	38	509.09	521.82
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	39	515.63	528.52
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	40	522.17	534.99
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	41	531.97	543.83
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	42	541.37	554.00
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	43	554.44	566.53
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	44	570.79	581.63
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	45	589.99	600.00
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	46	612.87	621.53
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	47	638.61	646.13
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	48	668.03	675.54
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	49	697.04	710.93
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	50	729.72	751.64
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	51	762.00	798.96
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	52	797.55	848.30
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	53	833.50	893.91
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	54	872.32	933.45
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	55	911.13	977.00
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	56	953.22	1021.04
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	57	995.71	1068.59
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	58	1041.06	1116.13
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	59	1063.53	1167.69
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	60	1108.89	1219.74
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	61	1148.11	1275.30
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	62	1173.85	1302.82
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	63	1206.13	1358.39
33709PA1420003	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1225.74	1406.43
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	312.56	1437.97
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	15	340.35	1477.51
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	16	350.97	1501.53
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	17	361.59	1525.55
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	18	373.03	1549.57
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	19	384.47	1573.59
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	20	396.32	1597.61
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	21	408.58	1621.63
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	22	408.58	1645.65
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	23	408.58	1669.67
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	24	408.58	1693.69
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	25	410.21	1717.71
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	26	418.39	1741.73
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	27	428.19	1765.75
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	28	444.13	1789.77
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	29	457.20	1813.79
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	30	463.74	1837.81
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	31	473.54	1861.83
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	32	483.35	1885.85
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	33	489.48	1909.87
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	34	496.02	1933.89
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	35	499.28	1957.91
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	36	502.55	1981.93
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	37	505.82	2005.95
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	38	509.09	2029.97
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	39	515.63	2053.99
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	40	522.17	2078.01
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	41	531.97	2102.03
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	42	541.37	2126.05
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	43	554.44	2150.07
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	44	570.79	2174.09
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	45	589.99	2198.11
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	46	612.87	2222.13
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	47	638.61	2246.15
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	48	668.03	2270.17
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	49	697.04	2294.19
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	50	729.72	2318.21
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	51	762.00	2342.23
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	52	797.55	2366.25
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	53	833.50	2390.27
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	54	872.32	2414.29
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	55	911.13	2438.31
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	56	953.22	2462.33
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	57	995.71	2486.35
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	58	1041.06	2510.37
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	59	1063.53	2534.39
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	60	1108.89	2558.41
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	61	1148.11	2582.43
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	62	1173.85	2606.45
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	63	1206.13	2630.47
33709PA1420003	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1225.74	2654.49
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	345.82	2678.51
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	15	376.56	2702.53
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	16	388.31	2726.55
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	17	400.06	2750.57
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	18	412.72	2774.59
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	19	425.38	2798.61
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	20	438.49	2822.63
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	21	452.05	2846.65
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	22	452.05	2870.67
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	23	452.05	2894.69
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	24	452.05	2918.71
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	25	453.86	2942.73
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	26	462.90	2966.75
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	27	473.75	2990.77
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	28	491.38	3014.79
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	29	505.84	3038.81
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	30	513.08	3062.83
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	31	523.93	3086.85
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	32	534.78	3110.87
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	33	541.56	3134.89
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	34	548.79	3158.91
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	35	552.41	3182.93
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	36	556.02	3206.95
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	37	559.64	3230.97
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	38	563.25	3254.99
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	39	570.49	3279.01
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	40	577.72	3303.03
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	41	588.57	3327.05
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	42	598.97	3351.07
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	43	613.43	3375.09
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	44	631.51	3399.11
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	45	652.76	3423.13
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	46	678.08	3447.15
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	47	706.55	3471.17
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	48	739.10	3495.19
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	49	771.20	3519.21
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	50	807.36	3543.23
33709PA1420003	Rating Area 6	Tobacco User/Non-Tobacco User	51	843.07	3567.25

33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	49	479.01	582.96
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	50	501.47	614.30
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	51	523.65	641.47
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	52	548.08	671.40
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	53	572.79	701.67
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	54	599.47	734.35
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	55	626.14	767.02
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	56	655.06	802.45
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	57	684.26	838.22
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	58	715.43	876.40
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	59	730.87	895.32
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	60	762.04	933.50
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	61	788.99	966.51
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	62	806.68	988.18
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	63	828.86	1015.35
33709PA1550001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	842.34	1031.87
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	214.80	214.80
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	15	233.89	233.89
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	16	241.19	241.19
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	17	248.49	248.49
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	18	256.35	256.35
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	19	264.21	264.21
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	20	272.36	272.36
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	21	280.78	287.80
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	22	280.78	287.80
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	23	280.78	287.80
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	24	280.78	287.80
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	25	281.90	288.95
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	26	287.52	294.71
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	27	294.26	301.62
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	28	305.21	312.84
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	29	314.19	322.04
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	30	318.69	326.66
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	31	325.42	333.56
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	32	332.16	340.46
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	33	336.37	344.78
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	34	340.87	349.39
