

Geisinger Health Plan – Individual Plans

Rate Request filing ID # GSHP-134083328 – 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:	11.24%
Revised requested average rate change:	10.1%
Range of requested rate change:	8.55% to 11.27%
Effective date:	January 1, 2025
Mapped members:	16,291
Available in:	Rating Areas 2, 3, 5, 6, 7, and 9

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	\$145,862,161
Claims	\$133,135,600
Administrative Expenses	\$12,269,061
Taxes & Fees	\$8,904,785
<hr/>	
Insurers made (after taxes)	\$-8,447,285

How it plans to spend your premium¹

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

Claims:	87%
Administrative:	9%
Taxes & Fees:	3%
Profit:	2%

The insurer expects its annual medical costs to increase **7.5%**.

Our Decision

The insurer requested an average 11.24% 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 10.1% 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 10.1%, ranging from 8.55% to 11.27%.

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.

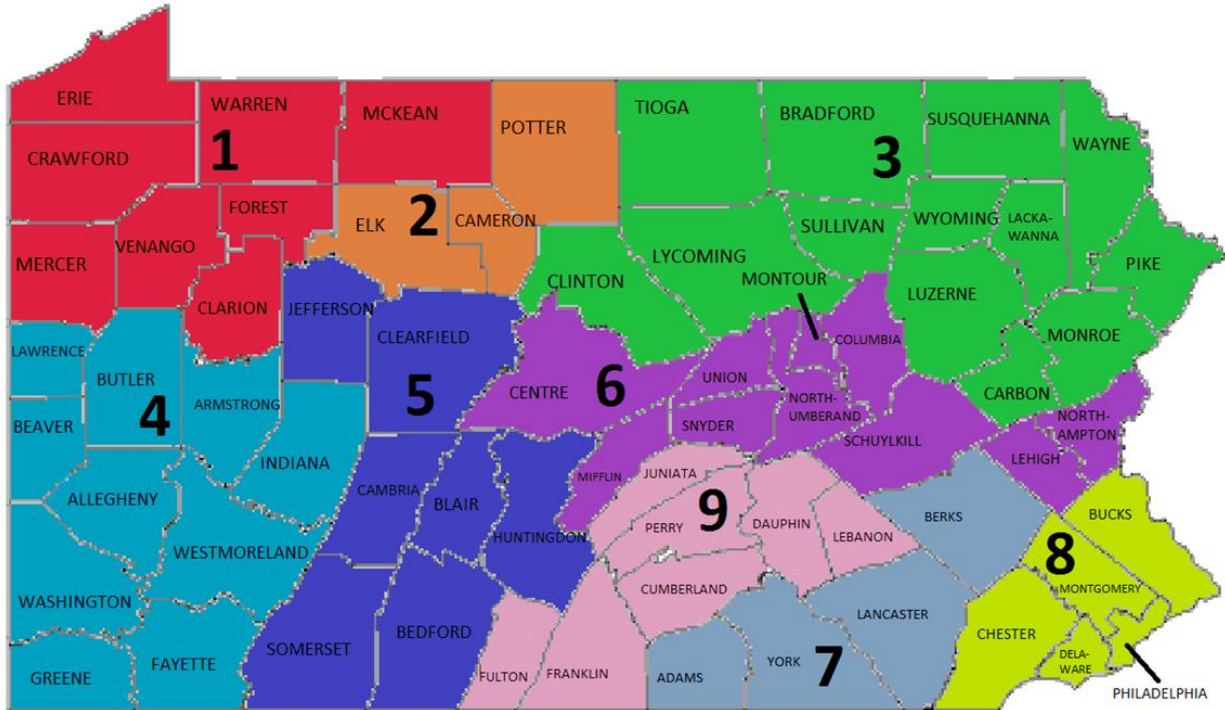
Rate: The rate is the base amount that an insurance company charges a person. An insurance company can increase the base rate depending on four factors in order to calculate the monthly premium that a consumer will be charged. See "Premium."

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



August 20th, 2024

Lindi Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's requested changes as of August 14, 2024:

1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2025
5. Average rate change: 10.1%
6. Range of rate change requested: 8.5% to 11.3%
7. Total additional annual revenue generated from the proposed rate change: \$15,702,837
8. Products: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2024)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. As of February 1, 2024: 16,291 covered lives and 12,105 policyholders
12. Number of plans offered in 2025: 20 gold plans, 11 silver plans, 11 bronze plans, and 4 catastrophic plans (for a total of 46 plans). There are no changes from 2024.
13. Contract form #: M-152-176-F Rev. 1/25, M-152-178-F Rev. 1/25, M-152-192-F Rev. 1/25, M-152-362-F Rev. 1/25; SERFF #: GSHP-134083328; Binder ID #: GSHP-PA25-125118004
14. HIOS issuer ID: 22444
15. Summary of changes made in response to requested changes dated July 24, 2024:
 - a. Revisions were made to the Actuarial Memorandum Exhibits
 - i. In response to the final 2023 reinsurance reimbursement amount, Table 2 cell M36 and Table 2B cell M9
 - ii. In response to the final 2023 risk adjustment amount, Table 2 cell L36, Table 2B cell L9
 - iii. In response to the updated reinsurance parameter, Sheet II.a. Reins Table – Exp cell E5
 - iv. As a result of these changes, the following changes were also necessary:
 - A. Table 5 cell C32
 - B. Table 6 cells C50 and C54
 - C. Table 10 columns R and S
 - D. Table 15 cells B17, B23, I15, and I16
 - E. Table 16 cells B3, B6-C10, and C19
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to the final 2023 reinsurance reimbursement amount, page 3
 - ii. In response to the final 2023 risk adjustment amount, page 3 and page 6
 - iii. In response to the updated reinsurance parameter, page 6
 - iv. As a result of this change, these changes were also necessary:

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- A. The overall rate increase, range of increases, and reasons for rate increases on pages 1 and 2
 - B. The 2023 calendar year loss ratio on page 3
 - C. The Exchange User Fee calculation on page 6
 - D. The Market-Adjusted Projected Allowed Claims PMPM on page 7
 - E. The administration expense percentage of premium on page 7
 - F. The projected loss ratio on pages 7 and 8
16. Summary of changes made in response to requested changes dated August 12, 2024:
- a. Revisions were made to the Actuarial Memorandum Exhibits
 - i. In response to request to update Change in Other category, Table 5 cell D21
 - ii. As a result of these changes, the following changes were also necessary:
 - A. Table 5 cell C32
 - B. Table 6 cells C50 and C55
 - C. Table 10 columns R and S
 - D. Table 15 cells B23, I15, and I16
 - E. Table 16 cell C19
 - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
 - i. In response to request to update Change in Other category, page 4 and page 10
 - ii. As a result of this change, these changes were also necessary:
 - A. The overall rate increase, range of increases, and reasons for rate increases on pages 1 and 2
 - B. The Exchange User Fee calculation on page 6
 - C. The Market-Adjusted Projected Allowed Claims PMPM on page 7
 - D. The administration expense percentage of premium on page 7
 - E. The projected loss ratio on pages 7 and 8

For a detailed explanation of our rate development, please refer to the “actuarial memorandum and attestation” uploaded in SERFF under the “supporting documentation” tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,



Kurt Wrobel
President GHP and EVP Insurance Operations
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services
Devon Nole, FSA, MAAA, Manager Actuarial Services
Kevin Moss, Actuarial Analyst Senior
Darren Dusick, Actuarial Analyst Associate

Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
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 - Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator
Geisinger Health Plan Appeals Department
100 North Academy Avenue
Danville, PA 17822-3220
Phone: 866-577-7733, TTY: 711
Fax: 570-271-7225
GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F
HHH Building, Washington, DC 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-447-4000 (TTY: 711).

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ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-447-4000 (TTY: 711) 번으로 전화해 주십시오.

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ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-447-4000 (TTY: 711).

Geisinger Health Plan
100 N. Academy Ave.
Danville, PA 17822-3220
GeisingerHealthPlan.com



May 9th, 2024

Lindsay Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's guidance as of April 3, 2024:

1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2025
5. Average rate change: 11.2%
6. Range of rate change requested: 9.7% to 12.4%
7. Total additional annual revenue generated from the proposed rate change: \$17,473,016
8. Products: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2024)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. As of February 1, 2024: 16,291 covered lives and 12,105 policyholders
12. Number of plans offered in 2025: 20 gold plans, 11 silver plans, 11 bronze plans, and 4 catastrophic plans (for a total of 46 plans). There are no changes from 2024.
13. Contract form #: M-152-176-F Rev. 1/25, M-152-178-F Rev. 1/25, M-152-192-F Rev. 1/25, M-152-362-F Rev. 1/25; SERFF #: GSHP-134083328; Binder ID #: GSHP-PA25-125118004
14. HIOS issuer ID: 22444

For a detailed explanation of our rate development, please refer to the "actuarial memorandum and attestation" uploaded in SERFF under the "supporting documentation" tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Kurt Wrobel".

Kurt Wrobel
President GHP and EVP Insurance Operations
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services
Devon Nole, FSA, MAAA, Manager Actuarial Services
Kevin Moss, Actuarial Analyst Senior
Darren Dusick, Actuarial Analyst Associate

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GHP Document ID

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200 Independence Avenue SW., Room 509F
HHH Building, Washington, DC 20201
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Actuarial Memorandum – Individual GHP

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Health Plan

State: Pennsylvania

HIOS Issuer ID: 22444

NAIC Number: 95923

Market: Individual

Effective Date: 1/1/2025

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: NA

Contract Form Number: M-152-176-F Rev. 1/25, M-152-178-F Rev. 1/25, M-152-192-F Rev. 1/25, M-152-362-F Rev 1/25

SERFF Number: GSHP-134083328

Binder ID Number: GSHP-PA25-125118004

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases based on Table 11 are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2022	GSHP-132824247	0.7%	-14.9%	13.1%
2023	GSHP-133251205	13.9%	-3.3%	26.6%
2024	GSHP-133664922	7.3%	-0.1%	11.5%

For every year 2022-2024, the increases were not uniform but varied by plan.

Proposed Rate Increase

This filing applies to HMO and POS products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 20 gold plans, 11 silver plans, 11 bronze plans, as well as 4 catastrophic plans, for a total of 46 plans offered in 2025. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange. As of February 2024, 16,291 covered lives and 12,105 policyholders will be impacted by this filing. The proposed overall rate increase is 10.1% but is not uniform by plan. The increases range from 8.5% to 11.3%. Table 11 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

Average Rate Change

The average rate change from Table 11, cell AN13 is 10.1% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in 21-year-old non-tobacco premium PMPM (as instructed by the Department).

Membership Count

Table 1 shows the average age and the member months in the experience period of calendar year 2023, as well as the average age and the current members as of February 1, 2024 by age range. The projected member months for the rating period are also included.

Benefit Changes

Several plans' cost sharing elements were adjusted to maintain the current metal tier. The 'Benefit Changes' tab in the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx" summarizes the significant changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate increase are:

- Normalized Risk Pool Experience: 14%, row 77 on Table 8
- Trend: 3%, row 78 on Table 8
- Risk Adjustment: -4%, row 81 on Table 8
- Pricing AV: -3%, row 87 on Table 8

These components are discussed later in this document and are displayed in Table 8 of the exhibits.

Experience Period Claims and Premium

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2023 and paid through February 2024. The data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1, except the Allowed Claims and Incurred Claims, explained below. This includes only experience for ACA compliant plans and does not include experience for transitional business.

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2023 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2023 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

The Experience Period Claims are based on individual ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not reported. Allowed claims are calculated by combining paid claims and estimated member cost share. The Incurred and Allowed Claims in Section I of Worksheet 1 of the URRT are the Incurred or Allowed from Table 2, but also include the Rx Rebates and Capitation. Estimated Reinsurance Recoveries are included in the Incurred Claims in Section 1 of Worksheet 1 of the URRT. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources one benefit and therefore has capitation expenses. The capitated expenses cover nurse line. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. Row 80 of Table 9 shows the capitation PMPM's for 2024 and 2025.

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The reinsurance recoveries on Table 2 for the experience period is the final 2023 reimbursement amount confirmed by the Pennsylvania Insurance Department on June 6, 2024

The estimated risk adjustment for the experience period is the final risk adjustment payment transfer amount released by CMS on July 22, 2024.

The calendar year 2023 loss ratio, as displayed on Table 2 is 91.3%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

Benefit Categories

Benefit categories are determined by the classification of claims in the Milliman Health Cost Guidelines.

Credibility of Data

The Credibility Manual Rate is a combination of our individual GHP and GQO experience, giving us a more credible manual rate than if we determined them separately by product. Combining the GHP and GQO experience also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products. It is very important that our premium rates are consistent between products.

To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25. The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b. The experience period data in Table 2 or 4 does not include data for any transitional business.

Adjustments Made to the Data

The Projected Allowed Experience Claims are adjusted for changes as described in the section below. The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.

Changes in Benefits

We have no planned changes to the scope of benefits covered.

Changes in Demographics

We are applying a -1.4% adjustment factor to account for the favorable demographic shift between CY2023 and our projected 2025 enrollment. This adjustment factor is developed on the

'Manual_Age_Factor' tab of file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx". The Change in Demographics factor on Table 5 is 0.986 and is 1.90/1.927.

Change in Other

One item captured in the "Change in Other" adjustment is our private reinsurance coverage. The Reinsurance adjustment is developed on the 'Reinsurance' tab in the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx". **The other item is an adjustment for the variance in drug rebate projections in the past. As directed by the Department, a factor of .992 is applied.**

CSR Defunding Adjustment

We estimate that a CSR Defunding Factor of 1.236 will be required to account for the lack of federal CSR funding, as supported by the exhibit titled "ACA CSR – IA Survey 2024-02-29" provided to the PID on March 1st, 2024. This factor is displayed in column P on Table 10.

Trend Identification

Experience data was trended using an annual trend of 7.4%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category as weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our individual GHP and GQO experience to develop the trend to apply to both Individual ACA pools. Looking at the COVID adjusted prior 3 years annual allowed trend, we weighted each year equally as shown on the 'Trend' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx". Weighting trend equally across the last three years helps to remove trend volatility that may occur year to year when reviewing smaller books of business such as the ACA block. Additionally, we have seen more fluctuation in our trends over the past three years than we would traditionally expect. We believe this is largely due to impacts from the COVID pandemic. Although we do our best to adjust the historical experience for COVID, there is still a lot of uncertainty about the impacts of COVID on trends. Therefore, we believe it is best to use a longer-term average until the COVID experience period begins to roll-off of our historical experience.

The Allowed PMPMs shown on the "Trend" exhibit are normalized for cost-sharing since they are on an allowed basis and not on a paid basis. In an attempt to normalize the historical experience for morbidity, we analyzed the average PLRS for each year's membership and experience data. Each year the coefficients used in the risk adjustment model are updated by CMS. This means that we cannot directly compare the average PLRS from each year to any other year. Therefore, we do not adjust our historical trend data to normalize for morbidity, as in prior year's filings. The data used to develop trend has been adjusted to remove the effects of COVID on 2020 and 2021 claims experience. The COVID adjustment is explained further below.

The breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The development of the component trends for each service category is shown on the 'Trend Components' sheet of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx". The composite trends are weighted by the distribution of Allowed Amount by Service Category as displayed on 'Trend Components' tab of the same file. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix,

advances in technology, induced demand and many additional components of trend that are not possible to breakdown.

The Composite URR Trend in Table 5, Cell C12 is 1.155 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $1030.91 / 892.71 = 1.155$ and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Adjustment for COVID

We have adjusted the experience for 2020 and 2021 for COVID in the exact same way that we have in the last several filings. Nothing new was done this year, the existing factors were consistently applied as in previous years to the data from 2020 and 2021. Further details are available in the filings from last year and the year before.

Historical Experience

Table 4 includes the most recent 48 months of data with run out through February 2024. Allowed claims are calculated by combining paid claims and estimated member cost share. Table 4b displays the combined GHP and GQO Individual ACA data and does not include any adjustments for COVID.

2. Rate Development & Change

Development of Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims Single Risk Pool

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section.

Index Rate

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our individual GHP and GQO experience, giving us a more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant GQO business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

Market Adjusted Index Rate

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to a paid basis by multiplying by the Projected Paid to Allowed ratio.

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.861 and is displayed on Table 5. This value is calculated on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. These are demonstrated on the 'Pricing AV vs Metallic Av' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx".

Projected Risk Adjustments PMPM

Our Individual Exchange population had a less healthy risk profile than the state average in 2023 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2025 need to incorporate the expected payment from the Risk Adjustment program. We combine our individual GHP and GQO experience together for this estimate, using the same estimate for both entities.

Table 16 develops the expected Risk Adjustment Transfer Payment utilized on Table 5. It begins with the statewide average premium for the market from Appendix A to the 2023 BY Risk Adjustment Summary Report released by CMS. We used the assumed statewide average premium for 2023, combining the Individual and Catastrophic market, estimated by a 3rd party consultant and applied our assumed allowed trend from Table 3b for 2 years. The statewide AV, PLRS, ARF and IDF are a weighted average of the Individual and Catastrophic PA markets from Appendix A to the 2023 BY Risk Adjustment Summary Report released by CMS. The GCF is from Appendix B, released by CMS and so weights together all regions in PA. The insurer specific values for AV, ARF, IDF and GCF are from our insurer specific reports from CMS. The 2025 projected insurer specific PLRS was developed using a 3rd party consultant's estimated value.

We also used the 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The Estimated Recoveries from the High Cost Risk Pool are developed using the data from the Reinsurance tables. The net amount is shown on Table 16. The expected payment transfer for 2025 is shown on Table 16 and Table 5 as \$66.33.

All estimates used from the 3rd party consultant are confidential and proprietary and we are unable to provide detailed derivations of those values. Our agreement with this 3rd party consultant only allows us to share this information with regulators. As approved through email with PID on April 5 2024, we will redact Table 16 from the Public PDF.

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. Due to a circular reference, the formula in cell C32 in Table 5 has a hard-coded value for the projected premium. The formula is $.030 * 869.45 * .9 = \$23.48$. As of February 2024, individual GHP and GQO combined had 19,646 members. 17,598 of these members were sold On-Exchange, so approximately 90% of members were sold On-Exchange.

The impact of the reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2023 while tab II.b. has the projected continuance table for 2025. The reinsurance program will have a \$60,000 attachment point, 60% coinsurance and a reinsurance cap of \$100,000 as a placeholder until final parameters are developed. The maximum recovery, per claimant would be \$24,000. Geisinger does not have credible experience at these high claim levels to develop trend projections. We utilized a Leveraged Trend Report published by a 3rd party for these trend projections. This report was used for all claims over \$50,000, with higher trends applied for claims over \$250k vs \$500k vs \$1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2023 to 2025. The projected impact of the reinsurance recoveries is on Table 5, cell C33.

The allowable market-wide modifiers (Risk Adjustment of \$66.33, Exchange User Fees of \$23.48 and Reinsurance Recoveries of \$58.30) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we

don't. The Catastrophic Eligibility Adjustment from Table 10 is then applied before calculating the Market-Adjusted Projected Total Allowed Claims PMPM, \$902.94 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2025. This methodology applies for all variable costs and all fixed costs. We are combining the individual GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative_Expense' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2025 is 8.5% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Individual ACA business are paid based on the schedules in the file "Broker Commissions 2024.pdf". Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.29% and is calculated on the 'Quality Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx".

Profit & Risk Margin

The risk margin is set at 2% of premium. This risk margin is applied consistently across all plans.

Taxes, Fees, and Subsidies

The Risk Adjustment User Fee for plan year 2025 was finalized as \$0.18 PMPM.

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.30 PMPM for plan years that will end 12/31/2025.

Geisinger Health Plan does not pay PA Premium tax.

Federal Income tax is paid for POS products by GHP. Only a small portion of GHP plans are POS products and have this tax applied to them. The estimated amount is 0.001% and is calculated on the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx". Note that the 0.001% is caused by the very small percentage of members – 38 out of 16,291 – that are projected to be enrolled through a POS product.

The federal government will no longer collect the Health Insurance Provider Fee.

Projected Loss Ratio

The anticipated loss ratio is 90.5% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment =
878.79 – 58.30 + 11.22 – 66.33 = 765.38

MLR Denominator = Projected Premiums – Taxes and Fees = 869.45 – 0.50 – 23.48 = 845.47
Federal MLR = 765.38 / 845.47 = 90.5%

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2024 and 2025 are displayed on Table 7.

Projected Membership

For the overall Individual ACA market, membership is expected to remain approximately at the current level. February 2024 membership is expected to best represent calendar year 2025 in total for the Individual ACA market. Projected membership is used to calculate the normalization factors discussed below.

Normalization Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2024 and 2025 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx".

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The geographic normalization factor in Table 7 is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx".

Tobacco Factor

A standard 10% load is applied for applicants who indicate tobacco usage by affirmatively answering the question— "Have you used tobacco at least four times a week for the past six months?" We utilized the February 2024 ACA compliant population to determine the percentage of members that admit to the use of tobacco. The average tobacco factor is shown on Table 7 and developed on the 'Tobacco_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx". Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. The Plan AV is the Pricing AV times the CSR Defunding Adjustment. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx". The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

Network Factors

Geisinger has two networks, as reflected in Table 14. 28.1% of the projected membership is in the Geisinger Marketplace Premier HMO network with an adjustment factor of 0.94. The other 71.9% of the membership is in the Geisinger Marketplace All-Access HMO network with a factor of 1.00. Weighting these factors as $0.94 * 28.1\% + 1.0 * 71.9\%$ gives the normalization factor of 0.983 shown in cell K53 of table 7. The network factors shown on table 14 are the current network factors normalized.

Connectivity Factors

The products in this filing do not have any connectivity features that impact rates.

Components of Rate Change

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are changes in the Normalized Risk Pool Experience, Trend, Risk Adjustment, and Pricing AV. Table 9 supports the calculations in Table 8. Row A approximately equals Row H.

The amounts shown in the 2024 column for B, C, D, and E match those entered in the 2024 column in the plan year 2024 rate filing. The amounts shown in the 2024 column for A, F and H do not match those entered in the 2024 rate filing due to the shift in enrollment between what was projected in the 2024 rate filing and the actual Feb 2024 enrollment.

3. Plan Rate Development

The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in column AA of Table 10. Each plan's rate is developed as the product of the market-adjusted index rate, the allowable factors and calibration for age, geography and tobacco.

The cost model used to calculate the pricing AVs used in column K of table 10 is based on 2023 individual GHP and GQO experience. The 'Pricing AV' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx" file shows some sample pricing AV calculations using this cost model. The sample plans included are the HIOS plan IDs with the largest membership for each metallic level.

Column P of Table 10 has the CSR Defunding Adjustment of 1.236 applied to the on-Exchange silver plans, as explained above.

Each renewing plan is identified as existing or modified. We have no new or discontinued plans for 2025. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV_Screenshots_GHP_Indiv_0430224.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document "AV_UniquePlanDesignJust_GHP_Indiv.pdf" for further details. Columns L and N were normalized using projected (CY2025) membership.

For the GHP Individual market there are 3 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that *"either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)"* as stated at 45 CFR 156.140(c).

1. The plan named "Geisinger Marketplace All-Access HMO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named "Geisinger Marketplace Premier HMO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.

3. The plan named “Geisinger Marketplace All-Access HMO Pharmacy First 8500” covers generic and brand name prescription drugs before the deductible.

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the proposed geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

5. Plan Factors

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed above
3. Tobacco status – as discussed above.

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

Network Factors

Geisinger has two networks in this market. As explained above, the network factors shown on table 14 are the current network factors normalized at the entity level.

Service Area Composition

Franklin county is being added to GHP’s service area for 2025. All the counties of operation from 2024 will also still be included in 2025. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the ‘Service Areas’ tab of the file “PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx”.

Composite Rating

Composite rating is not used.

Plan Type

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

Terminated Plans and Products

No products are being terminated in this market.

Changes to URRT

We acknowledge that each time the URRT is changed it will be updated on the URRT tab in SERFF.

Reliance

We relied on Milliman for their classification of benefit categories in the claim data. We have relied on a 3rd party’s risk adjustment estimates for 2025 and the adjustment for the cost of the High Cost Risk Pool. We used a different 3rd party’s Leveraged Trend Report to trend the high dollar claim estimates on tab II b. We have also relied on a 3rd party vendor’s data mart. We relied on the Department for an adjustment to apply to the pharmacy rebate estimates for 2025. Checks for reasonableness were applied. When practical, steps were taken to improve the data when necessary.

Additional Exhibits

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the “Rate/Rule Schedule” tab;
- Service Area Map – submitted under the “Supporting Documentation” tab.

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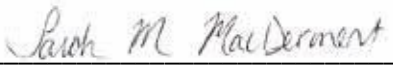
Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the “AV_UniquePlanDesignJust_GHP_Indiv.pdf” document for further details.
6. All factor, benefit and other changes from the prior (2024) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2025 Rate Filing Justification.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

This actuarial certification applies to the rates calculated for the 2025 plan year.



Sarah MacDerment
FSA, MAAA
Attesting Actuary

8/19/2024

Date

**Geisinger Health Plan
Individual Filing for 2025
Standard Questions
SERFF Tracking Number: GSHP-134083328**

1. Membership:

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

Our projected membership for 2025 matches the current 2/1/2024 membership.

2. Experience Period Claims:

a. Please confirm that all claims which are capitated have been removed from the experience period claims.

Yes, all capitated claims have been removed from the experience period claims.

b. Please confirm that all non-EHB claims have been removed from the experience period claims.

Yes, this is confirmed.

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?

Our rebate vendor has confirmed that we expect no significant differences between the actual 2023 rebates and the projected rebates for 2025. Therefore, no adjustments related to drug rebates have been made to the rate development.

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.

Confirmed. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. We do not believe a COVID adjustment is needed for the 2023 experience period claims. Therefore, no adjustment was reflected on Table 5.

b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.

The COVID adjustment factor utilized is 1.0.

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%.

COVID vaccines will fall under the vaccine benefit, which is considered preventative and covered at 100% for participating providers. COVID testing will fall under the applicable setting in which the test took place, and the corresponding cost sharing will apply.

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.

Not applicable.

b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

Not applicable.

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.

Yes, the federal income tax is calculated using a Federal Income Tax Rate of 21%. This calculation is explained further in the 'Taxes, Fees, and Subsidies' section of the memorandum. We have copied the language from the memorandum below for reference:

Federal Income tax is paid for POS products by GHP. Only a small portion of GHP plans are POS products and have this tax applied to them. The estimated amount is 0.001% and is calculated on the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx".

Note that the 0.001% is caused by the very small percentage of members – 38 out of 16,291 – that are projected to be enrolled through a POS product.

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.

Yes, the Risk Adjustment User Fee PMPM of \$0.18 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.

Please refer to the 'Commission' sheet of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx" file for the different PMPM commissions that we provide to brokers for new and renewing individuals. We provide a higher PMPM commission for new enrollees due to the added administrative work to the broker for transitioning the member to a new carrier. Broker commissions do not vary by enrollment type (open enrollment vs SEP enrollment).

6. Pricing AVs:

a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims/utilization experience is not separated by metal level).

Yes, our Pricing AV's were calculated using a single risk pool (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.

Please refer to the 'Pricing AV vs Metallic AV' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx" file. All of our Pricing AV's are between 8.1% and 13.5% higher than the Metallic AV's of the same plan. This difference in magnitude between the Pricing and Metallic AV's is due to the higher paid to allowed ratios that our plans exhibit. The specific differences between Pricing and Metallic AV's by plan are likely due to different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. We are a small regional carrier therefore it is reasonable that our experience varies from the national data used in the AV calculator.

7. Expanded Bronze Plans:

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

The criteria for expanded bronze plans is discussed in the '3. Plan Rate Development' section of our memorandum. We have copied the language from the memorandum below for reference:

For the GHP Individual market there are 3 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that “either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)” as stated at 45 CFR 156.140(c).

1. The plan named “Geisinger Marketplace All-Access HMO 40/80/8400” covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named “Geisinger Marketplace Premier HMO 40/80/8400” covers several major services before the deductible, including primary care and specialty care visits with a copay.
3. The plan named “Geisinger Marketplace All-Access HMO Pharmacy First 8500” covers generic and brand name prescription drugs before the deductible.

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.

Our geographic rating area factors are the same factors from the previous year.

b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

Our network factors are discussed in the ‘Network Factors’ section of our memorandum. We have copied the language from the memorandum below for reference:

Geisinger has two networks, as reflected in Table 14. 28.1% of the projected membership is in the Geisinger Marketplace Premier HMO network with an adjustment factor of 0.94. The other 71.9% of the membership is in the Geisinger Marketplace All-Access HMO network with a factor of 1.00. Weighting these factors as $0.94 * 28.1\% + 1.0 * 71.9\%$ gives the normalization factor of 0.983 shown in cell K53 of table 7. The network factors shown on table 14 are the current network factors normalized.

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)

Our ‘Actual’ values are based on the corresponding year’s official Annual Reporting Form submitted by Geisinger’s finance team. See the completed table below:

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2020	102.3%	93.6%	220,992	448,656
2021	101.0%	92.1%	207,815	239,448
2022	89.6%	90.0%	202,899	422,184

b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.

The difference between the actual MLR and the pricing MLR is attributable primarily to the notable difference between actual and projected membership. In 2020, 2021 and 2022 our competitive position in the market led to enrollment changes which were not expected when the rate filing was drafted. This dramatic shift in membership led to significantly different results than projected.

c. Does the insurer expect to pay MLR rebates for the 3-year period above?

No, we do not expect to pay any MLR rebates for the 3-year period above.

10. Plan of Withdrawal:

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

A Plan of Withdrawal is not necessary this year because we are not discontinuing any products.

b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeff Rohaly, wrohaly@pa.gov.

Not applicable this year.

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.

This question is not applicable to Geisinger. All of Geisinger's individual plans are ACA compliant.

12. Copay Adjustment Programs

a. Does the company use a copay adjustment program (also known as a copay accumulator program)?

Yes.

b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?

Only the actual amount members pay, after manufacturer coupon assistance, applies to the member's annual deductible or maximum out-of-pocket.

c. If any change to such a program has resulted in a pricing impact, please include a detailed quantitative exhibit supporting the pricing impact.

There are no changes to our copay adjustment program that will have an impact on pricing.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Cosinger Health Plan		
Product:	HMO, POS		
Market Segment:	Individual		
Rate Effective Date:	1/1/2025	to	12/31/2025
Base Period Start Date:	1/1/2023	to	12/31/2023
Date of Most Recent Membership:	2/1/2024		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	46.0	46.0	46.0
Total	186,306	16,291	195,492
<18	10,587	971	11,652
18-24	9,119	938	11,266
25-29	10,784	989	11,868
30-34	13,204	1,219	14,628
35-39	14,081	1,236	14,893
40-44	14,659	1,327	15,534
45-49	15,611	1,354	16,248
50-54	20,685	1,757	21,884
55-59	27,758	2,311	27,732
60-63	14,571	2,080	15,760
64+	15,278	2,209	18,508

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Net of Rebates)	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
\$ 137,788,433.31	\$ 146,585,788.17	\$ 148,522,285.21	186,306	\$ 26,056,910.06	\$ 173,679,196.31	\$ -	\$ 17,269,951.93	\$ 7,446.96	\$ -	\$ 8,073,707.84	\$ 8,124,179.95
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 892.71
Loss Ratio											\$ 81.27%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	1.40%	2.20%	9.67%	5.75%	18.33%
Outpatient Hospital	6.80%	3.00%	10.00%	41.75%	
Professional	-1.10%	5.30%	4.14%	17.41%	
Other Medical	1.10%	3.20%	7.00%	1.85%	
Capitation			0.10%	0.00%	
Prescription Drugs	4.90%	1.10%	7.06%	26.65%	
Total Annual Trend			7.46%	99.59%	
Months of Trend				24	
Total Applied Trend Projection Factor			1.155		

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

** Should equal UNRT 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	\$ 12,620,229.29	\$ 1,000	1.0000	\$ 12,620,229.29	26,917	\$ 472.05	\$ -	\$ 118,191,511.5	\$ 15,647,331.89	\$ 769.43
Feb-20	\$ 13,195,215.97	\$ 1,000	1.0000	\$ 13,195,215.97	19,195	\$ 687.41	\$ -	\$ 129,637,200.0	\$ 16,966,749.41	\$ 892.10
Mar-20	\$ 12,834,490.86	\$ 1,000	1.0000	\$ 12,834,490.86	18,911	\$ 677.96	\$ -	\$ 136,879,261.0	\$ 14,616,314.02	\$ 761.52
Apr-20	\$ 9,432,232.47	\$ 1,000	1.0000	\$ 9,432,232.47	18,095	\$ 499.02	\$ -	\$ 120,646,110.0	\$ 9,332,332.28	\$ 531.28
May-20	\$ 10,663,384.98	\$ 1,000	1.0000	\$ 10,663,384.98	18,464	\$ 565.08	\$ -	\$ 120,646,294.5	\$ 11,063,678.11	\$ 599.44
Jun-20	\$ 11,327,266.14	\$ 1,000	1.0000	\$ 11,327,266.14	18,210	\$ 622.02	\$ -	\$ 120,810,251.0	\$ 12,776,376.68	\$ 701.59
Jul-20	\$ 11,868,284.65	\$ 1,000	1.0000	\$ 11,868,284.65	17,989	\$ 659.76	\$ -	\$ 135,240,031.0	\$ 13,340,948.21	\$ 741.60
Aug-20	\$ 12,493,624.70	\$ 1,000	1.0000	\$ 12,493,624.70	17,951	\$ 705.23	\$ -	\$ 141,384,111.0	\$ 13,863,645.95	\$ 790.29
Sep-20	\$ 13,666,124.49	\$ 1,000	1.0000	\$ 13,666,124.49	17,340	\$ 788.11	\$ -	\$ 144,873,031.0	\$ 14,879,007.90	\$ 858.05
Oct-20	\$ 12,749,512.78	\$ 1,000	1.0000	\$ 12,749,512.78	17,139	\$ 722.02	\$ -	\$ 146,381,491.0	\$ 13,484,801.42	\$ 786.28
Nov-20	\$ 12,976,906.66	\$ 1,000	1.0000	\$ 12,976,906.66	16,873	\$ 754.46	\$ -	\$ 154,072,969.0	\$ 13,588,915.15	\$ 791.61
Dec-20	\$ 169,197,292.78	\$ 1,000	1.0000	\$ 17,771,399.82	16,505	\$ 773.79	\$ 21,199,107.46	\$ 145,618,344.0	\$ 13,680,801.14	\$ 828.89
Jan-21	\$ 9,642,964.13	\$ 1,000	1.0000	\$ 9,642,964.13	16,599	\$ 581.08	\$ -	\$ 138,799,621.0	\$ 11,517,941.94	\$ 694.06
Feb-21	\$ 9,621,298.04	\$ 1,000	1.0000	\$ 9,621,298.04	16,955	\$ 566.04	\$ -	\$ 126,413,321.0	\$ 11,203,328.48	\$ 660.78
Mar-21	\$ 11,977,804.01	\$ 1,000	1.0000	\$ 11,977,804.01	16,847	\$ 710.95	\$ -	\$ 131,068,161.0	\$ 13,939,887.50	\$ 826.86
Apr-21	\$ 12,742,259.66	\$ 1,000	1.0000	\$ 12,742,259.66	16,964	\$ 751.14	\$ -	\$ 136,049,661.0	\$ 14,433,144.60	\$ 850.82
May-21	\$ 11,239,651.56	\$ 1,000	1.0000	\$ 11,239,651.56	17,118	\$ 652.44	\$ -	\$ 138,092,141.0	\$ 12,867,865.24	\$ 751.44
Jun-21	\$ 12,427,376.36	\$ 1,000	1.0000	\$ 12,427,376.36	17,265	\$ 720.52	\$ -	\$ 147,072,251.0	\$ 13,831,626.16	\$ 804.61
Jul-21	\$ 13,305,903.31	\$ 1,000	1.0000	\$ 13,305,903.31	17,371	\$ 765.99	\$ -	\$ 153,452,551.0	\$ 14,747,297.61	\$ 848.90
Aug-21	\$ 13,463,233.43	\$ 1,000	1.0000	\$ 13,463,233.43	17,520	\$ 768.45	\$ -	\$ 163,911,591.0	\$ 15,676,227.16	\$ 872.72
Sep-21	\$ 13,815,667.61	\$ 1,000	1.0000	\$ 13,815,667.61	17,409	\$ 790.24	\$ -	\$ 164,116,191.0	\$ 15,171,311.95	\$ 860.79
Oct-21	\$ 13,705,603.01	\$ 1,000	1.0000	\$ 13,705,603.01	17,556	\$ 780.67	\$ -	\$ 153,101,431.0	\$ 14,870,078.32	\$ 847.00
Nov-21	\$ 14,782,380.28	\$ 1,000	1.0000	\$ 14,782,380.28	17,071	\$ 850.99	\$ -	\$ 165,557,171.0	\$ 16,001,431.20	\$ 921.17
Dec-21	\$ 137,036,941.73	\$ 1,000	1.0000	\$ 13,728,287.22	17,096	\$ 802.92	\$ 21,715,761.52	\$ 141,300,460.0	\$ 14,755,344.40	\$ 853.01
Jan-22	\$ 10,333,086.72	\$ 1,000	1.0000	\$ 10,333,086.72	17,020	\$ 607.11	\$ -	\$ 162,792,551.0	\$ 13,396,454.58	\$ 778.34
Feb-22	\$ 11,014,461.30	\$ 1,000	1.0000	\$ 11,014,461.30	17,324	\$ 635.80	\$ -	\$ 164,495,701.0	\$ 12,653,173.71	\$ 747.27
Mar-22	\$ 12,963,191.10	\$ 1,000	1.0000	\$ 12,963,191.10	17,091	\$ 760.25	\$ -	\$ 172,994,669.0	\$ 15,008,600.60	\$ 878.01
Apr-22	\$ 11,405,588.40	\$ 1,000	1.0000	\$ 11,405,588.40	16,847	\$ 677.02	\$ -	\$ 169,872,041.0	\$ 12,991,166.54	\$ 771.16
May-22	\$ 11,033,170.84	\$ 1,000	1.0000	\$ 11,033,170.84	16,676	\$ 661.63	\$ -	\$ 157,397,391.0	\$ 12,465,492.84	\$ 753.42
Jun-22	\$ 12,102,302.66	\$ 1,000	1.0000	\$ 12,102,302.66	17,088	\$ 697.23	\$ -	\$ 168,212,859.0	\$ 12,812,669.80	\$ 772.24
Jul-22	\$ 10,756,908.28	\$ 1,000	1.0000	\$ 10,756,908.28	16,880	\$ 637.24	\$ -	\$ 152,638,091.0	\$ 12,015,623.00	\$ 711.81
Aug-22	\$ 12,902,395.39	\$ 1,000	1.0000	\$ 12,902,395.39	16,733	\$ 771.05	\$ -	\$ 159,839,921.0	\$ 14,346,450.09	\$ 847.70
Sep-22	\$ 13,808,239.60	\$ 1,000	1.0000	\$ 13,808,239.60	16,560	\$ 825.67	\$ -	\$ 168,012,719.0	\$ 15,010,617.93	\$ 865.09
Oct-22	\$ 13,269,192.07	\$ 9,998	0.9998	\$ 13,272,241.97	16,351	\$ 811.69	\$ -	\$ 154,869,471.0	\$ 14,386,153.18	\$ 879.82
Nov-22	\$ 12,616,274.38	\$ 9,998	0.9998	\$ 12,920,864.85	16,131	\$ 800.99	\$ -	\$ 152,791,131.0	\$ 13,707,347.37	\$ 849.75
Dec-22	\$ 133,062,187.84	\$ 9,998	0.9998	\$ 13,025,310.77	15,921	\$ 817.25	\$ 23,396,476.05	\$ 168,193,771.0	\$ 14,718,847.71	\$ 852.24
Jan-23	\$ 11,138,969.87	\$ 9,999	0.9999	\$ 11,351,247.10	15,741	\$ 721.12	\$ -	\$ 154,017,211.0	\$ 13,439,754.68	\$ 853.80
Feb-23	\$ 10,517,107.51	\$ 9,997	0.9987	\$ 10,531,258.68	15,892	\$ 662.69	\$ -	\$ 156,368,151.0	\$ 12,476,192.31	\$ 785.08
Mar-23	\$ 12,186,376.30	\$ 9,999	0.9999	\$ 12,210,886.35	15,631	\$ 781.10	\$ -	\$ 156,889,961.0	\$ 13,042,435.62	\$ 804.42
Apr-23	\$ 12,176,860.18	\$ 9,997	0.9997	\$ 12,871,260.76	15,395	\$ 835.86	\$ -	\$ 157,176,151.0	\$ 14,465,833.61	\$ 911.79
May-23	\$ 12,103,515.04	\$ 9,990	0.9990	\$ 12,152,454.04	15,240	\$ 797.41	\$ -	\$ 150,825,721.0	\$ 13,637,919.31	\$ 894.87
Jun-23	\$ 10,954,418.11	\$ 9,992	0.9992	\$ 10,992,739.05	15,221	\$ 722.23	\$ -	\$ 150,775,221.0	\$ 12,301,072.21	\$ 808.11
Jul-23	\$ 12,064,133.14	\$ 9,994	0.9994	\$ 12,144,369.46	15,373	\$ 788.03	\$ -	\$ 144,738,491.0	\$ 13,718,478.14	\$ 874.64
Aug-23	\$ 11,952,945.97	\$ 9,998	0.9998	\$ 12,027,776.92	15,418	\$ 780.12	\$ -	\$ 145,965,171.0	\$ 13,502,080.41	\$ 875.74
Sep-23	\$ 12,605,144.05	\$ 9,992	0.9992	\$ 12,726,485.81	15,528	\$ 824.45	\$ -	\$ 176,128,991.0	\$ 13,912,332.88	\$ 895.56
Oct-23	\$ 12,869,905.81	\$ 9,970	0.9970	\$ 13,145,441.49	15,660	\$ 839.46	\$ -	\$ 169,293,661.0	\$ 14,437,388.71	\$ 921.84
Nov-23	\$ 13,185,287.93	\$ 9,966	0.9966	\$ 13,640,664.38	15,626	\$ 869.03	\$ -	\$ 177,175,131.0	\$ 14,834,862.60	\$ 945.11
Dec-23	\$ 137,788,433.31	\$ 14,052,987.25	0.9541	\$ 14,728,420.21	15,505	\$ 949.89	\$ 25,056,910.02	\$ 174,620,521.0	\$ 15,660,906.91	\$ 1,029.38