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	35	343.11	351.69
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	36	345.36	353.99
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	37	347.61	356.30
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	38	349.85	358.60
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	39	354.34	363.20
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	40	358.84	369.72
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	41	365.58	378.07
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	42	372.03	387.03
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	43	381.02	397.12
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	44	392.25	408.43
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	45	405.45	421.84
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	46	421.17	437.56
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	47	438.86	455.84
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	48	459.08	476.96
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	49	479.01	492.06
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	50	501.47	514.30
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	51	523.65	541.47
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	52	548.08	571.40
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	53	572.79	601.67
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	54	599.47	634.35
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	55	626.14	667.02
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	56	655.06	702.45
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	57	684.26	738.22
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	58	715.43	776.40
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	59	730.87	795.32
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	60	762.04	833.50
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	61	788.99	866.51
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	62	806.68	888.18
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	63	828.86	915.35
33709PA1550001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	842.34	931.87
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	237.65	237.65
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	15	258.77	258.77
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	16	266.85	266.85
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	17	274.93	274.93
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	18	283.62	283.62
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	19	292.32	292.32
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	20	301.33	301.33
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	21	310.65	318.42
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	22	310.65	318.42
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	23	310.65	318.42
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	24	310.65	318.42
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	25	311.89	319.69
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	26	318.11	326.06
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	27	325.56	333.70
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	28	337.68	346.12
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	29	347.62	356.31
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	30	352.59	361.40
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	31	360.04	369.04
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	32	367.50	376.69
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	33	372.16	381.46
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	34	377.13	386.56
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	35	379.61	389.10
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	36	382.10	391.65
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	37	384.58	394.19
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	38	387.07	396.75
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	39	392.04	401.84
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	40	397.01	406.93
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	41	404.47	412.02
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	42	411.61	417.11
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	43	421.55	422.20
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	44	433.98	427.29
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	45	448.58	432.38
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	46	465.98	437.47
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	47	485.55	442.56
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	48	507.91	447.65
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	49	529.97	452.74
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	50	554.82	457.83
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	51	579.36	462.92
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	52	606.39	468.01
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	53	633.73	473.10
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	54	663.24	478.19
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	55	692.75	483.28
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	56	724.75	488.37
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	57	757.05	493.46
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	58	791.54	498.55
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	59	808.62	503.64
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	60	843.10	508.73
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	61	872.93	513.82
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	62	892.50	518.91
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	63	917.04	524.00
33709PA1550001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	931.95	529.09
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	375.15	375.15
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	15	408.49	408.49
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	16	421.25	413.58
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	17	434.00	418.67
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	18	447.73	423.76
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	19	461.46	428.85
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	20	475.68	433.94
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	21	490.39	439.03
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	22	490.39	444.12
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	23	490.39	449.21
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	24	490.39	454.30
33709PA0940006	Rating Area 7	Tobacco User/Non-Tobacco User	25	492.35	459.39

33709PA0960001	Rating Area 7	Tobacco User/Non-Tobacco User	56	627.90	769.18
33709PA0960001	Rating Area 7	Tobacco User/Non-Tobacco User	57	655.89	803.47
33709PA0960001	Rating Area 7	Tobacco User/Non-Tobacco User	58	685.77	840.07
33709PA0960001	Rating Area 7	Tobacco User/Non-Tobacco User	59	700.57	858.20
33709PA0960001	Rating Area 7	Tobacco User/Non-Tobacco User	60	730.45	894.80
33709PA0960001	Rating Area 7	Tobacco User/Non-Tobacco User	61	756.28	926.44
33709PA0960001	Rating Area 7	Tobacco User/Non-Tobacco User	62	773.24	947.22
33709PA0960001	Rating Area 7	Tobacco User/Non-Tobacco User	63	794.50	973.26
33709PA0960001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	807.42	989.09
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	205.89	205.89
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	15	224.19	224.19
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	16	231.19	231.19
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	17	238.19	238.19
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	18	245.72	245.72
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	19	253.26	253.26
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	20	261.07	261.07
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	21	269.14	275.87
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	22	269.14	275.87
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	23	269.14	275.87
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	24	269.14	275.87
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	25	270.22	276.98
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	26	275.60	282.49
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	27	282.06	289.11
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	28	292.56	299.87
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	29	301.17	308.70
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	30	305.47	313.11
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	31	311.93	319.73
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	32	318.39	326.35
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	33	322.43	330.49
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	34	326.74	334.91
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	35	328.89	337.11
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	36	331.04	339.32
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	37	333.20	341.53
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	38	335.35	343.73
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	39	339.65	348.14
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	40	343.96	378.36
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	41	350.42	387.21
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	42	356.61	396.55
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	43	365.22	409.41
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	44	375.99	425.62
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	45	388.64	444.99
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	46	403.71	468.30
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	47	420.67	495.13
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	48	440.04	526.29
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	49	459.15	558.79
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	50	480.68	588.83
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	51	501.95	614.89
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	52	525.36	643.57
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	53	549.05	672.59
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	54	574.61	703.90
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	55	600.18	735.22
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	56	627.90	769.18
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	57	655.89	803.47
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	58	685.77	840.07
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	59	700.57	858.20
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	60	730.45	894.80
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	61	756.28	926.44
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	62	773.24	947.22
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	63	794.50	973.26
33709PA0960001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	807.42	989.09
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	367.31	367.31