* Express Completion Factor on a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Geisinger Health Plan
 Product(s): HMO, PDS
 Market Segment: Individual
 Rate Effective Date: 3/1/2025

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 Recovery
\$ 188,796,047.68	\$ 180,629,972.98	\$ 183,301,464.43	228,871	\$ 37,065,984.21	\$ 215,367,448.64	\$ -	\$ (8,852,942.15)	\$ 9,148.92	\$ -	\$ 13,627,218.43	\$ 10,180,600.55
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											
Loss Ratio											\$ 90.05%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.40%	2.20%	5.67%	5.67%	18.93%
Outpatient Hospital	6.80%	3.00%	10.00%	10.00%	41.30%
Professional	-1.10%	5.30%	4.14%	7.06%	17.63%
Other Medical	-1.10%	3.20%	7.06%	1.82%	1.82%
Capitation				0.10%	0.00%
Prescription Drugs	5.90%	1.10%	7.06%	7.43%	20.31%
Total Annual Trend				7.43%	99.99%
Months of Trend				24	
Total Applied Trend Projection Factor				1.154	

*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		\$ 15,173,819.18	1.0000	\$ 15,173,819.18	23,768	\$ 638.40		\$ (371,577.05)	\$ 18,827,524.54	\$ 792.12
Feb-20		\$ 16,027,999.47	1.0000	\$ 16,027,999.47	27,482	\$ 712.92		\$ (341,742.57)	\$ 18,769,715.20	\$ 834.88
Mar-20		\$ 14,971,135.07	1.0000	\$ 14,971,135.07	22,185	\$ 674.84		\$ (417,032.95)	\$ 16,389,916.99	\$ 763.59
Apr-20		\$ 11,471,655.85	1.0000	\$ 11,471,655.85	21,945	\$ 522.76		\$ (343,835.87)	\$ 12,435,614.15	\$ 566.68
May-20		\$ 12,324,079.87	1.0000	\$ 12,324,079.87	21,699	\$ 567.94		\$ (329,252.19)	\$ 13,583,020.27	\$ 625.96
Jun-20		\$ 13,411,993.00	1.0000	\$ 13,411,993.00	21,443	\$ 625.48		\$ (371,278.31)	\$ 15,207,664.41	\$ 709.23
Jul-20		\$ 14,672,833.81	1.0000	\$ 14,672,833.81	21,200	\$ 692.11		\$ (418,800.98)	\$ 16,541,070.13	\$ 780.24
Aug-20		\$ 15,387,196.88	1.0000	\$ 15,387,196.88	20,808	\$ 736.30		\$ (407,730.90)	\$ 16,997,779.36	\$ 813.34
Sep-20		\$ 16,099,608.92	1.0000	\$ 16,099,608.92	20,540	\$ 783.80		\$ (524,172.83)	\$ 17,608,247.83	\$ 857.25
Oct-20		\$ 15,546,842.13	1.0000	\$ 15,546,842.13	20,305	\$ 765.66		\$ (580,574.95)	\$ 16,987,446.17	\$ 836.61
Nov-20		\$ 15,122,261.41	1.0000	\$ 15,122,261.41	19,980	\$ 756.87		\$ (426,198.30)	\$ 16,415,114.66	\$ 821.57
Dec-20	\$ 198,946,354.73	\$ 16,381,227.21	1.0000	\$ 16,381,227.21	19,551	\$ 837.89	\$ 26,201,523.88	\$ (417,834.14)	\$ 17,529,540.03	\$ 896.62
Jan-21		\$ 17,468,904.59	1.0000	\$ 17,468,904.59	20,544	\$ 856.95		\$ (373,956.50)	\$ 18,065,427.60	\$ 920.42
Feb-21		\$ 12,019,656.17	1.0000	\$ 12,019,656.17	21,130	\$ 568.85		\$ (369,027.55)	\$ 14,118,627.04	\$ 668.19
Mar-21		\$ 14,817,716.44	1.0000	\$ 14,817,716.44	21,027	\$ 704.69		\$ (442,806.28)	\$ 17,347,344.01	\$ 824.99
Apr-21		\$ 16,415,870.38	1.0000	\$ 16,415,870.38	21,255	\$ 772.33		\$ (428,595.58)	\$ 18,745,662.00	\$ 881.95
May-21		\$ 14,169,638.21	1.0000	\$ 14,169,638.21	21,522	\$ 658.37		\$ (413,074.50)	\$ 16,174,217.56	\$ 751.54
Jun-21		\$ 16,444,037.44	1.0000	\$ 16,444,037.44	21,738	\$ 756.43		\$ (462,707.24)	\$ 18,533,261.82	\$ 852.54
Jul-21		\$ 16,228,690.69	1.0000	\$ 16,228,690.69	21,930	\$ 740.03		\$ (440,404.16)	\$ 18,154,402.92	\$ 827.84
Aug-21		\$ 16,771,650.70	1.0000	\$ 16,771,650.70	22,162	\$ 756.78		\$ (449,563.56)	\$ 18,503,799.10	\$ 834.94
Sep-21		\$ 18,218,716.31	1.0000	\$ 18,218,716.31	22,346	\$ 815.32		\$ (472,577.73)	\$ 19,988,059.55	\$ 893.60
Oct-21		\$ 17,354,180.53	1.0000	\$ 17,354,180.53	22,254	\$ 779.83		\$ (438,745.21)	\$ 18,984,652.86	\$ 853.10
Nov-21		\$ 19,278,420.47	1.0000	\$ 19,278,420.47	22,014	\$ 875.74		\$ (495,050.83)	\$ 20,958,383.63	\$ 952.06
Dec-21	\$ 171,286,069.98	\$ 17,115,072.87	1.0000	\$ 17,115,072.87	21,729	\$ 787.68	\$ 28,976,575.36	\$ (514,510.62)	\$ 18,484,227.88	\$ 850.69
Jan-22		\$ 13,431,930.23	1.0000	\$ 13,431,930.23	21,510	\$ 624.44		\$ (721,943.50)	\$ 16,325,625.59	\$ 758.97
Feb-22		\$ 14,022,909.13	1.0000	\$ 14,022,909.13	21,794	\$ 643.43		\$ (699,665.00)	\$ 16,597,780.98	\$ 761.58
Mar-22		\$ 16,331,496.66	1.0000	\$ 16,331,496.66	21,501	\$ 759.57		\$ (719,274.41)	\$ 18,985,793.36	\$ 883.02
Apr-22		\$ 14,520,761.27	1.0000	\$ 14,520,761.27	21,159	\$ 686.27		\$ (795,388.42)	\$ 16,565,416.81	\$ 782.91
May-22		\$ 14,151,159.35	1.0000	\$ 14,151,159.35	20,984	\$ 674.39		\$ (682,024.28)	\$ 16,095,650.48	\$ 767.06
Jun-22		\$ 14,584,684.78	1.0000	\$ 14,584,684.78	21,446	\$ 680.06		\$ (705,105.75)	\$ 16,313,145.27	\$ 760.65
Jul-22		\$ 14,218,345.42	1.0000	\$ 14,218,345.80	21,200	\$ 670.69		\$ (659,234.20)	\$ 15,860,662.08	\$ 748.16
Aug-22		\$ 17,149,205.75	1.0000	\$ 17,149,211.01	21,026	\$ 815.62		\$ (720,651.02)	\$ 18,848,148.45	\$ 896.42
Sep-22		\$ 16,427,701.34	1.0000	\$ 16,427,704.58	20,842	\$ 788.19		\$ (659,589.97)	\$ 17,980,049.30	\$ 863.15
Oct-22		\$ 16,707,060.68	0.9998	\$ 16,710,110.83	20,582	\$ 811.90		\$ (628,356.92)	\$ 18,211,652.87	\$ 884.85
Nov-22		\$ 16,081,489.60	0.9997	\$ 16,086,130.54	20,288	\$ 793.68		\$ (644,810.41)	\$ 17,118,490.21	\$ 844.61
Dec-22	\$ 165,818,194.69	\$ 16,418,379.01	0.9995	\$ 16,427,973.50	20,011	\$ 820.95	\$ 30,418,882.60	\$ (617,406.77)	\$ 17,315,235.17	\$ 865.29
Jan-23		\$ 13,472,155.94	0.9989	\$ 13,486,679.53	19,488	\$ 692.06		\$ (661,588.08)	\$ 16,226,351.04	\$ 832.65
Feb-23		\$ 14,122,945.27	0.9987	\$ 14,141,295.35	19,596	\$ 721.65		\$ (652,171.36)	\$ 16,789,213.99	\$ 856.77
Mar-23		\$ 15,147,739.78	0.9981	\$ 15,177,145.57	19,250	\$ 788.43		\$ (714,240.51)	\$ 17,629,426.08	\$ 915.83
Apr-23		\$ 15,568,261.59	0.9974	\$ 15,669,861.97	18,967	\$ 836.15		\$ (637,060.90)	\$ 17,628,625.13	\$ 922.06
May-23		\$ 14,904,911.80	0.9958	\$ 14,967,986.81	18,764	\$ 797.68		\$ (723,392.50)	\$ 16,657,302.23	\$ 888.37
Jun-23		\$ 14,162,099.71	0.9957	\$ 14,223,677.06	18,718	\$ 759.87		\$ (713,921.84)	\$ 16,006,438.40	\$ 855.11
Jul-23		\$ 14,806,650.85	0.9940	\$ 14,895,636.48	18,905	\$ 787.92		\$ (650,836.97)	\$ 16,604,628.20	\$ 878.32
Aug-23		\$ 15,361,573.39	0.9895	\$ 15,524,565.97	18,910	\$ 820.97		\$ (575,555.98)	\$ 17,427,330.66	\$ 921.60
Sep-23		\$ 14,953,725.48	0.9856	\$ 15,172,018.86	19,040	\$ 796.85		\$ (849,309.64)	\$ 16,673,964.09	\$ 875.73
Oct-23		\$ 15,491,994.57	0.9780	\$ 15,839,760.30	19,155	\$ 826.93		\$ (847,205.79)	\$ 17,393,862.61	\$ 908.06
Nov-23		\$ 15,864,742.74	0.9665	\$ 16,414,816.92	19,156	\$ 856.91		\$ (910,456.46)	\$ 17,928,939.35	\$ 935.95
Dec-23	\$ 188,796,047.68	\$ 16,773,069.74	0.9428	\$ 17,787,936.60	18,922	\$ 940.08	\$ 37,065,984.21	\$ (916,571.95)	\$ 19,298,354.71	\$ 1,019.90

* 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:	Geisinger Health Plan	Attachment Point:	\$60,000
Product(s):	HMO, POS	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2025		
Incurred Dates:	1/1/2023 to 12/31/2023	Proj. Incurred Claim Impact:	-6.3%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2023 to 12/31/2023					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	19,875	175,165	\$49,310,017	\$49,310,017
\$30,000	\$34,999	139	1,464	\$4,477,299	\$4,477,299
\$35,000	\$39,999	116	1,207	\$4,332,050	\$4,332,050
\$40,000	\$44,999	81	865	\$3,429,660	\$3,429,660
\$45,000	\$49,999	71	745	\$3,359,920	\$3,359,920
\$50,000	\$54,999	58	596	\$3,042,738	\$3,042,738
\$55,000	\$59,999	43	455	\$2,452,617	\$2,452,617
\$60,000	\$64,999	37	382	\$2,311,992	\$2,256,797
\$65,000	\$69,999	42	463	\$2,822,216	\$2,640,886
\$70,000	\$74,999	45	432	\$3,254,851	\$2,921,940
\$75,000	\$79,999	40	442	\$3,097,624	\$2,679,050
\$80,000	\$84,999	35	375	\$2,883,902	\$2,413,561
\$85,000	\$89,999	21	222	\$1,855,874	\$1,498,350
\$90,000	\$94,999	27	276	\$2,501,653	\$1,972,661
\$95,000	\$99,999	24	268	\$2,332,589	\$1,797,036
\$100,000	\$109,999	33	351	\$3,430,377	\$2,638,377
\$110,000	\$119,999	24	243	\$2,756,748	\$2,180,748
\$120,000	\$129,999	30	320	\$3,759,440	\$3,039,440
\$130,000	\$139,999	11	127	\$1,492,690	\$1,228,690
\$140,000	\$149,999	21	234	\$3,061,816	\$2,557,816
\$150,000	\$159,999	14	130	\$2,144,830	\$1,808,830
\$160,000	\$169,999	12	138	\$1,988,321	\$1,700,321
\$170,000	\$179,999	11	127	\$1,916,845	\$1,652,845
\$180,000	\$189,999	14	158	\$2,595,784	\$2,259,784
\$190,000	\$199,999	10	117	\$1,951,463	\$1,711,463
\$200,000	\$209,999	10	116	\$2,026,295	\$1,786,295
\$210,000	\$219,999	12	135	\$2,587,465	\$2,299,465
\$220,000	\$229,999	1	12	\$221,646	\$197,646
\$230,000	\$239,999	4	46	\$937,075	\$841,075
\$240,000	\$249,999	4	45	\$979,288	\$883,288
\$250,000	\$259,999	4	45	\$1,025,282	\$929,282
\$260,000	\$269,999	4	48	\$1,065,189	\$969,189
\$270,000	\$279,999	1	12	\$270,934	\$246,934
\$280,000	\$289,999	3	29	\$855,157	\$783,157
\$290,000	\$299,999	5	57	\$1,484,758	\$1,364,758
\$300,000	\$324,999	5	48	\$1,563,127	\$1,443,127
\$325,000	\$349,999	3	36	\$1,022,261	\$950,261
\$350,000	\$374,999	4	44	\$1,447,417	\$1,351,417
\$375,000	\$399,999	1	12	\$383,737	\$359,737
\$400,000	\$424,999	3	35	\$1,244,364	\$1,172,364
\$425,000	\$449,999	5	56	\$2,198,914	\$2,078,914
\$450,000	\$474,999	4	42	\$1,860,985	\$1,764,985
\$475,000	\$499,999	4	48	\$1,927,936	\$1,831,936
\$500,000	\$599,999	3	36	\$1,631,070	\$1,559,070
\$600,000	\$699,999	4	47	\$2,537,716	\$2,441,716
\$700,000	\$799,999	3	33	\$2,233,833	\$2,161,833
\$800,000	\$899,999	1	12	\$804,335	\$780,335
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		1	12	\$1,650,184	\$1,626,184
Total		20,923	186,306	\$148,522,285	\$139,185,865

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

Carrier Name:	Geisinger Health Plan	Attachment Point:	\$60,000
Product(s):	HMO, POS	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2025	Proj. Incurred Claim Impact:	-6.6%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2025					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	24,146	213,664	\$63,389,746	\$63,389,746
\$30,000	\$34,999	153	1,607	\$4,950,808	\$4,950,808
\$35,000	\$39,999	143	1,498	\$5,314,670	\$5,314,670
\$40,000	\$44,999	120	1,267	\$5,091,471	\$5,091,471
\$45,000	\$49,999	88	957	\$4,139,881	\$4,139,881
\$50,000	\$54,999	92	931	\$4,817,298	\$4,817,298
\$55,000	\$59,999	54	593	\$3,097,949	\$3,097,949
\$60,000	\$64,999	68	675	\$4,232,461	\$4,140,984
\$65,000	\$69,999	31	343	\$2,093,180	\$1,953,272
\$70,000	\$74,999	43	447	\$3,106,417	\$2,790,567
\$75,000	\$79,999	55	613	\$4,246,437	\$3,678,575
\$80,000	\$84,999	48	473	\$3,970,428	\$3,316,171
\$85,000	\$89,999	38	414	\$3,326,706	\$2,698,683
\$90,000	\$94,999	39	423	\$3,601,449	\$2,844,579
\$95,000	\$99,999	32	355	\$3,095,575	\$2,390,230
\$100,000	\$109,999	58	608	\$6,079,572	\$4,687,572
\$110,000	\$119,999	47	517	\$5,399,391	\$4,271,391
\$120,000	\$129,999	26	274	\$3,269,987	\$2,645,987
\$130,000	\$139,999	28	273	\$3,788,939	\$3,116,939
\$140,000	\$149,999	29	311	\$4,225,849	\$3,529,849
\$150,000	\$159,999	15	164	\$2,328,913	\$1,968,913
\$160,000	\$169,999	21	234	\$3,463,396	\$2,959,396
\$170,000	\$179,999	26	271	\$4,525,440	\$3,901,440
\$180,000	\$189,999	9	98	\$1,661,559	\$1,445,559
\$190,000	\$199,999	15	164	\$2,937,989	\$2,577,989
\$200,000	\$209,999	14	160	\$2,886,776	\$2,550,776
\$210,000	\$219,999	13	146	\$2,798,509	\$2,486,509
\$220,000	\$229,999	9	105	\$2,032,853	\$1,816,853
\$230,000	\$239,999	11	128	\$2,570,438	\$2,306,438
\$240,000	\$249,999	9	108	\$2,227,778	\$2,011,778
\$250,000	\$259,999	7	75	\$1,775,472	\$1,607,472
\$260,000	\$269,999	3	31	\$795,228	\$723,228
\$270,000	\$279,999	4	46	\$1,088,453	\$992,453
\$280,000	\$289,999	6	64	\$1,699,238	\$1,555,238
\$290,000	\$299,999	4	45	\$1,183,299	\$1,087,299
\$300,000	\$324,999	8	89	\$2,493,259	\$2,301,259
\$325,000	\$349,999	7	81	\$2,376,333	\$2,208,333
\$350,000	\$374,999	6	60	\$2,177,758	\$2,033,758
\$375,000	\$399,999	5	60	\$1,938,456	\$1,818,456
\$400,000	\$424,999	6	69	\$2,474,785	\$2,330,785
\$425,000	\$449,999	4	41	\$1,744,343	\$1,648,343
\$450,000	\$474,999	2	24	\$941,244	\$893,244
\$475,000	\$499,999	4	43	\$1,954,993	\$1,858,993
\$500,000	\$599,999	14	159	\$7,573,113	\$7,237,113
\$600,000	\$699,999	5	60	\$3,228,199	\$3,108,199
\$700,000	\$799,999	2	23	\$1,426,533	\$1,378,533
\$800,000	\$899,999	3	36	\$2,481,203	\$2,409,203
\$900,000	\$999,999	2	21	\$1,828,565	\$1,780,565
\$1,000,000+		2	24	\$3,699,634	\$3,651,634
Total		25,574	228,871	\$211,551,976	\$197,516,384

PA Rate Template Part II
Rate Development and Change

Carrier Name: Geisinger Health Plan
 Product(s): HMO, POS
 Market Segment: Individual
 Rate Effective Date: 1/1/2025

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 892.71	\$ 902.36	Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.155	1.154	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 1,030.82	\$ 1,041.45	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	< See URRT Instructions
Total Non-Morbidity Changes	1.000	0.980	
Change in Demographics	1.000	0.986	< See URRT Instructions
Change in Network	1.000	1.000	< See URRT Instructions
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.000	0.994	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 1,030.82	\$ 1,020.69	
Credibility Factors	0%	100%	< See Instructions
Blended Projected EHB Claims PMPM		\$ 1,020.69	< Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,020.69		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.861		
Projected Incurred EHB Claims PMPM	\$ 878.79		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$ 66.33		
Projected Incurred Exchange User Fees PMPM	\$ 523.48		
Projected Incurred Reinsurance Recoveries PMPM	\$ 558.38		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 777.63		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 902.20		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.000		
Catastrophic Eligibility Adjustment	\$ 777.4118849		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 777.4118849		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 902.94		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 902.36	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 168,796,047.68	
Blended Loss Ratio	90.05%	

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

Effective Date	1/1/2025	4/1/2025	7/1/2025	10/1/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter					
Adjusted Projected Allowed EHB Claims PMPM	\$ 1,020.69	\$ 1,020.69	\$ 1,020.69	\$ 1,020.69	\$ 1,020.69
Months of Trend	-	3	6	9	
Annual Trend		7.43%	7.43%	7.43%	
Single Risk Pool Projected Allowed Claims	\$ 1,020.69	\$ 1,039.14	\$ 1,057.93	\$ 1,077.06	\$ -
Quarterly Trend Factor	1.000	1.018	1.036	1.051	0.000

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.53%	\$74.16
General and Claims	6.74%	\$58.58
Agent/Broker Fees and Commissions	0.50%	\$4.35
Quality Improvement Initiatives	1.29%	\$11.22
Taxes and Fees	0.06%	\$0.50
Risk Adjustment User Fee	0.02%	\$0.18
PCORI Fee	0.04%	\$0.30
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.01
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$17.39
Total Retention	10.59%	\$92.04
Projected Required Revenue PMPM		\$ 869.45

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.927	1.894
Average Generatibic Factor	0.950	0.954
Average Tobacco Factor	1.008	1.008
Average Benefit Richness (induced demand)	1.140	1.129
Average Network Factor	0.964	0.983
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 828.58	\$ 902.94
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 380.69	\$ 428.56

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 418.76	\$ 461.08	\$ 42.33	10.1%
B. Base period allowed claims before normalization	\$ 801.54	\$ 902.36	\$ 100.80	24.1%
C. Normalization factor component of change	\$ (433.29)	\$ (474.07)	\$ (40.79)	-9.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 368.27	\$ 428.29	\$ 60.01	14.3%
D2. URRT Trend	\$ 52.09	\$ 66.02	\$ 13.92	3.3%
D3. URRT Morbidity	\$ (8.41)	\$ -	\$ 8.41	2.0%
D4. URRT Other	\$ (1.24)	\$ (9.85)	\$ (8.61)	-2.1%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (19.38)	\$ (36.57)	\$ (17.18)	-4.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ 11.19	\$ 22.84	\$ 11.65	0.4%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (21.84)	\$ (32.14)	\$ (10.31)	-2.5%
D8. Subtotal - Sum(D1-D7)	\$ 380.69	\$ 428.68	\$ 48.00	11.5%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (5.88)	\$ (7.23)	\$ (1.35)	-0.3%
E2. Pricing AV	\$ (46.89)	\$ (58.59)	\$ (11.70)	-2.8%
E3. Benefit Richness	\$ 45.58	\$ 46.89	\$ 1.35	0.3%
E4. Catastrophic Eligibility	\$ (0.11)	\$ (0.11)	\$ 0.00	0.0%
E5. Benefits in Addition to EHB	\$ -	\$ -	\$ -	0.0%
E6. Subtotal - Sum(E1-E5)	\$ (7.31)	\$ (19.61)	\$ (11.70)	-2.8%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 33.86	\$ 39.33	\$ 5.47	1.3%
F2. Taxes and Fees	\$ 0.26	\$ 0.26	\$ 0.00	0.0%
F3. Profit and/or Contingency	\$ 8.28	\$ 9.22	\$ 0.95	0.2%
F4. Subtotal - Sum(F1-F3)	\$ 42.49	\$ 48.81	\$ 6.32	1.5%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 415.87	\$ 458.48	\$ 42.61	10.2%

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

	2024	2025	
Paid-to-Allowed	0.875	0.861	
URRT Trend (Total Allowed Trend Factor)	1.241	1.154	< URRT W1, S2
URRT Morbidity	0.980	1.000	< URRT W1, S2
URRT "Other"	0.997	0.980	< URRT W1, S2
Risk Adjustment	\$ (36.92)	\$ (66.33)	< URRT W1, S3
Exchange User Fee	\$ 21.31	\$ 23.48	< URRT W1, S3
Reinsurance Recoveries	\$ 41.60	\$ 58.30	< URRT W1, S3
Capitation	\$ 0.04	\$ 0.06	< URRT W1, S2
Network	0.988	0.983	
Pricing AV	0.875	0.861	
Benefit Richness	1.139	1.129	< 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
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.000	1.000	
Administrative Expenses	8.09%	8.53%	
Taxes and Fees	0.06%	0.06%	
Profit and/or Continence	2.00%	2.00%	

Total Covered Lives @ 02-01-2024
16,291

Total Covered Lives Mapped into 2025 Plans @ 02-01-2024	Total Projected Lives
16,291	16,291

-	-
1,076	1,076
72	72
768	768
89	89
47	47
195	195
2,744	2,744
1,434	1,434
458	458
172	172
123	123
10	10
4	4
116	116
3	3
43	43
73	73
1,182	1,182
741	741
559	559
231	231
57	57
429	429
493	493
100	100
790	790
52	52
721	721
17	17
27	27
58	58
1,362	1,362
55	55
68	68
18	18
645	645
39	39
60	60
54	54
813	813
138	138
117	117
33	33
-	-
2	2
3	3

2024 Calibrated Plan Adjusted Index Rate PMPM	2025 Calibrated Plan Adjusted Index Rate PMPM
\$ 418.76	\$ 461.08

N/A	N/A
\$ 466.29	\$ 511.70
\$ 466.29	\$ 511.70
\$ 513.15	\$ 571.00
\$ 513.15	\$ 571.00
\$ 513.15	\$ 571.00
\$ 466.29	\$ 511.70
\$ 471.38	\$ 519.15
\$ 333.84	\$ 365.00
\$ 333.84	\$ 365.00
\$ 333.84	\$ 365.00
\$ 373.40	\$ 409.03
\$ 373.40	\$ 409.03
\$ 373.40	\$ 409.03
\$ 466.29	\$ 511.70
\$ 373.40	\$ 409.03
\$ 513.15	\$ 571.00
\$ 333.84	\$ 365.00
\$ 438.31	\$ 480.99
\$ 482.36	\$ 536.74
\$ 313.81	\$ 343.10
\$ 438.31	\$ 480.99
\$ 482.36	\$ 536.74
\$ 313.81	\$ 343.10
\$ 438.31	\$ 480.99
\$ 482.36	\$ 536.74
\$ 313.81	\$ 343.10
\$ 480.84	\$ 528.62
\$ 480.84	\$ 528.62
\$ 480.84	\$ 528.62
\$ 440.89	\$ 488.21
\$ 440.89	\$ 488.21
\$ 440.89	\$ 488.21
\$ 426.78	\$ 474.31
\$ 426.78	\$ 474.31
\$ 426.78	\$ 474.31
\$ 426.78	\$ 474.31
\$ 321.39	\$ 352.01
\$ 321.39	\$ 352.01
\$ 321.39	\$ 352.01
\$ 321.39	\$ 352.01
\$ 791.13	\$ 316.01
\$ 791.13	\$ 316.01
\$ 791.13	\$ 316.01
\$ 291.13	\$ 316.01
\$ 291.13	\$ 316.01

Proposed Rate Change Compared to Prior 12 months
10.1%

N/A
9.7%
9.7%
11.3%
11.3%
11.3%
9.7%
10.1%
9.3%
9.3%
9.5%
9.5%
9.5%
9.7%
9.5%
11.3%
9.3%
7.3%
11.3%
9.3%
9.7%
11.3%
9.3%
9.9%
9.9%
9.9%
10.7%
10.7%
10.7%
10.7%
0.4%
11.1%
11.1%
11.1%
9.5%
9.5%
9.5%
9.5%
8.5%
8.5%
8.5%
8.5%

% of Total Covered Lives
N/A

N/A
0.6%
0.4%
4.7%
0.5%
0.3%
1.2%
16.8%
8.8%
2.8%
1.1%
0.8%
0.1%
0.0%
0.7%
0.0%
0.3%
0.4%
7.3%
4.5%
3.4%
1.4%
0.3%
2.6%
3.0%
0.6%
4.8%
0.3%
4.4%
0.1%
0.2%
0.4%
0.3%
0.3%
0.1%
4.0%
0.2%
11.1%
0.4%
0.3%
5.0%
9.5%
0.7%
0.2%
8.0%
0.0%
8.5%

02-01-2024 Number of Covered Lives by Rating Area										2025 Continued/Discontinued Plans Indicator	De Minimis Check	
1	2	3	4	5	6	7	8	9	Total			
-	49	7,640	-	401	6,855	654	-	692	16,291	-	0	
-	-	-	-	-	-	-	-	-	-	-	1	YES
-	-	707	-	2	334	-	-	33	1,076	1	1	YES
-	-	-	-	-	72	-	-	-	72	1	1	YES
-	-	392	-	1	350	-	-	25	768	1	1	YES
-	-	-	-	-	-	27	-	-	62	89	1	YES
-	-	-	-	-	46	1	-	-	47	1	1	YES
-	-	-	-	-	-	115	-	80	195	1	1	YES
-	-	1,646	-	13	1,134	1	-	150	2,744	1	1	YES
-	-	1,129	-	-	269	-	-	36	1,434	1	1	YES
-	-	-	-	-	1	293	-	164	458	1	1	YES
-	-	-	-	-	171	1	-	-	172	1	1	YES
-	-	75	-	-	48	-	-	-	123	1	1	YES
-	-	-	-	-	-	7	-	3	10	1	1	YES
-	-	-	-	-	-	4	-	-	4	1	1	YES
-	13	-	-	99	4	-	-	-	116	1	1	YES
-	-	-	-	2	1	-	-	-	3	1	1	YES
-	8	-	-	34	1	-	-	-	43	1	1	YES
-	11	-	-	62	-	-	-	-	73	1	1	YES
-	11	-	-	5	1,166	-	-	-	1,182	1	1	YES
-	-	-	-	5	735	-	-	1	741	1	1	YES
-	-	3	-	1	554	-	-	1	559	1	1	YES
-	-	142	-	89	-	-	-	-	231	1	1	YES
-	-	31	-	26	-	-	-	-	57	1	1	YES
-	-	299	-	130	-	-	-	-	429	1	1	YES
-	-	484	-	9	-	-	-	-	493	1	1	YES
-	-	97	-	3	-	-	-	-	100	1	1	YES
-	-	772	-	18	-	-	-	-	790	1	1	YES
-	4	-	-	47	1	-	-	-	52	1	1	YES
-	-	306	-	3	405	-	-	7	721	1	1	YES
-	-	-	-	-	17	-	-	-	17	1	1	YES
-	-	-	-	-	-	19	-	8	27	1	1	YES
-	4	-	-	54	-	-	-	-	58	1	1	YES
-	-	716	-	4	622	-	-	20	1,362	1	1	YES
-	-	-	-	-	55	-	-	-	55	1	1	YES
-	-	-	-	-	-	46	-	22	68	1	1	YES
-	4	-	-	14	-	-	-	-	18	1	1	YES
-	-	414	-	2	217	-	-	12	645	1	1	YES
-	-	-	-	-	39	-	-	-	39	1	1	YES
-	-	-	-	-	-	44	-	16	60	1	1	YES
-	4	-	-	49	1	-	-	-	54	1	1	YES
-	-	593	-	2	203	-	-	15	813	1	1	YES
-	-	-	-	-	1	100	-	37	138	1	1	YES
-	-	-	-	-	117	-	-	-	117	1	1	YES
-	-	23	-	-	10	-	-	-	33	1	N/A	
-	-	-	-	-	-	-	-	-	-	1	N/A	
-	-	-	-	-	2	-	-	-	2	1	N/A	
-	1	-	-	2	-	-	-	-	3	1	N/A	

02-01-2024 Number of Covered Lives by County

Table with 32 columns representing Pennsylvania counties and 2 rows of data. The first row contains the number of covered lives for each county. The second row contains a 'Match' status for each county.

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

Overview

Initial Requested Average Rate Change:	11.24%
Revised Requested Average Rate Change:	10.10%
Maximum Requested Rate Change:	11.10%
Minimum Requested Rate Change:	11.10%
Mapped Members:	16,591
Available Rating Areas:	Rating Areas Z, S, C, F, and 0

Client Name:	Calbridge Health Plan
Product:	HMO POS
Market Segment:	Individual
Rate Effective Date:	1/1/2025

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

Key Information

Jan. 2023 - Dec. 2023 Financial Experience Premium:	\$ 145,882,141.15
Claims:	\$ 113,116,026.37
Administrative Expenses:	\$ 12,204,444.14
Taxes & Fees:	\$ 8,107,580.25
Company Costs After Taxes:	\$ 84,865,250.58

How It Plans to Spend Your Premium

Claims:	67%
Administrative Expenses:	7%
Taxes & Fees:	2%
Profit:	2%

The company expects its annual medical costs to increase **7.46%**

Explanation of requested rate change: **Calbridge Health Plan has proposed a 10.10% rate increase of 10.10% for individual HMO/POS members renewing in the Marketplace effective January 1, 2025 through December 31, 2025.** The actual range of proposed rate changes vary from 8.0% to 11.3%. The key drivers of this increase are changes in the normalized risk pool experience, trend, risk adjustment, and pricing 4%. The total projected 2025 administrative costs are slightly higher than those paid for the current 2024 rates. As required by federal regulations and using the Federally prescribed M&R methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2025 to maintain the desired medical level.