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	15	399.96	399.96
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	16	412.44	412.44
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	17	424.92	424.92
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	18	438.37	438.37
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	19	451.81	451.81
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	20	465.74	465.74
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	21	480.14	492.14
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	22	480.14	492.14
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	23	480.14	492.14
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	24	480.14	492.14
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	25	482.06	494.11
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	26	491.66	503.95
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	27	503.19	515.77
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	28	521.91	534.96
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	29	537.28	550.71
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	30	544.96	558.58
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	31	556.48	570.39
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	32	568.01	582.21
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	33	575.21	589.59
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	34	582.89	597.46
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	35	586.73	601.40
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	36	590.57	605.33
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	37	594.41	609.27
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	38	598.25	613.21
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	39	605.94	621.09
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	40	613.62	629.98
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	41	625.14	640.78
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	42	636.19	653.44
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	43	651.55	670.39
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	44	670.76	693.30
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	45	693.32	719.85
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	46	720.21	754.44
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	47	750.46	803.29
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	48	785.03	849.80
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	49	819.12	896.87
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	50	857.53	930.47
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	51	895.46	969.94
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	52	937.23	1014.11
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	53	979.49	1059.88
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	54	1025.10	1107.55
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	55	1070.71	1157.62
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	56	1120.17	1210.21
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	57	1170.10	1265.33
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1223.40	1323.67
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1249.80	1374.01
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1303.10	1427.30
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1349.19	1483.76
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1379.44	1533.81
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1417.37	1587.28
33709PA0970006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1440.42	1644.51
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	378.17	378.17
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	15	411.79	411.79
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	16	424.64	424.64
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	17	437.49	437.49
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	18	451.33	451.33
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	19	465.17	465.17
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	20	479.51	479.51
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	21	494.34	506.70
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	22	494.34	506.70
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	23	494.34	506.70
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	24	494.34	506.70
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	25	496.32	508.73
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	26	506.20	518.86
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	27	518.07	531.02
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	28	537.35	550.78
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	29	553.17	567.00
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	30	561.08	575.11
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	31	572.94	587.26
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	32	584.80	599.42

33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	33	592.22	607.03
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	34	600.13	615.13
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	35	604.08	619.18
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	36	608.04	623.24
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	37	611.99	627.29
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	38	615.95	631.35
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	39	623.86	639.46
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	40	631.77	694.95
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	41	643.63	711.21
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	42	655.00	728.36
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	43	670.82	751.99
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	44	690.59	781.75
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	45	713.83	817.34
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	46	741.51	860.15
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	47	772.65	909.41
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	48	808.25	966.67
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	49	843.34	1026.34
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	50	882.89	1081.54
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	51	921.94	1129.38
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	52	964.95	1182.06
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	53	1008.45	1235.35
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	54	1055.42	1292.89
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	55	1102.38	1350.42
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	56	1153.30	1412.79
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	57	1204.71	1475.77
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	58	1259.58	1542.99
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	59	1286.77	1576.29
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	60	1341.64	1643.51
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	61	1389.10	1701.65
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	62	1420.24	1739.79
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	63	1459.29	1787.63
33709PA1130005	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1483.02	1816.70
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	382.09	382.09
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	15	416.06	416.06
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	16	429.04	429.04
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	17	442.03	442.03
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	18	456.02	456.02
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	19	470.00	470.00
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	20	484.49	484.49
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	21	499.47	511.96
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	22	499.47	511.96
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	23	499.47	511.96
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	24	499.47	511.96
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	25	501.47	514.01
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	26	511.46	524.25
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	27	523.44	536.53
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	28	542.92	556.49
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	29	558.91	572.88
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	30	566.90	581.07
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	31	578.89	593.36
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	32	590.87	605.64
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	33	598.37	613.33
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	34	606.36	621.52
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	35	610.35	625.61
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	36	614.35	629.71
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	37	618.34	633.80
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	38	622.34	637.90
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	39	630.33	646.09
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	40	638.32	702.15
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	41	650.31	718.59
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	42	661.80	735.92
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	43	677.78	759.79
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	44	697.76	789.86
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	45	721.23	825.81
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	46	749.21	869.08
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	47	780.67	918.85
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	48	816.63	976.69
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	49	852.10	1037.01
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	50	892.05	1092.76
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	51	931.51	1141.10
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	52	974.97	1194.34
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	53	1018.92	1248.18
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1066.37	1306.30
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1113.82	1364.43
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1165.26	1427.44
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1217.21	1491.08
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1272.65	1559.00
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1300.12	1592.65
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1355.56	1660.56
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1403.51	1719.30
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1434.98	1757.85
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1474.44	1806.19
33709PA1460001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1498.41	1835.55
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	392.96	392.96
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	15	427.89	427.89
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	16	441.24	441.24
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	17	454.60	454.60
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	18	468.98	468.98
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	19	483.36	483.36
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	20	498.26	498.26
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	21	513.67	526.51
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	22	513.67	526.51
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	23	513.67	526.51
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	24	513.67	526.51
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	25	515.72	528.61
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	26	526.00	539.15
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	27	538.33	551.79
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	28	558.36	572.32
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	29	574.80	589.17
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	30	583.02	597.60
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	31	595.34	610.22
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	32	607.67	622.86
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	33	615.38	630.76
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	34	623.60	639.19
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	35	627.70	643.39
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	36	631.81	647.61
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	37	635.92	651.82
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	38	640.03	656.03
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	39	648.25	664.46
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	40	656.47	722.12
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	41	668.80	739.02
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	42	680.61	756.84
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	43	697.05	781.39
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	44	717.60	812.32
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	45	741.74	849.29
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	46	770.51	893.79
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	47	802.87	944.98
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	48	839.85	1004.46
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	49	876.32	1066.48
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	50	917.41	1123.83
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	51	957.99	1173.54
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	52	1002.68	1228.28
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	53	1047.89	1283.67
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1096.69	1343.45
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1145.48	1403.21
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1198.39	1468.03
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1251.81	1533.47
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1308.83	1603.32
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1337.08	1637.92
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1394.10	1707.77

33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1443.41	1768.18
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1475.77	1807.82
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1516.35	1857.53
33709PA1470001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1541.01	1887.74
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	338.77	338.77
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	15	368.89	368.89
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	16	380.40	380.40
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	17	391.91	391.91
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	18	404.31	404.31
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	19	416.71	416.71
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	20	429.55	429.55
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	21	442.84	453.91
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	22	442.84	453.91
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	23	442.84	453.91
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	24	442.84	453.91
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	25	444.61	455.73
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	26	453.47	464.81
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	27	464.10	475.70
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	28	481.37	493.40
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	29	495.54	507.93
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	30	502.62	515.19
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	31	513.25	526.08
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	32	523.88	536.98
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	33	530.52	543.78
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	34	537.61	551.05
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	35	541.15	554.68
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	36	544.69	558.31
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	37	548.24	561.95
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	38	551.78	565.57
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	39	558.86	572.83
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	40	565.95	622.55
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	41	576.58	637.12
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	42	586.76	652.48
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	43	600.93	673.64
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	44	618.65	700.31
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	45	639.46	732.18
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	46	664.26	770.54
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	47	692.16	814.67
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	48	724.04	865.95
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	49	755.49	919.43
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	50	790.91	968.86
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	51	825.90	1011.73
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	52	864.42	1058.91
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	53	903.39	1106.65
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	54	945.46	1158.19
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	55	987.53	1209.72
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	56	1033.15	1265.61
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1079.20	1322.02
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1128.36	1382.24
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	59	1152.71	1412.07
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1201.87	1472.29
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1244.38	1524.37
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1272.28	1558.54
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1307.26	1601.39
33709PA0980004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1328.52	1627.44
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	331.46	331.46
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	15	360.92	360.92
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	16	372.19	372.19
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	17	383.45	383.45
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	18	395.58	395.58
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	19	407.72	407.72
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	20	420.28	420.28
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	21	433.28	444.11
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	22	433.28	444.11
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	23	433.28	444.11
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	24	433.28	444.11
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	25	435.01	445.89
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	26	443.68	454.77
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	27	454.08	465.43
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	28	470.98	482.75
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	29	484.84	496.96
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	30	491.77	504.06
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	31	502.17	514.72
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	32	512.57	525.38
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	33	519.07	532.05
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	34	526.00	539.15
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	35	529.47	542.71
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	36	532.93	546.25
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	37	536.40	549.81
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	38	539.87	553.37
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	39	546.80	560.47
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	40	553.73	609.10
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	41	564.13	623.36
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	42	574.10	638.40
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	43	587.96	659.10
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	44	605.29	685.19
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	45	625.66	716.38
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	46	649.92	753.91
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	47	677.22	797.09
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	48	708.41	847.26
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	49	739.18	899.58
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	50	773.84	947.95
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	51	808.07	989.89
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	52	845.76	1036.06
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	53	883.89	1082.77
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	54	925.05	1133.19
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	55	966.21	1183.61
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	56	1010.84	1238.28
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	57	1055.90	1293.48
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	58	1104.00	1352.40
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	59	1127.83	1381.59
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	60	1175.92	1440.50
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	61	1217.52	1491.46
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	62	1244.81	1524.89
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	63	1279.04	1566.82
33709PA0970010	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1299.84	1592.30
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	440.32	440.32
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	15	479.46	479.46
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	16	494.42	494.42