**Geisinger Health Plan
Individual Filing for 2025
Calibration of Age Factors**

	(2)	(1) X (2)	(1) X (2) (2)
	Proj Members	Factor X Members	Calibration Factor:
Total members with premium:	16,274	30,824.13	1.894
Members in 0-20 age with no premium:	17		
Total:	16,291		

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	730	558.45
15	16	0.833	69	57.48
16	17	0.859	72	61.85
17	18	0.885	83	73.46
18	19	0.913	75	68.48
19	20	0.941	105	98.81
20	21	0.970	141	136.77
21	22	1.000	157	157.00
22	23	1.000	153	153.00
23	24	1.000	148	148.00
24	25	1.000	159	159.00
25	26	1.004	120	120.48
26	27	1.024	214	219.14
27	28	1.048	205	214.84
28	29	1.087	226	245.66
29	30	1.119	224	250.66
30	31	1.135	234	265.59
31	32	1.159	227	263.09
32	33	1.183	241	285.10
33	34	1.198	259	310.28
34	35	1.214	258	313.21
35	36	1.222	222	271.28
36	37	1.230	232	285.36
37	38	1.238	254	314.45
38	39	1.246	276	343.90
39	40	1.262	252	318.02
40	41	1.278	256	327.17
41	42	1.302	279	363.26
42	43	1.325	259	343.18
43	44	1.357	245	332.47
44	45	1.397	288	402.34
45	46	1.444	279	402.88
46	47	1.500	263	394.50
47	48	1.563	274	428.26
48	49	1.635	260	425.10
49	50	1.706	278	474.27
50	51	1.786	316	564.38
51	52	1.865	289	538.99
52	53	1.952	381	743.71
53	54	2.040	404	824.16
54	55	2.135	367	783.55
55	56	2.230	387	863.01
56	57	2.333	422	984.53
57	58	2.437	448	1,091.78
58	59	2.548	480	1,223.04
59	60	2.603	574	1,494.12
60	61	2.714	613	1,663.68
61	62	2.810	625	1,756.25
62	63	2.873	800	2,298.40
63	64	2.952	942	2,780.78
64	200	3.000	1,209	3,627.00
Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members

Geisinger Health Plan
 Individual Filing for 2025
 Average Age Factor in Manual Rate

	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2023 Member Months	(1) X (3) Factor X 2023 Member Months
Total members:	19,646	37,332.56	228,871	440,951.66

Factor X Member Months
Member Months
Experience Period Enrollment Factor:
1.927
Projected Enrollment Factor:
1.900
Table 5 Factor:
0.986

Min	Max	(1) HHS defined age curve	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2023 Member Months	(1) X (3) Factor X 2023 Member Months
0	14	0.765	921	704.57	10,541	8,064.06
15	16	0.833	84	69.97	799	665.57
16	17	0.859	79	67.86	1,019	875.32
17	18	0.885	99	87.62	1,100	973.50
18	19	0.913	85	77.61	986	900.22
19	20	0.941	126	118.57	1,404	1,320.69
20	21	0.970	172	166.84	1,722	1,670.34
21	22	1.000	185	185.00	1,613	1,613.00
22	23	1.000	178	178.00	2,006	2,005.78
23	24	1.000	178	178.00	1,890	1,889.98
24	25	1.000	181	181.00	1,608	1,607.84
25	26	1.004	144	144.58	1,920	1,927.51
26	27	1.024	254	260.10	2,655	2,718.65
27	28	1.048	236	247.33	2,875	3,013.28
28	29	1.087	263	285.88	2,771	3,012.42
29	30	1.119	261	292.06	2,806	3,139.73
30	31	1.135	276	313.26	3,040	3,450.49
31	32	1.159	257	297.86	3,043	3,526.84
32	33	1.183	280	331.24	3,163	3,741.83
33	34	1.198	309	370.18	3,480	4,169.04
34	35	1.214	310	376.34	3,213	3,901.07
35	36	1.222	271	331.16	3,205	3,916.19
36	37	1.230	277	340.71	3,395	4,176.38
37	38	1.238	305	377.59	3,816	4,724.41
38	39	1.246	326	406.20	3,383	4,214.69
39	40	1.262	293	369.77	3,113	3,928.61
40	41	1.278	299	382.12	3,776	4,825.73
41	42	1.302	348	453.10	3,630	4,726.60
42	43	1.325	318	421.35	3,366	4,459.96
43	44	1.357	301	408.46	3,829	5,195.70
44	45	1.397	350	488.95	3,820	5,336.36
45	46	1.444	350	505.40	3,938	5,685.95
46	47	1.500	311	466.50	3,852	5,777.85
47	48	1.563	341	532.98	3,525	5,510.20
48	49	1.635	323	528.11	3,785	6,188.48
49	50	1.706	335	571.51	3,908	6,667.44
50	51	1.786	358	639.39	3,866	6,903.87
51	52	1.865	344	641.56	4,771	8,897.08
52	53	1.952	446	870.59	5,658	11,044.61
53	54	2.040	482	983.28	5,531	11,283.16
54	55	2.135	457	975.70	5,474	11,687.14
55	56	2.230	481	1,072.63	5,459	12,173.64
56	57	2.333	507	1,182.83	6,247	14,573.29
57	58	2.437	554	1,350.10	6,515	15,877.66
58	59	2.548	589	1,500.77	7,500	19,110.59
59	60	2.603	679	1,767.44	8,042	20,932.41
60	61	2.714	739	2,005.65	9,264	25,141.44
61	62	2.810	781	2,194.61	9,128	25,648.67
62	63	2.873	973	2,795.43	11,759	33,784.70
63	64	2.952	1,149	3,391.85	12,874	38,002.57
64	200	3.000	1,481	4,443.00	18,790	56,369.13
Min	Max	(1) HHS defined age curve	(2) Proj Members	(1) X (2) Factor X Proj Members	(2) 2023 Member Months	(1) X (2) Factor X 2023 Member Months

**Geisinger Health Plan
 Individual Filing for 2025
 Calibration of Area Factors**

	(1)	(2)	(1) X (2)	(1) X (2) ----- (2)
Region	Area Factors	Proj Members	Factor X Members	Calibration Factor:
2	1.000	49	49.00	
3	0.950	7,640	7,258.00	
5	0.950	401	380.95	
6	1.000	6,855	6,855.00	
7	1.250	654	817.50	
9	1.200	692	830.40	
		16,291	16,190.85	0.994

**Geisinger Health Plan
 Individual Filing for 2025
 Calibration of Tobacco Factor**

	(1)	(2)	(1) X (2)	(1) X (2) (2)
	Tobacco Factors	Proj Members	Factor X Members	Calibration Factor:
Non-Tobacco Users:	1.000	14,942	14,942.00	
Tobacco Users:	1.100	1,349	1,483.90	
Total:		16,291	16,425.90	1.008

**Geisinger Health Plan
Individual Filing for 2025
Trend Exhibit**

12 month rolling Allowed Claims PMPM for Individual

Period	Member Months	Allowed PMPM*	Annual Change	Weight
Jan 2020 - Dec 2020	255,996	\$728.72		
Jan 2021 - Dec 2021	259,650	\$788.93	8.3%	33%
Jan 2022 - Dec 2022	252,322	\$817.32	3.6%	33%
Jan 2023 - Dec 2023	228,871	\$902.32	10.4%	33%

*Includes COVID adjustment for 2020 and 2021 experience

Percentage Annual Trend

7.4%

**Geisinger Health Plan
Individual Filing for 2025
Trend Components**

Cost Components

Service Category	2021 Annual Change	2022 Annual Change	2023 Annual Change	Average
Inpatient Hospital	1.7%	2.6%	5.8%	3.4%
Outpatient Hospital	-2.7%	18.8%	4.4%	6.8%
Professional	1.1%	-10.8%	6.3%	-1.1%
Prescription Drugs	-2.9%	8.2%	12.3%	5.9%
Other Medical	-10.6%	7.1%	0.3%	-1.1%

Utilization Components

Service Category	2021 Annual Change	2022 Annual Change	2023 Annual Change	Average
Inpatient Hospital	13.3%	-7.4%	0.5%	2.2%
Outpatient Hospital	13.5%	-6.6%	2.2%	3.0%
Professional	13.0%	-0.2%	3.2%	5.3%
Prescription Drugs	-7.0%	7.5%	2.7%	1.1%
Other Medical	3.9%	-6.2%	11.8%	3.2%

Service Category Weights

Service Category	2023 Allowed Amount - Net of Rebates	Weight
Inpatient Hospital	\$39,097,160	18.9%
Outpatient Hospital	\$85,294,275	41.3%
Professional	\$36,401,957	17.6%
Prescription Drugs	\$41,952,669	20.3%
Other Medical	\$3,768,446	1.8%
Total	\$206,514,506	100%

**Geisinger Health Plan
Individual Filing for 2025
Projected Reinsurance Calculation**

	PMPM
Reinsurance Premium Jan 2024 - Dec 2024	\$2.55
Estimated Reinsurance Premium Jan 2025 - Dec 2025	\$3.06
Estimated Reinsurance Recoveries	\$0.97
Net Reinsurance	\$2.09
Other Factor - Other	1.002
Total Adjusted Projected Allowed EHB Claims PMPM	\$1,028.92

**Geisinger Health Plan
Individual Filing for 2025
Administrative Expense Exhibit**

	2020	2021	2022	2023
Actual PMPM:	\$65.90	\$60.34	\$68.24	\$68.58
Projected PMPM:	\$38.75	\$50.81	\$62.38	\$65.42

**Geisinger Health Plan
Individual Filing for 2025
Projected Tax Estimates**

Federal Income Tax

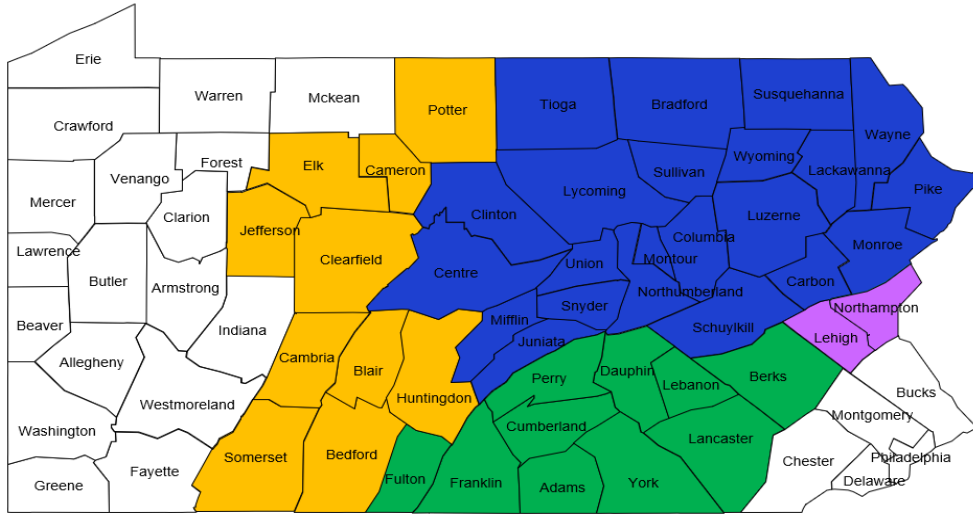
Projected Margin:	2%
Projected Federal Income Tax Rate:	21%
Estimated Tax Rate for POS:	0.53%
Estimated POS % of total:	0.2%

Estimated Federal Income Tax:	0.001%
--------------------------------------	---------------

**Geisinger Health Plan
Individual Filing for 2025
Induced Utilization Exhibit**

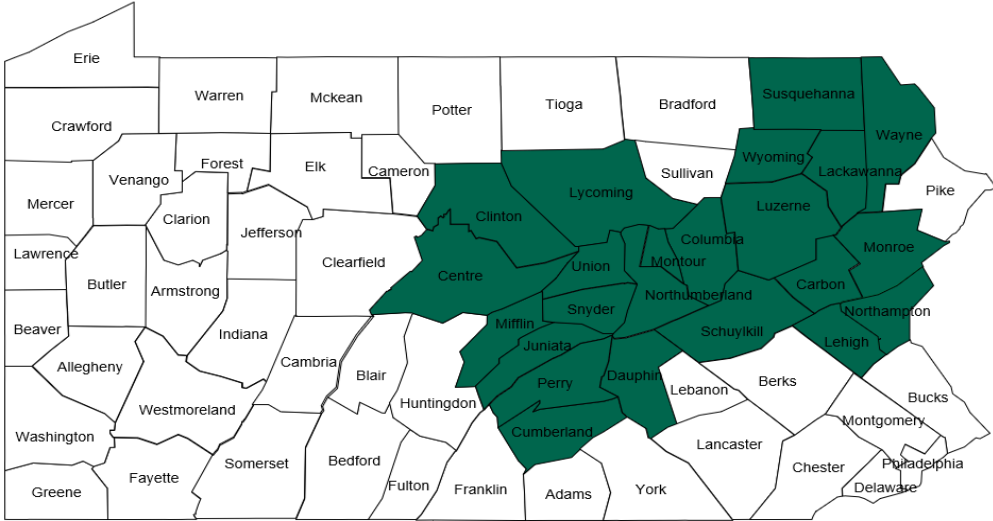
Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0010035	Gold	1,076	0.9170	1.16389
22444PA0010036	Gold	72	0.9170	1.16389
22444PA0010038	Silver	768	0.9777	1.21817
22444PA0010039	Silver	89	0.9777	1.21817
22444PA0010040	Silver	47	0.9777	1.21817
22444PA0010042	Gold	195	0.9170	1.16389
22444PA0010045	Gold	2,744	0.9250	1.17063
22444PA0010053	Expanded Bronze	1,434	0.7300	1.04290
22444PA0010054	Expanded Bronze	458	0.7300	1.04290
22444PA0010055	Expanded Bronze	172	0.7300	1.04290
22444PA0010063	Silver	123	0.7930	1.07585
22444PA0010064	Silver	10	0.7930	1.07585
22444PA0010065	Silver	4	0.7930	1.07585
22444PA0010082	Gold	116	0.9170	1.16389
22444PA0010090	Silver	3	0.7930	1.07585
22444PA0010098	Silver	43	0.9777	1.21817
22444PA0010106	Expanded Bronze	73	0.7300	1.04290
22444PA0010135	Gold	1,182	0.9170	1.16389
22444PA0010136	Silver	741	0.9777	1.21817
22444PA0010137	Expanded Bronze	559	0.7300	1.04290
22444PA0010138	Gold	231	0.9170	1.16389
22444PA0010139	Silver	57	0.9777	1.21817
22444PA0010140	Expanded Bronze	429	0.7300	1.04290
22444PA0010141	Gold	493	0.9170	1.16389
22444PA0010142	Silver	100	0.9777	1.21817
22444PA0010143	Expanded Bronze	790	0.7300	1.04290
22444PA0010144	Gold	52	0.9350	1.17923
22444PA0010146	Gold	721	0.9350	1.17923
22444PA0010152	Gold	17	0.9350	1.17923
22444PA0010153	Gold	27	0.9350	1.17923
22444PA0010157	Gold	58	0.8910	1.14288
22444PA0010159	Gold	1,362	0.8910	1.14288
22444PA0010166	Gold	55	0.8910	1.14288
22444PA0010167	Gold	68	0.8910	1.14288
22444PA0010171	Gold	18	0.8750	1.13063
22444PA0010173	Gold	645	0.8750	1.13063
22444PA0010179	Gold	39	0.8750	1.13063
22444PA0010180	Gold	60	0.8750	1.13063
22444PA0010197	Expanded Bronze	54	0.7100	1.03410
22444PA0010200	Expanded Bronze	813	0.7100	1.03410
22444PA0010201	Expanded Bronze	138	0.7100	1.03410
22444PA0010208	Expanded Bronze	117	0.7100	1.03410
22444PA0040080	Catastrophic	33	0.7210	1.03884
22444PA0040081	Catastrophic	-	0.7210	1.03884
22444PA0040082	Catastrophic	2	0.7210	1.03884
22444PA0040085	Catastrophic	3	0.7210	1.03884
Total		16,291	0.8610	1.1293

2025 Marketplace Service Areas Individual All-Access HMO & PPO



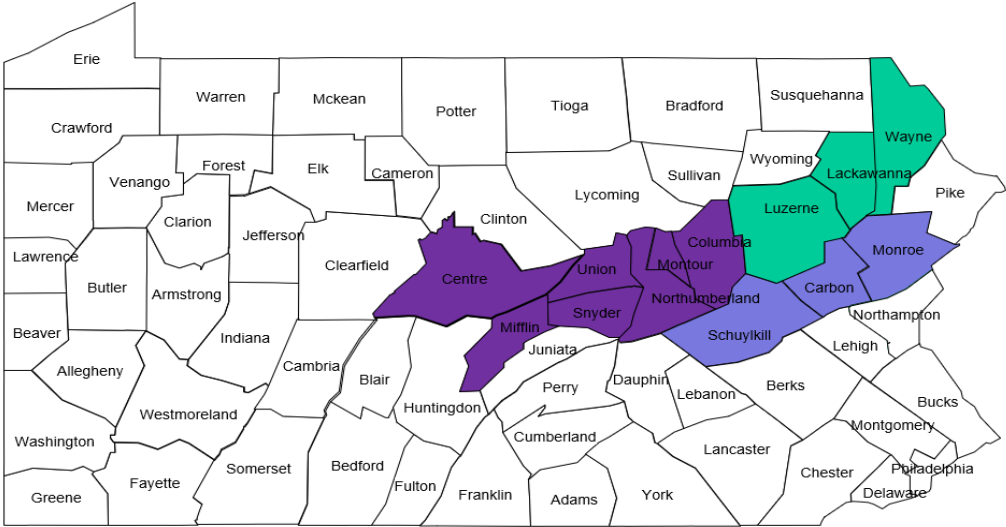
- PAS001
- PAS002
- PAS003
- PAS004

2025 Marketplace Service Areas Individual Extra HMO



■ PAS005

2025 Marketplace Service Areas Individual Premier HMO



- PAS006
- PAS007
- PAS008

**Geisinger Health Plan
 Individual Filing for 2025
 Quality Improvement Initiatives Estimates**

**ANNUAL STATEMENT FOR THE YEAR 2023
 SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1**

**Business Subject to MLR
 Comprehensive Health Coverage
 Individual**

	Geisinger Health Plan	Geisinger Quality Options	Combined
Line 1.1 Health premiums earned (From Part 2, Line 1.11)	146,280,806	36,728,760	183,009,566
Line 6.6 TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	1,939,607	422,583	2,362,190

Estimated Percentage:	1.29%
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**Geisinger Health Plan
Individual Filing for 2025
Benefit Changes**

2025 HIOS Plan ID	2025 Plan Name	Benefit Changes
22444PA0010035	Geisinger Marketplace All-Access HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4900	Deductible from \$5500 to \$4900
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4900	Deductible from \$5500 to \$4900
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4900	Deductible from \$5500 to \$4900
22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
22444PA0010082	Geisinger Marketplace All-Access HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4900	Deductible from \$5500 to \$4900
22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4900	Deductible from \$5500 to \$4900
22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4900	Deductible from \$5500 to \$4900
22444PA0010141	Geisinger Marketplace Premier HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4900	Deductible from \$5500 to \$4900
22444PA0040080	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9450 to \$9200
22444PA0040081	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9450 to \$9200
22444PA0040082	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9450 to \$9200
22444PA0040085	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9450 to \$9200

Geisinger Health Plan
Individual Filing for 2025
Pricing AV vs Metallic AV

2025 Plan Name	2025 Pricing AV	2025 Metallic AV	Difference
Geisinger Marketplace All-Access HMO Pharmacy First 8500	71.0%	62.4%	8.6%
Geisinger Marketplace All-Access HMO 40/80/8400	73.0%	64.9%	8.1%
Geisinger Marketplace Premier HMO 40/80/8400	73.0%	64.9%	8.1%
Geisinger Marketplace All-Access HMO 30/60/4900	79.1%	70.1%	9.0%
Geisinger Marketplace Premier HMO 30/60/4900	79.1%	70.1%	9.0%
Geisinger Marketplace All-Access HMO 30/60/5000	79.3%	70.1%	9.2%
Geisinger Marketplace All-Access HMO 25/50/4000	87.5%	78.2%	9.3%
Geisinger Marketplace All-Access HMO 25/50/2500	89.1%	78.9%	10.2%
Geisinger Marketplace All-Access Extra HMO 10/50/500	92.5%	79.1%	13.5%
Geisinger Marketplace All-Access HMO 20/50/3250	91.7%	79.8%	12.0%
Geisinger Marketplace Premier HMO 20/50/3250	91.7%	79.8%	12.0%
Geisinger Marketplace All-Access HMO 25/45/250	93.5%	81.5%	12.1%

**Geisinger Health Plan
Individual Filing for 2025
Pricing AV Examples**

	Geisinger Marketplace All-			
Plan Name:	Access Extra HMO 10/50/500	Geisinger Marketplace All- Access HMO 30/60/4900	Geisinger Marketplace All- Access HMO 40/80/8400	Geisinger Marketplace All- Access Value
HIOS ID:	22444PA0010045	22444PA0010038	22444PA0010053	22444PA0040080
Metallic Level:	Gold	Silver	Expanded Bronze	Catastrophic
Pricing AV Table 10:	92.5%	79.1%	73.0%	72.1%

Benefit Component	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value
PCP	0.3%	1.8%	1.9%	0.0%
SPC	0.8%	1.8%	1.8%	0.0%
ER	0.9%	0.0%	0.0%	0.0%
IP (inc MH)	0.0%	0.0%	0.0%	0.0%
OP Facility	0.0%	0.0%	0.0%	0.0%
MRI/CAT/PET	0.0%	0.0%	0.0%	0.0%
OP Surgery	0.0%	0.0%	0.0%	0.0%
Lab	0.0%	0.0%	0.0%	0.0%
Infusion	0.0%	0.0%	0.0%	0.0%
SNF	0.0%	0.0%	0.0%	0.0%
Select Injectibles	0.1%	0.2%	0.1%	0.0%
Pharmacy Deductible	0.5%	0.9%	0.0%	0.0%
Pharmacy Generic Preferred Copay	0.1%	0.3%	0.0%	0.0%
Pharmacy Generic Non-Preferred Copay	1.3%	2.4%	0.0%	0.0%
Pharmacy Brand Preferred Copay	0.0%	0.0%	0.0%	0.0%
Pharmacy Brand Preferred Coinsurance	0.0%	0.0%	0.0%	0.0%
Pharmacy Brand Non-Preferred Copay	0.1%	0.2%	0.0%	0.0%
Pharmacy Brand Non-Preferred Coinsurance	0.0%	0.0%	0.0%	0.0%
Pharmacy Specialty Coinsurance	3.2%	5.9%	0.0%	0.0%
Pharmacy Specialty Maximum	0.0%	0.0%	0.0%	0.0%
Coinsurance	4.1%	7.4%	0.0%	0.0%
Deductible	1.7%	17.5%	23.5%	29.9%
MOOP	-5.5%	-17.4%	-0.3%	0.0%
Out-of-Network	0.0%	0.0%	0.0%	-2.0%
Total Estimated Cost Sharing	7.5%	20.9%	27.0%	27.9%
Pricing AV	92.5%	79.1%	73.0%	72.1%

Company Name: Geisinger Health Plan
Market: Individual
Product: HMO, POS
Effective Date of Rates: January 1, 2025

Ending date of Rates: December 31, 2025

Table with columns for Plan ID, Plan Marketing Name, Form #, Rating Area, Network, Metal, Deductible, Coinsurance, Copays, OOP Maximum, Pediatric Dental, Age Band, and Non-Tobacco/Tobacco rates for various age groups (0-14 to 64+).