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	17	509.39	509.39
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	18	525.50	525.50
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	19	541.62	541.62
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	20	558.31	558.31
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	21	575.58	589.97
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	22	575.58	589.97
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	23	575.58	589.97
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	24	575.58	589.97
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	25	577.88	592.33
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	26	589.39	604.12
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	27	603.21	618.29
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	28	625.66	641.30
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	29	644.07	660.17
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	30	653.28	669.61
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	31	667.10	683.78
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	32	680.91	697.93
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	33	689.54	706.78
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	34	698.75	716.22
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	35	703.36	720.94
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	36	707.96	725.66
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	37	712.57	730.38

33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	38	717.17	735.10
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	39	726.38	744.54
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	40	735.59	809.15
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	41	749.41	828.10
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	42	762.64	848.06
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	43	781.06	875.57
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	44	804.09	910.23
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	45	831.14	951.66
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	46	863.37	1001.51
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	47	899.63	1058.86
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	48	941.07	1125.52
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	49	981.94	1195.02
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	50	1027.99	1259.29
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	51	1073.46	1314.99
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	52	1123.53	1376.32
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	53	1174.18	1438.37
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	54	1228.86	1505.35
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	55	1283.54	1572.34
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	56	1342.83	1644.97
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	57	1402.69	1718.30
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	58	1466.58	1796.56
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	59	1498.23	1835.33
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	60	1562.12	1913.60
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	61	1617.38	1981.29
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	62	1653.64	2025.71
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	63	1699.11	2081.41
33709PA1460002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1726.74	2115.26
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	451.18	451.18
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	15	491.29	491.29
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	16	506.62	506.62
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	17	521.96	521.96
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	18	538.47	538.47
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	19	554.98	554.98
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	20	572.09	572.09
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	21	589.78	604.52
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	22	589.78	604.52
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	23	589.78	604.52
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	24	589.78	604.52
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	25	592.14	606.94
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	26	603.93	619.03
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	27	618.09	633.54
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	28	641.09	657.12
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	29	659.96	676.46
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	30	669.40	686.14
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	31	683.56	700.65
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	32	697.71	715.15
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	33	706.56	724.22
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	34	715.99	733.89
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	35	720.71	738.73
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	36	725.43	743.57
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	37	730.15	748.40
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	38	734.87	753.24
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	39	744.30	762.91
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	40	753.74	829.11
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	41	767.89	848.52
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	42	781.46	868.98
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	43	800.33	897.17
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	44	823.92	932.68
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	45	851.64	975.13
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	46	884.67	1026.22
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	47	921.83	1084.99
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	48	964.29	1153.29
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	49	1006.16	1224.50
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	50	1053.35	1290.35
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	51	1099.94	1347.43
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	52	1151.25	1410.28
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	53	1203.15	1473.86
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	54	1259.18	1542.50
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	55	1315.21	1611.13
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	56	1375.96	1685.55
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	57	1437.29	1760.68
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	58	1502.76	1840.88
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	59	1535.20	1880.62
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	60	1600.66	1960.81
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	61	1657.28	2030.17
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	62	1694.44	2075.69
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	63	1741.03	2132.76
33709PA1470002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1769.34	2167.44
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	404.85	404.85
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	15	440.84	440.84
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	16	454.60	454.60
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	17	468.36	468.36
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	18	483.18	483.18
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	19	498.00	498.00
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	20	513.34	513.34
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	21	529.22	542.45
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	22	529.22	542.45
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	23	529.22	542.45
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	24	529.22	542.45
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	25	531.34	544.62
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	26	541.92	555.47
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	27	554.62	568.49
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	28	575.26	589.64
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	29	592.20	607.01
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	30	600.66	615.68
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	31	613.37	628.70
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	32	626.07	641.72
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	33	634.01	649.86
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	34	642.47	658.53
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	35	646.71	662.88
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	36	650.94	667.21
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	37	655.17	671.55
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	38	659.41	675.90
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	39	667.88	684.58
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	40	676.34	743.97
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	41	689.04	761.39
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	42	701.22	779.76
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	43	718.15	805.05
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	44	739.32	836.91
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	45	764.19	875.00
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	46	793.83	920.84
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	47	827.17	973.58
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	48	865.27	1034.86
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	49	902.85	1098.77
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	50	945.19	1157.86
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	51	987.00	1209.08
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	52	1033.04	1265.47
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	53	1079.61	1322.52
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	54	1129.88	1384.10
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	55	1180.16	1445.70
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	56	1234.67	1512.47
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	57	1289.71	1579.89
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	58	1348.45	1651.85
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	59	1377.56	1687.51
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	60	1436.30	1759.47
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	61	1487.11	1821.71
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	62	1520.45	1862.55
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	63	1562.26	1913.77
33709PA0970009	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1587.66	1944.88
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	294.82	294.82

33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	15	321.03	321.03
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	16	331.05	331.05
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	17	341.07	341.07
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	18	351.86	351.86
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	19	362.65	362.65
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	20	373.83	373.83
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	21	385.39	395.02
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	22	385.39	395.02
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	23	385.39	395.02
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	24	385.39	395.02
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	25	386.93	396.60
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	26	394.64	404.51
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	27	403.89	413.99
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	28	418.92	429.39
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	29	431.25	442.03
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	30	437.42	448.36
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	31	446.67	457.84
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	32	455.92	467.32
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	33	461.70	473.24
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	34	467.86	479.56
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	35	470.95	482.72
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	36	474.03	485.88
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	37	477.11	489.04
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	38	480.20	492.21
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	39	486.36	498.52
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	40	492.53	504.84
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	41	501.78	511.16
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	42	510.64	517.48
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	43	522.97	523.80
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	44	538.39	530.12
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	45	556.50	536.44
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	46	578.09	542.76
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	47	602.36	549.08
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	48	630.11	555.40
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	49	657.48	561.72
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	50	688.31	568.04
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	51	718.75	574.36
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	52	752.28	580.68
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	53	786.20	587.00
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	54	822.81	593.32
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	55	859.42	599.64
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	56	899.11	605.96
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	57	939.20	612.28
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	58	981.97	618.60
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	59	1003.17	624.92
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	60	1045.95	631.24
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	61	1082.95	637.56
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	62	1107.23	643.88
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	63	1137.67	650.20
33709PA0970007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1156.17	656.52
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	305.69	305.69
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	15	332.86	332.86
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	16	343.25	343.25
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	17	353.64	353.64
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	18	364.83	364.83
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	19	376.01	376.01
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	20	387.60	387.60
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	21	399.59	399.59
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	22	399.59	409.58
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	23	399.59	409.58
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	24	399.59	409.58
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	25	401.19	411.22
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	26	409.18	419.41
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	27	418.77	429.24
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	28	434.35	445.21
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	29	447.14	458.32
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	30	453.53	464.87
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	31	463.12	474.70
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	32	472.71	484.53
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	33	478.71	490.68
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	34	485.10	497.23
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	35	488.30	500.51
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	36	491.50	503.79
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	37	494.69	507.06
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	38	497.89	510.34
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	39	504.28	516.89
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	40	510.68	523.44
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	41	520.27	530.00
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	42	529.46	536.55
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	43	542.24	543.10
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	44	558.23	549.65
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	45	577.01	556.20
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	46	599.39	562.75
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	47	624.56	569.30
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	48	653.33	575.85
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	49	681.70	582.40
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	50	713.67	588.95
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	51	745.24	595.50
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	52	780.00	602.05
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	53	815.16	608.60
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	54	853.12	615.15
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	55	891.09	621.70
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	56	932.24	628.25
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	57	973.80	634.80
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	58	1018.16	641.35
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	59	1040.13	647.90
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	60	1084.49	654.45
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	61	1122.85	661.00
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	62	1148.02	667.55
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	63	1179.59	674.10
33709PA1130003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1198.77	680.65
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	280.04	280.04
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	15	304.93	304.93
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	16	314.45	314.45
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	17	323.96	323.96
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	18	334.21	334.21
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	19	344.46	344.46
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	20	355.08	355.08
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	21	366.06	375.21
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	22	366.06	375.21
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	23	366.06	375.21
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	24	366.06	375.21
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	25	367.52	376.71
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	26	374.85	384.22
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	27	383.63	393.22
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	28	397.91	407.86
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	29	409.62	419.86
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	30	415.48	425.87
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	31	424.26	434.87
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	32	433.05	443.88
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	33	438.54	449.50
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	34	444.40	455.51
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	35	447.33	458.51
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	36	450.25	461.51
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	37	453.18	464.51
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	38	456.11	467.51
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	39	461.97	473.52
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	40	467.82	479.53
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	41	476.61	485.54
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	42	485.03	491.55

33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	43	496.74	556.85
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	44	511.39	578.89
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	45	528.59	605.24
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	46	549.09	636.94
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	47	572.15	673.42
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	48	598.51	715.82
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	49	624.50	760.02
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	50	653.78	800.88
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	51	682.70	836.31
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	52	714.55	875.32
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	53	746.76	914.78
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	54	781.54	957.39
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	55	816.31	999.98
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	56	854.02	1046.17
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	57	892.09	1092.81
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	58	932.72	1142.58
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	59	952.85	1167.24
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	60	993.49	1217.03
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	61	1028.63	1260.07
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	62	1051.69	1288.32
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	63	1080.61	1323.75
33709PA0970002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1098.18	1345.27
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	290.90	290.90
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	15	316.76	316.76
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	16	326.64	326.64
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	17	336.53	336.53