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

HIOS Plan ID (On Exchange)=>	22444PA0010146	22444PA0010146	22444PA0010152	22444PA0010153	22444PA0010153	22444PA0010153	22444PA0010157	22444PA0010157	22444PA0010159	22444PA0010159	22444PA0010159	
HIOS Plan ID (Off Exchange)=>	22444PA0010146	22444PA0010146	22444PA0010152	22444PA0010153	22444PA0010153	22444PA0010153	22444PA0010157	22444PA0010157	22444PA0010159	22444PA0010159	22444PA0010159	
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 25/45/250		Geisinger Marketplace All-Access HMO 25/45/250		Geisinger Marketplace All-Access HMO 25/45/250		Geisinger Marketplace All-Access HMO 25/50/2500		Geisinger Marketplace All-Access HMO 25/50/2500		Geisinger Marketplace All-Access HMO 25/50/2500	
Form # =>	M-152-176-F Rev. 1/25		M-152-176-F Rev. 1/25		M-152-176-F Rev. 1/25		M-152-176-F Rev. 1/25		M-152-176-F Rev. 1/25		M-152-176-F Rev. 1/25	
Rating Area =>	Rating Area 6		Rating Area 9		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$250 / Rx: \$500		Med: \$250 / Rx: \$500		Med: \$250 / Rx: \$500		Med: \$250 / Rx: \$500		Med: \$2,500 / Rx: \$500		Med: \$2,500 / Rx: \$500	
Coinurance =>	20%		20%		20%		20%		20%		20%	
Copays =>	\$25 / \$45		\$25 / \$45		\$25 / \$45		\$25 / \$45		\$25 / \$50		\$25 / \$50	
OOP Maximum =>	\$7,600		\$7,600		\$7,600		\$7,600		\$6,500		\$6,500	
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	\$404.39	\$404.39	\$485.27	\$485.27	\$404.39	\$404.39	\$505.49	\$505.49	\$485.27	\$485.27	\$373.48	\$373.48
15	\$440.34	\$440.34	\$528.40	\$528.40	\$440.34	\$440.34	\$550.42	\$550.42	\$528.40	\$528.40	\$406.68	\$406.68
16	\$454.08	\$454.08	\$544.90	\$544.90	\$454.08	\$454.08	\$567.60	\$567.60	\$544.90	\$544.90	\$419.38	\$419.38
17	\$467.82	\$467.82	\$561.39	\$561.39	\$467.82	\$467.82	\$584.78	\$584.78	\$561.39	\$561.39	\$432.07	\$432.07
18	\$482.63	\$482.63	\$579.15	\$579.15	\$482.63	\$482.63	\$603.28	\$603.28	\$579.15	\$579.15	\$445.74	\$445.74
19	\$497.43	\$497.43	\$596.91	\$596.91	\$497.43	\$497.43	\$621.78	\$621.78	\$596.91	\$596.91	\$459.41	\$459.41
20	\$512.76	\$512.76	\$615.31	\$615.31	\$512.76	\$512.76	\$640.95	\$640.95	\$615.31	\$615.31	\$473.57	\$473.57
21	\$528.62	\$528.62	\$634.34	\$634.34	\$528.62	\$528.62	\$660.77	\$660.77	\$634.34	\$634.34	\$488.22	\$488.22
22	\$528.62	\$528.62	\$634.34	\$634.34	\$528.62	\$528.62	\$660.77	\$660.77	\$634.34	\$634.34	\$488.22	\$488.22
23	\$528.62	\$528.62	\$634.34	\$634.34	\$528.62	\$528.62	\$660.77	\$660.77	\$634.34	\$634.34	\$488.22	\$488.22
24	\$528.62	\$528.62	\$634.34	\$634.34	\$528.62	\$528.62	\$660.77	\$660.77	\$634.34	\$634.34	\$488.22	\$488.22
25	\$530.73	\$530.73	\$636.88	\$636.88	\$530.73	\$530.73	\$663.41	\$663.41	\$530.73	\$530.73	\$490.17	\$490.17
26	\$541.30	\$541.30	\$649.56	\$649.56	\$541.30	\$541.30	\$674.03	\$674.03	\$541.30	\$541.30	\$499.93	\$499.93
27	\$553.99	\$553.99	\$664.79	\$664.79	\$553.99	\$553.99	\$692.49	\$692.49	\$553.99	\$553.99	\$511.65	\$511.65
28	\$574.60	\$574.60	\$689.53	\$689.53	\$574.60	\$574.60	\$718.26	\$718.26	\$574.60	\$574.60	\$530.69	\$530.69
29	\$591.52	\$591.52	\$709.82	\$709.82	\$591.52	\$591.52	\$739.40	\$739.40	\$591.52	\$591.52	\$546.31	\$546.31
30	\$599.98	\$599.98	\$719.97	\$719.97	\$599.98	\$599.98	\$749.97	\$749.97	\$599.98	\$599.98	\$554.12	\$554.12
31	\$612.66	\$612.66	\$735.20	\$735.20	\$612.66	\$612.66	\$763.98	\$763.98	\$612.66	\$612.66	\$565.84	\$565.84
32	\$625.35	\$625.35	\$750.42	\$750.42	\$625.35	\$625.35	\$781.69	\$781.69	\$625.35	\$625.35	\$577.56	\$577.56
33	\$633.28	\$633.28	\$759.94	\$759.94	\$633.28	\$633.28	\$791.60	\$791.60	\$633.28	\$633.28	\$584.88	\$584.88
34	\$641.74	\$641.74	\$770.09	\$770.09	\$641.74	\$641.74	\$802.17	\$802.17	\$641.74	\$641.74	\$592.69	\$592.69
35	\$645.97	\$645.97	\$775.16	\$775.16	\$645.97	\$645.97	\$807.46	\$807.46	\$645.97	\$645.97	\$596.60	\$596.60
36	\$650.20	\$650.20	\$780.24	\$780.24	\$650.20	\$650.20	\$812.75	\$812.75	\$650.20	\$650.20	\$600.50	\$600.50
37	\$654.43	\$654.43	\$785.31	\$785.31	\$654.43	\$654.43	\$818.03	\$818.03	\$654.43	\$654.43	\$604.41	\$604.41
38	\$658.65	\$658.65	\$790.39	\$790.39	\$658.65	\$658.65	\$823.32	\$823.32	\$658.65	\$658.65	\$608.31	\$608.31
39	\$667.11	\$667.11	\$800.53	\$800.53	\$667.11	\$667.11	\$833.89	\$833.89	\$667.11	\$667.11	\$616.13	\$616.13
40	\$675.57	\$675.57	\$810.68	\$810.68	\$675.57	\$675.57	\$844.46	\$844.46	\$675.57	\$675.57	\$623.94	\$623.94
41	\$688.26	\$688.26	\$825.91	\$825.91	\$688.26	\$688.26	\$860.32	\$860.32	\$688.26	\$688.26	\$635.65	\$635.65
42	\$700.41	\$700.41	\$840.50	\$840.50	\$700.41	\$700.41	\$875.52	\$875.52	\$700.41	\$700.41	\$646.88	\$646.88
43	\$717.33	\$717.33	\$860.80	\$860.80	\$717.33	\$717.33	\$896.66	\$896.66	\$717.33	\$717.33	\$662.51	\$662.51
44	\$738.48	\$738.48	\$886.17	\$886.17	\$738.48	\$738.48	\$923.09	\$923.09	\$738.48	\$738.48	\$682.03	\$682.03
45	\$763.32	\$763.32	\$915.98	\$915.98	\$763.32	\$763.32	\$954.15	\$954.15	\$763.32	\$763.32	\$704.98	\$704.98
46	\$792.92	\$792.92	\$951.51	\$951.51	\$792.92	\$792.92	\$991.15	\$991.15	\$792.92	\$792.92	\$732.32	\$732.32
47	\$826.23	\$826.23	\$998.69	\$998.69	\$826.23	\$826.23	\$1,032.78	\$1,032.78	\$826.23	\$826.23	\$763.08	\$763.08
48	\$864.29	\$864.29	\$1,037.14	\$1,037.14	\$864.29	\$864.29	\$1,080.36	\$1,080.36	\$864.29	\$864.29	\$798.23	\$798.23
49	\$901.82	\$901.82	\$1,082.18	\$1,082.18	\$901.82	\$901.82	\$1,127.27	\$1,127.27	\$901.82	\$901.82	\$832.89	\$832.89
50	\$944.11	\$944.11	\$1,132.93	\$1,132.93	\$944.11	\$944.11	\$1,180.13	\$1,180.13	\$944.11	\$944.11	\$871.95	\$871.95
51	\$985.87	\$985.87	\$1,183.04	\$1,183.04	\$985.87	\$985.87	\$1,232.33	\$1,232.33	\$985.87	\$985.87	\$910.52	\$910.52
52	\$1,031.86	\$1,031.86	\$1,238.23	\$1,238.23	\$1,031.86	\$1,031.86	\$1,289.82	\$1,289.82	\$1,031.86	\$1,031.86	\$952.99	\$952.99
53	\$1,078.37	\$1,078.37	\$1,294.05	\$1,294.05	\$1,078.37	\$1,078.37	\$1,347.97	\$1,347.97	\$1,078.37	\$1,078.37	\$995.96	\$995.96
54	\$1,128.59	\$1,128.59	\$1,354.31	\$1,354.31	\$1,128.59	\$1,128.59	\$1,410.74	\$1,410.74	\$1,128.59	\$1,128.59	\$1,042.34	\$1,042.34
55	\$1,178.81	\$1,178.81	\$1,414.57	\$1,414.57	\$1,178.81	\$1,178.81	\$1,473.51	\$1,473.51	\$1,178.81	\$1,178.81	\$1,088.72	\$1,088.72
56	\$1,233.26	\$1,233.26	\$1,479.91	\$1,479.91	\$1,233.26	\$1,233.26	\$1,541.95	\$1,541.95	\$1,233.26	\$1,233.26	\$1,139.00	\$1,139.00
57	\$1,288.23	\$1,288.23	\$1,545.88	\$1,545.88	\$1,288.23	\$1,288.23	\$1,610.29	\$1,610.29	\$1,288.23	\$1,288.23	\$1,189.78	\$1,189.78
58	\$1,346.91	\$1,346.91	\$1,616.29	\$1,616.29	\$1,346.91	\$1,346.91	\$1,683.64	\$1,683.64	\$1,346.91	\$1,346.91	\$1,243.97	\$1,243.97
59	\$1,375.98	\$1,375.98	\$1,651.18	\$1,651.18	\$1,375.98	\$1,375.98	\$1,719.98	\$1,719.98	\$1,375.98	\$1,375.98	\$1,270.82	\$1,270.82
60	\$1,434.66	\$1,434.66	\$1,721.59	\$1,721.59	\$1,434.66	\$1,434.66	\$1,779.33	\$1,779.33	\$1,434.66	\$1,434.66	\$1,325.01	\$1,325.01
61	\$1,485.41	\$1,485.41	\$1,782.49	\$1,782.49	\$1,485.41	\$1,485.41	\$1,833.95	\$1,833.95	\$1,485.41	\$1,485.41	\$1,371.88	\$1,371.88
62	\$1,518.71	\$1,518.71	\$1,822.45	\$1,822.45	\$1,518.71	\$1,518.71	\$1,898.39	\$1,898.39	\$1,518.71	\$1,518.71	\$1,402.64	\$1,402.64
63	\$1,560.47	\$1,560.47	\$1,872.57	\$1,872.57	\$1,560.47	\$1,560.47	\$1,950.59	\$1,950.59	\$1,560.47	\$1,560.47	\$1,441.21	\$1,441.21
64+	\$1,585.85	\$1,585.85	\$1,903.01	\$1,903.01	\$1,585.85	\$1,585.85	\$1,982.31	\$1,982.31	\$1,585.85	\$1,585.85	\$1,464.64	\$1,464.64

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

HIOS Plan ID (On Exchange)=>	22444PA0010166	22444PA0010167	22444PA0010167	22444PA0010171	22444PA0010171	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010179	22444PA0010180	
	22444PA0010166	22444PA0010167	22444PA0010167	22444PA0010171	22444PA0010171	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010173	22444PA0010179	22444PA0010180	
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 25/50/2500		Geisinger Marketplace All-Access HMO 25/50/2500		Geisinger Marketplace All-Access HMO 25/50/2500		Geisinger Marketplace All-Access HMO 25/50/2500		Geisinger Marketplace All-Access HMO 25/50/4000		Geisinger Marketplace All-Access HMO 25/50/4000	
Form # =>	M-152-176-F Rev. 1/25		M-152-176-F Rev. 1/25		M-152-176-F Rev. 1/25		M-152-176-F Rev. 1/25		M-152-176-F Rev. 1/25		M-152-176-F Rev. 1/25	
Rating Area =>	Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 5		Rating Area 3	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$2,500 / Rx: \$500		Med: \$2,500 / Rx: \$500		Med: \$2,500 / Rx: \$500		Med: \$4,000 / Rx: \$500		Med: \$4,000 / Rx: \$500		Med: \$4,000 / Rx: \$500	
Coinurance =>	20%		20%		20%		20%		20%		20%	
Copays =>	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50	
OOP Maximum =>	\$6,500		\$6,500		\$6,500		\$7,450		\$7,450		\$7,450	
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	\$373.48	\$373.48	\$466.85	\$466.85	\$448.18	\$448.18	\$362.84	\$362.84	\$344.70	\$344.70	\$362.84	\$362.84
15	\$406.68	\$406.68	\$508.35	\$508.35	\$488.02	\$488.02	\$395.10	\$395.10	\$375.34	\$375.34	\$395.10	\$395.10
16	\$419.38	\$419.38	\$524.22	\$524.22	\$503.25	\$503.25	\$407.43	\$407.43	\$387.06	\$387.06	\$407.43	\$407.43
17	\$432.07	\$432.07	\$540.09	\$540.09	\$518.48	\$518.48	\$419.76	\$419.76	\$398.77	\$398.77	\$419.76	\$419.76
18	\$445.74	\$445.74	\$557.17	\$557.17	\$534.89	\$534.89	\$433.04	\$433.04	\$411.39	\$411.39	\$433.04	\$433.04
19	\$459.41	\$459.41	\$574.26	\$574.26	\$551.29	\$551.29	\$446.32	\$446.32	\$424.00	\$424.00	\$446.32	\$446.32
20	\$473.57	\$473.57	\$591.96	\$591.96	\$568.28	\$568.28	\$460.08	\$460.08	\$437.07	\$437.07	\$460.08	\$460.08
21	\$488.22	\$537.04	\$610.27	\$610.27	\$585.86	\$644.45	\$474.31	\$521.74	\$450.59	\$495.65	\$474.31	\$521.74
22	\$488.22	\$537.04	\$610.27	\$610.27	\$585.86	\$644.45	\$474.31	\$521.74	\$450.59	\$495.65	\$474.31	\$521.74
23	\$488.22	\$537.04	\$610.27	\$610.27	\$585.86	\$644.45	\$474.31	\$521.74	\$450.59	\$495.65	\$474.31	\$521.74
24	\$488.22	\$537.04	\$610.27	\$610.27	\$585.86	\$644.45	\$474.31	\$521.74	\$450.59	\$495.65	\$474.31	\$521.74
25	\$490.17	\$538.99	\$612.71	\$673.74	\$588.20	\$646.79	\$476.20	\$523.63	\$452.39	\$497.45	\$476.20	\$523.63
26	\$499.93	\$549.73	\$624.91	\$687.16	\$599.92	\$659.67	\$481.40	\$534.07	\$461.40	\$507.36	\$481.40	\$534.07
27	\$511.65	\$562.91	\$639.56	\$703.64	\$613.98	\$675.49	\$497.07	\$546.87	\$472.22	\$519.53	\$497.07	\$546.87
28	\$530.69	\$583.90	\$663.36	\$729.88	\$636.83	\$700.68	\$515.57	\$567.27	\$489.79	\$538.91	\$515.57	\$567.27
29	\$546.31	\$600.99	\$682.89	\$751.24	\$655.57	\$721.19	\$530.75	\$583.87	\$504.21	\$554.68	\$530.75	\$583.87
30	\$554.12	\$609.78	\$692.65	\$762.22	\$664.95	\$731.74	\$538.34	\$592.41	\$511.42	\$562.79	\$538.34	\$592.41
31	\$565.84	\$622.47	\$707.30	\$778.09	\$679.01	\$746.97	\$549.72	\$604.74	\$522.23	\$574.50	\$549.72	\$604.74
32	\$577.56	\$635.17	\$721.95	\$793.96	\$693.07	\$762.20	\$561.10	\$617.07	\$533.05	\$586.22	\$561.10	\$617.07
33	\$584.88	\$643.47	\$731.10	\$804.33	\$701.86	\$772.16	\$568.22	\$625.13	\$539.81	\$593.88	\$568.22	\$625.13
34	\$592.69	\$651.77	\$740.86	\$814.71	\$711.23	\$782.12	\$575.81	\$633.20	\$547.02	\$601.54	\$575.81	\$633.20
35	\$596.60	\$656.16	\$745.75	\$820.20	\$715.92	\$787.39	\$579.62	\$637.47	\$550.62	\$605.59	\$579.62	\$637.47
36	\$600.50	\$660.55	\$750.63	\$825.69	\$720.60	\$792.66	\$583.40	\$641.73	\$554.23	\$609.65	\$583.40	\$641.73
37	\$604.41	\$664.95	\$755.51	\$831.18	\$725.29	\$797.94	\$587.19	\$646.00	\$557.83	\$613.70	\$587.19	\$646.00
38	\$608.31	\$669.34	\$760.39	\$836.68	\$729.98	\$803.21	\$590.98	\$650.27	\$561.43	\$617.76	\$590.98	\$650.27
39	\$616.13	\$677.64	\$770.16	\$847.05	\$739.35	\$813.17	\$598.57	\$658.34	\$568.64	\$625.42	\$598.57	\$658.34
40	\$623.94	\$686.43	\$779.92	\$858.04	\$748.72	\$823.71	\$606.16	\$666.87	\$575.85	\$633.53	\$606.16	\$666.87
41	\$635.65	\$699.12	\$794.57	\$873.90	\$762.79	\$838.95	\$617.55	\$679.20	\$586.67	\$645.24	\$586.67	\$645.24
42	\$646.88	\$711.82	\$808.60	\$889.77	\$776.26	\$854.18	\$628.45	\$691.54	\$597.03	\$656.96	\$597.03	\$656.96
43	\$662.51	\$728.90	\$828.13	\$911.13	\$795.01	\$874.68	\$643.63	\$708.14	\$611.45	\$672.73	\$611.45	\$672.73
44	\$682.03	\$750.38	\$852.54	\$937.98	\$818.44	\$900.46	\$662.60	\$729.01	\$629.47	\$692.56	\$629.47	\$692.56
45	\$704.98	\$775.28	\$881.23	\$969.10	\$845.98	\$930.34	\$684.90	\$753.20	\$650.65	\$715.54	\$650.65	\$715.54
46	\$732.32	\$805.55	\$915.40	\$1,006.94	\$878.79	\$966.66	\$711.46	\$782.60	\$675.88	\$743.47	\$675.88	\$743.47
47	\$763.08	\$839.29	\$953.85	\$1,049.05	\$915.69	\$1,007.09	\$741.34	\$815.33	\$704.27	\$774.56	\$704.27	\$774.56
48	\$798.23	\$878.30	\$997.79	\$1,097.87	\$957.88	\$1,053.96	\$775.49	\$853.27	\$736.71	\$810.61	\$736.71	\$810.61
49	\$832.89	\$916.38	\$1,041.12	\$1,145.47	\$999.47	\$1,099.65	\$809.16	\$845.76	\$768.71	\$845.76	\$768.71	\$845.76
50	\$871.95	\$959.34	\$1,089.94	\$1,199.18	\$1,046.34	\$1,151.21	\$847.11	\$932.01	\$804.75	\$885.41	\$804.75	\$885.41
51	\$910.52	\$1,001.82	\$1,138.15	\$1,252.27	\$1,092.62	\$1,202.18	\$884.58	\$973.27	\$840.35	\$924.61	\$840.35	\$924.61
52	\$952.99	\$1,048.20	\$1,191.24	\$1,310.24	\$1,143.59	\$1,257.83	\$925.84	\$1,018.33	\$879.55	\$967.42	\$879.55	\$967.42
53	\$995.96	\$1,095.55	\$1,244.95	\$1,369.44	\$1,195.15	\$1,314.66	\$966.66	\$1,064.34	\$919.20	\$1,011.12	\$919.20	\$1,011.12
54	\$1,042.34	\$1,146.33	\$1,302.92	\$1,432.91	\$1,250.80	\$1,413.67	\$1,012.64	\$1,113.67	\$962.01	\$1,057.98	\$962.01	\$1,057.98
55	\$1,088.72	\$1,197.59	\$1,360.90	\$1,496.99	\$1,306.46	\$1,437.11	\$1,057.70	\$1,163.47	\$1,004.82	\$1,105.30	\$1,004.82	\$1,105.30
56	\$1,139.00	\$1,252.76	\$1,423.75	\$1,565.95	\$1,366.80	\$1,503.31	\$1,105.23	\$1,217.07	\$1,051.23	\$1,156.21	\$1,051.23	\$1,156.21
57	\$1,189.78	\$1,308.90	\$1,487.22	\$1,636.13	\$1,427.73	\$1,570.68	\$1,155.88	\$1,271.61	\$1,098.09	\$1,208.03	\$1,098.09	\$1,208.03
58	\$1,243.97	\$1,368.46	\$1,554.96	\$1,710.58	\$1,492.76	\$1,642.16	\$1,208.53	\$1,329.48	\$1,148.10	\$1,263.00	\$1,148.10	\$1,263.00
59	\$1,270.82	\$1,397.76	\$1,588.53	\$1,747.20	\$1,524.99	\$1,677.31	\$1,254.99	\$1,357.94	\$1,172.89	\$1,290.04	\$1,172.89	\$1,290.04
60	\$1,325.01	\$1,457.32	\$1,656.27	\$1,821.65	\$1,590.02	\$1,748.78	\$1,287.26	\$1,415.80	\$1,222.90	\$1,345.01	\$1,222.90	\$1,345.01
61	\$1,371.88	\$1,509.07	\$1,714.85	\$1,886.34	\$1,646.26	\$1,810.88	\$1,332.80	\$1,466.08	\$1,266.16	\$1,392.77	\$1,266.16	\$1,392.77
62	\$1,402.64	\$1,542.76	\$1,753.30	\$1,928.45	\$1,683.17	\$1,851.31	\$1,362.68	\$1,498.80	\$1,294.54	\$1,423.86	\$1,294.54	\$1,423.86
63	\$1,441.21	\$1,585.23	\$1,801.51	\$1,981.54	\$1,729.45	\$1,902.28	\$1,400.15	\$1,540.07	\$1,330.14	\$1,463.06	\$1,330.14	\$1,463.06
64+	\$1,464.64	\$1,611.11	\$1,830.80	\$2,013.88	\$1,757.57	\$1,933.33	\$1,422.92	\$1,565.21	\$1,351.77	\$1,486.95	\$1,351.77	\$1,486.95

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

HIOS Plan ID (On Exchange)=>	22444PA0040080		22444PA0040080		22444PA0040081		22444PA0040081		22444PA0040082		22444PA0040085		22444PA0040085	
HIOS Plan ID (Off Exchange)=>	22444PA0040080		22444PA0040080		22444PA0040081		22444PA0040081		22444PA0040082		22444PA0040085		22444PA0040085	
Plan Marketing Name =>	Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value		Geisinger Marketplace All-Access Value	
Form # =>	M-152-192-F Rev. 1/25		M-152-192-F Rev. 1/25		M-152-192-F Rev. 1/25		M-152-192-F Rev. 1/25		M-152-192-F Rev. 1/25		M-152-192-F Rev. 1/25		M-152-192-F Rev. 1/25	
Rating Area =>	Rating Area 6		Rating Area 9		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 2		Rating Area 5	
Network =>	Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO		Geisinger Marketplace All-Access HMO	
Metal =>	Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic		Catastrophic	
Deductible =>	Combined: \$9,200		Combined: \$9,200		Combined: \$9,200		Combined: \$9,200		Combined: \$9,200		Combined: \$9,200		Combined: \$9,200	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%	
Copays =>	0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	\$9,200		\$9,200		\$9,200		\$9,200		\$9,200		\$9,200		\$9,200	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$241.75	\$241.75	\$290.10	\$290.10	\$302.18	\$302.18	\$290.10	\$290.10	\$241.75	\$241.75	\$241.75	\$241.75	\$229.66	\$229.66
15	\$263.23	\$263.23	\$315.88	\$315.88	\$329.04	\$329.04	\$315.88	\$315.88	\$263.23	\$263.23	\$263.23	\$263.23	\$250.07	\$250.07
16	\$271.45	\$271.45	\$325.74	\$325.74	\$339.31	\$339.31	\$325.74	\$325.74	\$271.45	\$271.45	\$271.45	\$271.45	\$257.88	\$257.88
17	\$279.67	\$279.67	\$335.60	\$335.60	\$349.58	\$349.58	\$335.60	\$335.60	\$279.67	\$279.67	\$279.67	\$279.67	\$265.68	\$265.68
18	\$288.52	\$288.52	\$346.22	\$346.22	\$360.64	\$360.64	\$346.22	\$346.22	\$288.52	\$288.52	\$288.52	\$288.52	\$274.09	\$274.09
19	\$297.36	\$297.36	\$356.84	\$356.84	\$371.70	\$371.70	\$356.84	\$356.84	\$297.36	\$297.36	\$297.36	\$297.36	\$282.50	\$282.50
20	\$306.53	\$306.53	\$367.83	\$367.83	\$383.16	\$383.16	\$367.83	\$367.83	\$306.53	\$306.53	\$306.53	\$306.53	\$291.20	\$291.20
21	\$316.01	\$347.61	\$379.21	\$417.14	\$395.01	\$434.52	\$379.21	\$417.14	\$316.01	\$347.61	\$316.01	\$347.61	\$300.21	\$330.23
22	\$316.01	\$347.61	\$379.21	\$417.14	\$395.01	\$434.52	\$379.21	\$417.14	\$316.01	\$347.61	\$316.01	\$347.61	\$300.21	\$330.23
23	\$316.01	\$347.61	\$379.21	\$417.14	\$395.01	\$434.52	\$379.21	\$417.14	\$316.01	\$347.61	\$316.01	\$347.61	\$300.21	\$330.23
24	\$316.01	\$347.61	\$379.21	\$417.14	\$395.01	\$434.52	\$379.21	\$417.14	\$316.01	\$347.61	\$316.01	\$347.61	\$300.21	\$330.23
25	\$317.27	\$348.87	\$380.73	\$418.65	\$396.59	\$436.09	\$380.73	\$418.65	\$317.27	\$348.87	\$317.27	\$348.87	\$301.41	\$331.43
26	\$323.59	\$355.83	\$388.31	\$426.99	\$404.49	\$444.78	\$388.31	\$426.99	\$323.59	\$355.83	\$323.59	\$355.83	\$307.41	\$338.03
27	\$331.18	\$364.36	\$397.41	\$437.23	\$413.97	\$455.45	\$397.41	\$437.23	\$331.18	\$364.36	\$331.18	\$364.36	\$314.62	\$346.14
28	\$343.50	\$377.95	\$412.20	\$453.53	\$429.38	\$472.43	\$412.20	\$453.53	\$343.50	\$377.95	\$343.50	\$377.95	\$326.33	\$359.05
29	\$353.61	\$389.01	\$424.34	\$466.81	\$442.02	\$486.26	\$424.34	\$466.81	\$353.61	\$389.01	\$353.61	\$389.01	\$335.93	\$369.56
30	\$358.67	\$394.69	\$430.40	\$473.63	\$448.34	\$493.37	\$430.40	\$473.63	\$358.67	\$394.69	\$358.67	\$394.69	\$340.74	\$374.96
31	\$366.25	\$402.91	\$439.50	\$483.49	\$457.82	\$503.64	\$439.50	\$483.49	\$366.25	\$402.91	\$366.25	\$402.91	\$347.94	\$382.76
32	\$373.84	\$411.13	\$448.60	\$493.35	\$467.30	\$513.91	\$448.60	\$493.35	\$373.84	\$411.13	\$373.84	\$411.13	\$355.15	\$390.57
33	\$378.58	\$416.50	\$454.29	\$499.80	\$473.22	\$520.62	\$454.29	\$499.80	\$378.58	\$416.50	\$378.58	\$416.50	\$359.65	\$395.67
34	\$383.63	\$421.87	\$460.36	\$506.24	\$479.54	\$527.34	\$460.36	\$506.24	\$383.63	\$421.87	\$383.63	\$421.87	\$364.45	\$400.78
35	\$386.16	\$424.71	\$463.39	\$509.66	\$482.70	\$530.89	\$463.39	\$509.66	\$386.16	\$424.71	\$386.16	\$424.71	\$366.85	\$403.48
36	\$388.69	\$427.56	\$466.43	\$513.07	\$485.86	\$534.45	\$466.43	\$513.07	\$388.69	\$427.56	\$388.69	\$427.56	\$369.26	\$406.18
37	\$391.22	\$430.40	\$469.46	\$516.48	\$489.02	\$538.00	\$469.46	\$516.48	\$391.22	\$430.40	\$391.22	\$430.40	\$371.66	\$408.88
38	\$393.75	\$433.25	\$472.50	\$519.90	\$492.18	\$541.56	\$472.50	\$519.90	\$393.75	\$433.25	\$393.75	\$433.25	\$374.06	\$411.58
39	\$398.80	\$438.62	\$478.56	\$526.34	\$498.50	\$548.27	\$478.56	\$526.34	\$398.80	\$438.62	\$398.80	\$438.62	\$378.86	\$416.69
40	\$403.86	\$444.31	\$484.63	\$533.17	\$504.82	\$555.38	\$484.63	\$533.17	\$403.86	\$444.31	\$403.86	\$444.31	\$383.67	\$422.09
41	\$411.44	\$452.52	\$493.73	\$543.03	\$514.30	\$565.65	\$493.73	\$543.03	\$411.44	\$452.52	\$411.44	\$452.52	\$390.87	\$429.90
42	\$418.71	\$460.74	\$502.45	\$552.89	\$523.39	\$575.92	\$502.45	\$552.89	\$418.71	\$460.74	\$418.71	\$460.74	\$397.78	\$437.70
43	\$428.82	\$471.80	\$514.59	\$566.16	\$536.03	\$589.75	\$514.59	\$566.16	\$428.82	\$471.80	\$428.82	\$471.80	\$407.38	\$448.21
44	\$441.46	\$485.70	\$529.76	\$582.85	\$551.83	\$607.13	\$529.76	\$582.85	\$441.46	\$485.70	\$441.46	\$485.70	\$419.39	\$461.42
45	\$456.32	\$501.82	\$547.58	\$602.18	\$570.39	\$627.28	\$547.58	\$602.18	\$456.32	\$501.82	\$456.32	\$501.82	\$433.50	\$476.73
46	\$474.01	\$521.41	\$568.81	\$625.70	\$592.52	\$651.77	\$568.81	\$625.70	\$474.01	\$521.41	\$474.01	\$521.41	\$450.31	\$495.34
47	\$493.92	\$543.22	\$592.70	\$651.86	\$617.40	\$679.02	\$592.70	\$651.86	\$493.92	\$543.22	\$493.92	\$543.22	\$469.22	\$516.06
48	\$516.67	\$568.50	\$620.01	\$682.20	\$645.84	\$710.62	\$620.01	\$682.20	\$516.67	\$568.50	\$516.67	\$568.50	\$490.84	\$540.07
49	\$539.11	\$593.15	\$646.93	\$711.78	\$673.89	\$741.43	\$646.93	\$711.78	\$539.11	\$593.15	\$539.11	\$593.15	\$512.15	\$563.49
50	\$564.39	\$620.96	\$677.27	\$745.15	\$705.49	\$776.19	\$677.27	\$745.15	\$564.39	\$620.96	\$564.39	\$620.96	\$536.17	\$589.91
51	\$589.35	\$648.45	\$707.23	\$778.14	\$736.69	\$810.56	\$707.23	\$778.14	\$589.35	\$648.45	\$589.35	\$648.45	\$559.89	\$616.03
52	\$616.85	\$678.47	\$740.22	\$814.16	\$771.06	\$848.09	\$740.22	\$814.16	\$616.85	\$678.47	\$616.85	\$678.47	\$586.01	\$644.55
53	\$644.66	\$709.12	\$773.59	\$850.95	\$805.82	\$886.40	\$773.59	\$850.95	\$644.66	\$709.12	\$644.66	\$709.12	\$612.42	\$673.67
54	\$674.68	\$741.99	\$809.61	\$890.38	\$843.35	\$927.48	\$809.61	\$890.38	\$674.68	\$741.99	\$674.68	\$741.99	\$640.94	\$704.89
55	\$704.70	\$775.17	\$845.64	\$930.20	\$880.87	\$968.96	\$845.64	\$930.20	\$704.70	\$775.17	\$704.70	\$775.17	\$669.46	\$736.41
56	\$737.25	\$810.88	\$884.70	\$973.05	\$921.56	\$1,013.60	\$884.70	\$973.05	\$737.25	\$810.88	\$737.25	\$810.88	\$700.38	\$770.33
57	\$770.11	\$847.22	\$924.13	\$1,016.66	\$962.64	\$1,059.02	\$924.13	\$1,016.66	\$770.11	\$847.22	\$770.11	\$847.22	\$731.61	\$804.86
58	\$805.19	\$885.77	\$966.23	\$1,062.92	\$1,006.49	\$1,107.21	\$966.23	\$1,062.92	\$805.19	\$885.77	\$805.19	\$885.77	\$764.93	\$841.48
59	\$822.57	\$904.73	\$987.08	\$1,085.68	\$1,028.21	\$1,130.91	\$987.08	\$1,085.68	\$822.57	\$904.73	\$822.57	\$904.73	\$781.44	\$859.49
60	\$857.65	\$943.28	\$1,029.17	\$1,131.94	\$1,072.06	\$1,179.10	\$1,029.17	\$1,131.94	\$857.65	\$943.28	\$857.65	\$943.28	\$814.76	\$896.12
61	\$887.98	\$976.78	\$1,065.58	\$1,172.14	\$1,109.98	\$1,220.98	\$1,065.58	\$1,172.14	\$887.98	\$976.78	\$887.98	\$976.78	\$843.58	\$927.94
62	\$907.89	\$998.59	\$1,089.47	\$1,198.30	\$1,134.86	\$1,248.23	\$1,089.47	\$1,198.30	\$907.89	\$998.59	\$907.89	\$998.59	\$862.50	\$947.66
63	\$932.86	\$1,026.08	\$1,119.43	\$1,231.29	\$1,166.07	\$1,282.60	\$1,119.43	\$1,231.29	\$932.86	\$1,026.08	\$932.86	\$1,026.08	\$886.21	\$974.77
64+	\$948.02	\$1,042.83	\$1,137.63	\$1,251.39	\$1,185.03	\$1,303.53	\$1,137.63	\$1,251.39	\$948.02	\$1,042.83	\$948.02	\$1,042.83	\$900.62	\$990.69

Company Name Geisinger Health Plan

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	0	0	0	0	0	0	0	0	28	5
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron
22444PA0010035	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off										
22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off										
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4900	HMO	Silver	On/Off										
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4900	HMO	Silver	On/Off										
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4900	HMO	Silver	On/Off										
22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off										
22444PA0010045	Geisinger Marketplace All-Access Extra HMO 10/50/500	HMO	Gold	On/Off										
22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off										
22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off										
22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off										
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off										
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off										
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off										
22444PA0010082	Geisinger Marketplace All-Access HMO 30/60/3250	HMO	Gold	On/Off									\$511.70	\$511.70
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/5000	HMO	Silver	Off									\$409.04	\$409.04
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4900	HMO	Silver	On/Off									\$571.00	\$571.00
22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Expanded Bronze	On/Off									\$365.01	\$365.01
22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off										
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4900	HMO	Silver	On/Off										
22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Expanded Bronze	On/Off										
22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off										
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4900	HMO	Silver	On/Off										
22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Expanded Bronze	On/Off										
22444PA0010141	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off										
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4900	HMO	Silver	On/Off										
22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Expanded Bronze	On/Off										
22444PA0010144	Geisinger Marketplace All-Access HMO 25/45/250	HMO	Gold	On/Off									\$528.62	\$528.62
22444PA0010146	Geisinger Marketplace All-Access HMO 25/45/250	HMO	Gold	On/Off										
22444PA0010152	Geisinger Marketplace All-Access HMO 25/45/250	HMO	Gold	On/Off										
22444PA0010153	Geisinger Marketplace All-Access HMO 25/45/250	HMO	Gold	On/Off										
22444PA0010157	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off									\$488.22	\$488.22
22444PA0010159	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off										
22444PA0010166	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off										
22444PA0010167	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off										
22444PA0010171	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off									\$474.31	\$474.31
22444PA0010173	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off										
22444PA0010179	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off										
22444PA0010180	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off										
22444PA0010197	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Expanded Bronze	On/Off									\$352.01	\$352.01
22444PA0010200	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Expanded Bronze	On/Off										
22444PA0010201	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Expanded Bronze	On/Off										
22444PA0010208	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Expanded Bronze	On/Off										
22444PA0040080	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off										
22444PA0040081	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off										
22444PA0040082	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off										
22444PA0040085	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off									\$316.01	\$316.01