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	18	347.18	347.18
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	19	357.82	357.82
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	20	368.85	368.85
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	21	380.26	389.77
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	22	380.26	389.77
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	23	380.26	389.77
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	24	380.26	389.77
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	25	381.78	391.32
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	26	389.39	399.12
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	27	398.51	408.47
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	28	413.34	423.67
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	29	425.51	436.15
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	30	431.60	442.39
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	31	440.72	451.74
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	32	449.85	461.10
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	33	455.55	466.94
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	34	461.64	473.18
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	35	464.68	476.30
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	36	467.72	479.41
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	37	470.76	482.53
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	38	473.80	485.65
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	39	479.89	491.89
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	40	485.97	534.57
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	41	495.10	547.09
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	42	503.84	560.27
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	43	516.01	578.45
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	44	531.22	601.34
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	45	549.10	628.72
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	46	570.39	661.65
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	47	594.35	699.55
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	48	621.73	743.59
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	49	648.72	789.49
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	50	679.14	831.95
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	51	709.18	868.75
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	52	742.27	909.28
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	53	775.73	950.27
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	54	811.86	994.53
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	55	847.98	1038.78
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	56	887.15	1086.76
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	57	926.69	1135.20
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	58	968.90	1186.90
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	59	989.82	1212.53
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1032.03	1264.24
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1068.53	1308.95
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1092.49	1338.30
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1122.53	1375.10
33709PA1130001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1140.78	1397.46
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	285.17	285.17
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	15	310.52	310.52
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	16	320.21	320.21
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	17	329.90	329.90
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	18	340.34	340.34
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	19	350.78	350.78
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	20	361.59	361.59
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	21	372.77	382.09
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	22	372.77	382.09
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	23	372.77	382.09
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	24	372.77	382.09
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	25	374.26	383.62
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	26	381.72	391.26
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	27	390.66	400.43
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	28	405.20	415.33
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	29	417.13	427.56
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	30	423.09	433.67
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	31	432.04	442.84
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	32	440.99	452.01
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	33	446.58	457.74
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	34	452.54	463.85
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	35	455.52	466.91
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	36	458.51	469.97
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	37	461.49	473.03
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	38	464.47	476.08
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	39	470.44	482.20
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	40	476.40	524.04
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	41	485.35	536.31
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	42	493.92	549.24
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	43	505.85	567.06
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	44	520.76	589.50
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	45	538.28	616.33
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	46	559.16	648.63
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	47	582.64	685.77
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	48	609.48	728.94
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	49	635.95	773.95
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	50	665.77	815.57
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	51	695.22	851.64
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	52	727.65	891.37
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	53	760.45	931.55
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	54	795.86	974.93
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	55	831.28	1018.32
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	56	869.67	1065.35
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	57	908.44	1112.84
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	58	949.82	1163.53
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	59	970.32	1188.64
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1011.70	1239.33
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1047.48	1283.16
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1070.97	1311.94
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1100.42	1348.01
33709PA0980001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1118.31	1369.93
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	254.94	254.94
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	15	277.61	277.61
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	16	286.27	286.27
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	17	294.94	294.94
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	18	304.27	304.27
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	19	313.60	313.60

33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	20	323.26	323.26
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	21	333.26	341.59
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	22	333.26	341.59
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	23	333.26	341.59
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	24	333.26	341.59
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	25	334.59	342.95
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	26	341.26	349.79
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	27	349.26	357.99
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	28	362.25	371.31
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	29	372.92	382.24
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	30	378.25	387.71
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	31	386.25	395.91
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	32	394.25	404.11
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	33	399.25	409.23
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	34	404.58	414.69
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	35	407.24	417.42
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	36	409.91	420.16
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	37	412.58	422.89
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	38	415.24	425.62
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	39	420.57	431.08
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	40	425.91	468.50
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	41	433.90	479.46
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	42	441.57	491.03
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	43	452.23	506.95
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	44	465.56	527.01
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	45	481.23	551.01
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	46	499.89	579.87
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	47	520.89	613.09
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	48	544.88	651.68
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	49	568.54	691.91
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	50	595.20	729.12
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	51	621.53	761.37
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	52	650.52	796.89
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	53	679.85	832.82
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	54	711.51	871.60
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	55	743.17	910.38
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	56	777.50	952.44
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	57	812.15	994.88
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	58	849.15	1040.21
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	59	867.48	1062.66
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	60	904.47	1107.98
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	61	936.46	1147.16
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	62	957.46	1172.89
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	63	983.78	1205.13
33709PA0970008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	999.78	1224.73
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	201.59	201.59
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	15	219.51	219.51
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	16	226.36	226.36
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	17	233.22	233.22
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	18	240.59	240.59
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	19	247.97	247.97
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	20	255.61	255.61
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	21	263.52	270.11
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	22	263.52	270.11
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	23	263.52	270.11
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	24	263.52	270.11
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	25	264.57	271.18
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	26	269.84	276.59
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	27	276.17	283.07
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	28	286.45	293.61
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	29	294.88	302.25
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	30	299.10	306.58
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	31	305.42	313.06
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	32	311.74	319.53
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	33	315.70	323.59
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	34	319.91	327.91
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	35	322.02	330.07
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	36	324.13	332.23
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	37	326.24	334.40
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	38	328.35	336.56
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	39	332.56	340.87
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	40	336.78	370.46
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	41	343.10	379.13
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	42	349.16	388.27
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	43	357.60	400.87
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	44	368.14	416.73
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	45	380.52	435.70
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	46	395.28	458.52
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	47	411.88	484.78
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	48	430.86	515.31
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	49	449.57	547.13
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	50	470.65	576.55
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	51	491.46	602.04
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	52	514.39	630.13
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	53	537.58	658.54
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	54	562.62	689.21
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	55	587.65	719.87
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	56	614.79	753.12
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	57	642.20	786.70
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	58	671.45	822.53
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	59	685.94	840.28
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	60	715.19	876.11
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	61	740.49	907.10
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	62	757.09	927.44
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	63	777.91	952.94
33709PA0990001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	790.56	968.44
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	462.93	462.93
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	15	504.08	504.08
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	16	519.82	519.82
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	17	535.55	535.55
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	18	552.49	552.49
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	19	569.44	569.44
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	20	586.99	586.99
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	21	605.14	620.27
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	22	605.14	620.27
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	23	605.14	620.27
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	24	605.14	620.27
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	25	607.56	622.75
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	26	619.66	635.15
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	27	634.19	650.04
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	28	657.79	674.23
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	29	677.15	694.08
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	30	686.83	704.00
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	31	701.36	718.89
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	32	715.88	733.78
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	33	724.96	743.08
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	34	734.64	753.01
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	35	739.48	757.97
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	36	744.32	762.93
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	37	749.16	767.89
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	38	754.00	772.85
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	39	763.69	782.78
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	40	773.37	850.71
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	41	787.89	870.62
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	42	801.81	891.61
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	43	821.17	920.53
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	44	845.38	956.97
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	45	873.82	1000.52
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	46	907.71	1052.94
33709PA1480004	Rating Area 6	Tobacco User/Non-Tobacco User	47	945.83	1113.24

33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	42	440.05	489.34
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	43	450.67	505.20
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	44	463.96	525.20
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	45	479.57	549.11
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	46	498.17	577.88
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	47	519.09	610.97
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	48	543.00	649.43
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	49	566.58	689.53
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	50	593.15	726.61
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	51	619.39	758.75
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	52	648.28	794.14
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	53	677.50	829.94
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	54	709.05	868.59
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	55	740.61	907.25
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	56	774.81	949.14
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	57	809.35	991.45
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	58	846.22	1036.62
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	59	864.48	1058.99
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	60	901.35	1104.15
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	61	933.23	1143.21
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	62	954.15	1168.83
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	63	980.39	1200.98
33709PA1510001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	996.33	1220.50
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	254.06	254.06
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	15	276.65	276.65
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	16	285.28	285.28
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	17	293.92	293.92
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	18	303.22	303.22
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	19	312.52	312.52
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	20	322.15	322.15
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	21	332.11	340.41
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	22	332.11	340.41
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	23	332.11	340.41
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	24	332.11	340.41
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	25	333.44	341.78
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	26	340.08	348.58
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	27	348.05	356.75
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	28	361.00	370.03
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	29	371.63	380.92
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	30	376.94	386.36
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	31	384.92	394.54
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	32	392.89	402.71
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	33	397.87	407.82
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	34	403.18	413.26
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	35	405.84	415.99
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	36	408.50	418.71
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	37	411.15	421.43
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	38	413.81	424.16
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	39	419.12	429.60
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	40	424.44	466.88
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	41	432.41	477.81
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	42	440.05	489.34
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	43	450.67	505.20
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	44	463.96	525.20
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	45	479.57	549.11
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	46	498.17	577.88
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	47	519.09	610.97
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	48	543.00	649.43
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	49	566.58	689.53
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	50	593.15	726.61
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	51	619.39	758.75
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	52	648.28	794.14
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	53	677.50	829.94
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	54	709.05	868.59
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	55	740.61	907.25
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	56	774.81	949.14
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	57	809.35	991.45
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	58	846.22	1036.62
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	59	864.48	1058.99
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	60	901.35	1104.15
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	61	933.23	1143.21
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	62	954.15	1168.83
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	63	980.39	1200.98
33709PA1510001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	996.33	1220.50