	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:	Geisinger Health Plan																												
4		HIOS Issuer ID:	22444	State:	PA																										
5		Effective Date of Rate Change(s):	1/1/2025	Market:	Individual																										
6																															
7																															
8		Market Level Calculations (Same for all Plans)																													
9																															
10																															
11		Section I: Experience Period Data																													
12		Experience Period:	1/1/2023	to	12/31/2023																										
13				Total		PMPM																									
14		Allowed Claims		\$166,316,690.34		\$892.71																									
15		Reinsurance		\$8,124,179.95		\$43.61																									
16		Incurred Claims in Experience Period		\$133,135,600.33		\$714.61																									
17		Risk Adjustment		\$8,073,707.84		\$43.34																									
18		Experience Period Premium		\$137,788,453.31		\$739.58																									
19		Experience Period Member Months		186,306																											
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	PMPM																					
24		Inpatient Hospital	\$163.64	1.034	1.022	1.034	1.022			\$182.74																					
25		Outpatient Hospital	\$372.74	1.068	1.030	1.068	1.030			\$451.05																					
26		Professional	\$155.40	0.989	1.053	0.989	1.053			\$168.54																					
27		Other Medical	\$16.55	0.989	1.032	0.989	1.032			\$17.24																					
28		Capitation	\$0.04	1.001	1.000	1.001	1.000			\$0.04																					
29		Prescription Drug	\$184.34	1.059	1.011	1.059	1.011			\$211.31																					
30		Total	\$892.71							\$1,030.91																					
31												Morbidity Adjustment	1.000																		
32												Demographic Shift	1.000																		
33												Plan Design Changes	1.000																		
34												Other	1.000																		
35												Adjusted Trended EHB Allowed Claims PMPM for	1/1/2025	\$1,030.91																	
36																															
37												Manual EHB Allowed Claims PMPM	\$1,020.69																		
38												Applied Credibility %	0.00%																		
39																															
40																															
41															Projected Period Totals																
42		Projected Index Rate for	1/1/2025	\$1,020.69	\$199,536,729.48						\$199,536,729.48																				
43		Reinsurance		\$67.72	\$13,238,718.24						\$13,238,718.24																				
44		Risk Adjustment Payment/Charge		\$77.04	\$15,060,703.68						\$15,060,703.68																				
45		Exchange User Fees		3.02%	\$5,332,405.33						\$5,332,405.33																				
46		Market Adjusted Index Rate		\$903.21	\$176,569,712.89						\$176,569,712.89																				
47																															
48		Projected Member Months		195,492																											
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: **Geisinger Health Plan**
 HIOS Issuer ID: **22444** State: **PA**
 Effective Date of Rate Change(s): **1/1/2025** Market: **Individual**

To add a product to Worksheet 2 - Plan
 To add a plan to Worksheet 2 - Plan Pr
 To validate, select the Validate button
 To finalize, select the Finalize button
 To remove a product, navigate to the c
 To remove a plan, navigate to the corr

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Geisinger													
1.2 Product ID	22444PA0010035													
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	22444PA0010035	22444PA0010036	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010042	22444PA0010045	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010063	22444PA0010064	22444PA0010065	
1.5 Metal	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Bronze	Bronze	Bronze	Silver	Silver	Silver	
1.6 AV Metal Value	0.798	0.798	0.701	0.701	0.701	0.798	0.791	0.649	0.649	0.649	0.701	0.701	0.701	
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	
1.10 Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	
1.11 Cumulative Rate Change % (over 12 mos prior)	9.74%	9.74%	11.27%	11.27%	11.27%	9.74%	10.13%	9.34%	9.34%	9.34%	9.54%	9.54%	9.54%	
1.12 Product Rate Increase %														
1.13 Submission Level Rate Increase %														

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	22444PA0010035	22444PA0010036	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010042	22444PA0010045	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010063	22444PA0010064	22444PA0010065
2.2 Allowed Claims	\$166,316,690	\$15,474,775	\$884,463	\$13,641,606	\$2,085,638	\$754,163	\$4,337,151	\$36,826,304	\$11,275,386	\$5,096,238	\$964,389	\$1,071,628	\$136,265	\$5,163
2.3 Reinsurance	\$8,124,180	\$755,906	\$43,204	\$666,360	\$101,879	\$36,839	\$211,860	\$1,798,879	\$550,776	\$248,939	\$47,108	\$52,347	\$6,656	\$252
2.4 Member Cost Sharing	\$25,056,910	\$2,205,904	\$150,634	\$836,852	\$148,490	\$50,847	\$552,008	\$4,860,172	\$2,484,506	\$1,030,525	\$292,126	\$232,020	\$46,020	-\$11,186
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$133,135,600	\$12,512,965	\$690,625	\$12,138,393	\$1,835,270	\$666,477	\$3,573,284	\$30,167,254	\$8,240,103	\$3,816,774	\$625,154	\$787,262	\$83,589	\$16,097
2.7 Risk Adjustment Transfer Amount	\$8,073,708	\$618,126	\$40,476	\$414,263	\$61,277	\$20,758	\$147,820	\$1,619,616	\$748,113	\$306,132	\$86,022	\$59,019	\$5,590	\$4,030
2.8 Premium	\$137,788,453	\$11,315,286	\$740,920	\$8,550,262	\$1,264,784	\$428,452	\$2,705,864	\$31,984,002	\$10,324,534	\$4,224,788	\$1,187,175	\$966,008	\$91,494	\$65,961
2.9 Experience Period Member Months	186,306	14,264	934	9,559	1,414	479	3,411	37,374	17,263	7,064	1,985	1,362	129	93
2.10 Current Enrollment	16,291	1,076	72	768	89	47	195	2,744	1,434	458	172	123	10	4
2.11 Current Premium PMPM	\$794.67	\$884.88	\$884.88	\$973.79	\$973.79	\$973.79	\$884.88	\$894.53	\$633.52	\$633.52	\$633.52	\$708.60	\$708.60	\$708.60
2.12 Loss Ratio	91.27%	104.86%	88.38%	135.40%	138.40%	148.37%	125.22%	89.77%	74.42%	84.24%	49.10%	76.80%	84.10%	23.00%
Per Member Per Month														
2.13 Allowed Claims	\$892.71	\$1,084.88	\$946.96	\$1,427.10	\$1,474.99	\$1,574.45	\$1,271.52	\$985.35	\$653.15	\$721.44	\$485.84	\$786.81	\$1,056.32	\$55.51
2.14 Reinsurance	\$43.61	\$52.99	\$46.26	\$69.71	\$72.05	\$76.91	\$62.11	\$48.13	\$31.91	\$35.24	\$23.73	\$38.43	\$51.60	\$2.71
2.15 Member Cost Sharing	\$134.49	\$154.65	\$161.28	\$87.55	\$105.01	\$106.15	\$161.83	\$130.04	\$143.92	\$145.88	\$147.17	\$170.35	\$356.74	-\$120.28
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	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$714.61	\$877.24	\$739.43	\$1,269.84	\$1,297.93	\$1,391.39	\$1,047.58	\$807.17	\$477.33	\$540.31	\$314.94	\$578.02	\$647.97	\$173.08
2.18 Risk Adjustment Transfer Amount	\$43.34	\$43.33	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34
2.19 Premium	\$739.58	\$793.28	\$793.28	\$894.47	\$894.47	\$894.47	\$793.28	\$855.78	\$598.07	\$598.07	\$598.07	\$709.26	\$709.26	\$709.26

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0010035	22444PA0010036	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010042	22444PA0010045	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010063	22444PA0010064	22444PA0010065	
3.2 Market Adjusted Index Rate														
3.3 AV and Cost Sharing Design of Plan	0.9451	0.9451	1.0546	1.0546	1.0546	0.9451	0.9588	0.6741	0.6741	0.6741	0.7555	0.7555	0.7555	
3.4 Provider Network Adjustment	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	
3.5 Benefits in Addition to EHB	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	
Administrative Costs														
3.6 Administrative Expense	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%
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%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
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
3.10 Plan Adjusted Index Rate	\$971.15	\$971.15	\$1,083.67	\$1,083.67	\$1,083.67	\$971.15	\$985.23	\$692.68	\$692.68	\$692.68	\$776.32	\$776.32	\$776.32	
3.11 Age Calibration Factor	0.5280													
3.12 Geographic Calibration Factor	1.0060													
3.13 Tobacco Calibration Factor	0.9921													
3.14 Calibrated Plan Adjusted Index Rate	\$511.77	\$511.77	\$571.06	\$571.06	\$571.06	\$511.77	\$519.19	\$365.02	\$365.02	\$365.02	\$409.10	\$409.10	\$409.10	

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	22444PA0010035	22444PA0010036	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010042	22444PA0010045	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010063	22444PA0010064	22444PA0010065
4.2 Allowed Claims	\$176,518,009	\$11,658,792	\$780,142	\$8,321,517	\$964,342	\$509,259	\$2,112,885	\$29,732,086	\$15,537,832	\$4,962,571	\$1,863,673	\$1,332,743	\$108,353	\$43,341
4.3 Reinsurance	\$11,397,955	\$752,821	\$50,375	\$537,329	\$62,269	\$32,883	\$136,431	\$1,919,832	\$1,003,294	\$320,438	\$120,339	\$86,057	\$6,996	\$2,799
4.4 Member Cost Sharing	\$13,142,250	\$868,029	\$58,084	\$619,560	\$71,798	\$37,916	\$157,310	\$2,213,635	\$1,156,834	\$369,477	\$138,756	\$99,226	\$8,067	\$3,227
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$151,977,804	\$10,037,942	\$671,684	\$7,164,628	\$830,276	\$438,460	\$1,819,144	\$25,598,619	\$13,377,704	\$4,272,656	\$1,604,578	\$1,147,460	\$93,289	\$37,316
4.7 Risk Adjustment Transfer Amount	\$12,966,984	\$856,453	\$57,309	\$611,297	\$70,840	\$37,410	\$155,212	\$2,184,114	\$1,141,407	\$364,550	\$136,905	\$97,903	\$7,960	\$3,184
4.8 Premium	\$171,061,709	\$12,539,458	\$839,072	\$9,987,061	\$1,157,355	\$611,187	\$2,272,485	\$32,441,495	\$11,919,614	\$3,806,962	\$1,429,689	\$1,145,851	\$93,159	\$37,263
4.9 Projected Member Months	195,492	12,912	864	9,216	1,068	564	2,340	32,928	17,208	5,496	2,064	1,476	120	48
4.10 Loss Ratio	82.58%	74.93%	74.93%	67.60%	67.60%	67.60%	74.93%	73.93%	102.42%	102.42%	102.42%	92.26%	92.26%	92.26%
Per Member Per Month														
4.11 Allowed Claims	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94
4.12 Reinsurance	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30
4.13 Member Cost Sharing	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
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	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41
4.16 Risk Adjustment Transfer Amount	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33
4.17 Premium	\$875.03	\$971.15	\$971.15	\$1,083.67	\$1,083.67	\$1,083.67	\$971.15	\$985.23	\$692.68	\$692.68	\$692.68	\$776.32	\$776.32	\$776.32

Product-Plan Data Collection

Product Info, select the Add Product button or Ctrl + Shift + P.
 Product Info, select the Add Plan button or Ctrl + Shift + L.
 or Ctrl + Shift + I.
 HIOS Issuer ID: r Ctrl + Shift + F.
 Effective Date of Rate Change(s): Corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
 Corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Section I: General Product and Plan Information

Geisinger Health Plan HMO														
22444PA001														
Product Name														
Product ID														
Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
Plan ID (Standard Component ID)	22444PA0010082	22444PA0010090	22444PA0010098	22444PA0010106	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144
Metal	Gold	Silver	Silver	Bronze	Gold	Silver	Bronze	Gold	Silver	Bronze	Gold	Silver	Bronze	Gold
AV Metal Value	0.798	0.701	0.701	0.649	0.798	0.701	0.649	0.798	0.701	0.649	0.798	0.701	0.649	0.815
Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
Exchange Plan?	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025
Cumulative Rate Change % (over 12 mos prior)	9.74%	9.54%	11.27%	9.34%	9.74%	11.27%	9.34%	9.74%	11.27%	9.34%	9.74%	11.27%	9.34%	9.94%
Product Rate Increase %	10.11%													
Submission Level Rate Increase %	10.11%													

Section II: Experience Period and Current Plan Level

Plan ID (Standard Component ID)	22444PA0010082	22444PA0010090	22444PA0010098	22444PA0010106	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144
Allowed Claims	\$1,199,733	\$6,122	\$309,419	\$655,329	\$8,874,017	\$3,949,402	\$5,009,704	\$3,601,468	\$1,012,304	\$2,355,099	\$7,015,266	\$842,913	\$4,272,859	\$225,213
Reinsurance	\$58,604	\$299	\$15,114	\$32,011	\$433,475	\$192,919	\$244,712	\$175,923	\$49,449	\$115,041	\$342,679	\$41,174	\$208,719	\$11,001
Member Cost Sharing	\$169,011	\$3,213	\$29,076	\$151,899	\$1,557,561	\$344,904	\$867,943	\$554,195	\$73,590	\$549,100	\$993,533	\$71,054	\$954,642	\$36,238
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$972,118	\$2,610	\$265,229	\$471,419	\$6,882,981	\$3,411,579	\$3,897,048	\$2,871,350	\$889,265	\$1,690,957	\$5,679,053	\$730,685	\$3,109,498	\$177,974
Risk Adjustment Transfer Amount	\$56,650	\$1,820	\$14,431	\$41,513	\$505,084	\$197,198	\$311,744	\$161,601	\$25,828	\$205,961	\$325,568	\$46,629	\$351,760	\$13,608
Premium	\$1,036,812	\$29,789	\$297,859	\$572,954	\$8,690,928	\$3,825,647	\$4,044,389	\$2,780,650	\$501,118	\$2,672,085	\$5,602,312	\$904,702	\$4,563,290	\$283,678
Experience Period Member Months	1,307	42	333	958	11,655	4,550	7,194	3,729	596	4,753	7,513	1,076	8,117	314
Current Enrollment	116	3	43	73	1,182	741	559	231	57	429	493	100	790	52
Current Premium PMPM	\$884.88	\$708.60	\$973.79	\$633.52	\$831.79	\$915.37	\$595.51	\$831.79	\$915.37	\$595.51	\$831.79	\$915.37	\$595.51	\$912.49
Loss Ratio	88.90%	8.26%	84.93%	76.72%	74.85%	84.81%	89.46%	97.59%	168.76%	58.75%	95.80%	76.81%	63.26%	59.87%
Per Member Per Month														
Allowed Claims	\$917.93	\$145.76	\$929.19	\$684.06	\$761.39	\$868.00	\$696.37	\$965.80	\$1,698.50	\$495.50	\$933.75	\$783.38	\$526.41	\$717.24
Reinsurance	\$44.84	\$7.12	\$45.39	\$33.41	\$37.19	\$42.40	\$34.02	\$47.18	\$82.97	\$24.20	\$45.61	\$38.27	\$25.71	\$38.04
Member Cost Sharing	\$129.31	\$76.50	\$87.32	\$158.56	\$133.64	\$75.80	\$120.65	\$148.62	\$123.47	\$115.53	\$132.24	\$66.04	\$117.61	\$115.41
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
Incurred Claims	\$743.78	\$62.15	\$796.48	\$492.09	\$590.56	\$749.80	\$541.71	\$770.01	\$1,492.06	\$355.77	\$755.90	\$679.08	\$383.08	\$566.80
Risk Adjustment Transfer Amount	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34
Premium	\$793.28	\$709.26	\$894.47	\$598.07	\$745.68	\$840.80	\$562.19	\$745.68	\$840.80	\$562.19	\$745.68	\$840.80	\$562.19	\$903.43

Section III: Plan Adjustment Factors

Plan ID (Standard Component ID)	22444PA0010082	22444PA0010090	22444PA0010098	22444PA0010106	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144
Market Adjusted Index Rate	9903.21													
AV and Cost Sharing Design of Plan	0.9451	0.7555	1.0546	0.6741	0.9451	1.0546	0.6741	0.9451	1.0546	0.6741	0.9451	1.0546	0.6741	0.9763
Provider Network Adjustment	1.0172	1.0172	1.0172	1.0172	0.9561	0.9561	0.9561	0.9561	0.9561	0.9561	0.9561	0.9561	0.9561	1.0172
Benefits in Addition to EHB	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
Administrative Costs														
Administrative Expense	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%
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%
Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
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
Plan Adjusted Index Rate	\$971.15	\$776.32	\$1,083.67	\$692.68	\$912.81	\$1,018.57	\$651.07	\$912.81	\$1,018.57	\$651.07	\$912.81	\$1,018.57	\$651.07	\$1,003.21

Age Calibration Factor														0.5280
Geographic Calibration Factor														1.0060
Tobacco Calibration Factor														0.9921
Calibrated Plan Adjusted Index Rate	\$511.77	\$409.10	\$571.06	\$365.02	\$481.03	\$536.76	\$343.10	\$481.03	\$536.76	\$343.10	\$481.03	\$536.76	\$343.10	\$528.66

Section IV: Projected Plan Level Information

Plan ID (Standard Component ID)	22444PA0010082	22444PA0010090	22444PA0010098	22444PA0010106	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144
Allowed Claims	\$1,256,896	\$32,506	\$465,918	\$790,978	\$12,807,335	\$8,028,964	\$6,056,937	\$2,502,956	\$617,613	\$4,648,347	\$5,341,807	\$1,083,531	\$8,559,894	\$563,436
Reinsurance	\$81,159	\$2,099	\$30,085	\$51,074	\$826,983	\$518,439	\$391,103	\$161,619	\$39,880	\$300,149	\$344,926	\$69,965	\$552,721	\$36,382
Member Cost Sharing	\$93,579	\$2,420	\$34,689	\$58,890	\$953,541	\$597,778	\$450,956	\$186,352	\$45,983	\$346,082	\$397,712	\$80,672	\$637,308	\$41,949
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$1,082,157	\$27,987	\$401,145	\$681,013	\$11,026,810	\$6,912,746	\$5,214,879	\$2,154,986	\$531,750	\$4,002,116	\$4,599,169	\$932,894	\$7,369,865	\$485,105
Risk Adjustment Transfer Amount	\$92,331	\$2,388	\$34,226	\$58,105	\$940,825	\$589,806	\$444,942	\$183,867	\$45,370	\$341,467	\$392,408	\$79,596	\$628,808	\$41,390
Premium	\$1,351,837	\$27,948	\$559,171	\$606,787	\$12,947,351	\$9,057,152	\$4,367,388	\$2,530,320	\$696,704	\$3,351,717	\$5,400,207	\$1,222,288	\$6,172,159	\$626,001
Projected Member Months	1,392	36	516	876	14,184	8,892	6,708	2,772	684	5,148	5,916	1,200	9,480	624
Loss Ratio	74.93%	92.26%	67.60%	102.42%	79.40%	71.66%	108.36%	79.40%	71.66%	108.36%	79.40%	71.66%	108.36%	72.69%
Per Member Per Month														
Allowed Claims	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94
Reinsurance	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30
Member Cost Sharing	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
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
Incurred Claims	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41
Risk Adjustment Transfer Amount	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33
Premium	\$971.15	\$776.32	\$1,083.67	\$692.68	\$912.81	\$1,018.57	\$651.07	\$912.81	\$1,018.57	\$651.07	\$912.81	\$1,018.57	\$651.07	\$1,003.21

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product Name																
Product ID																
Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
Plan ID (Standard Component ID)	22444PA0010146	22444PA0010152	22444PA0010153	22444PA0010157	22444PA0010159	22444PA0010166	22444PA0010167	22444PA0010171	22444PA0010173	22444PA0010179	22444PA0010180	22444PA0010197	22444PA0010200	22444PA0010201	22444PA0010208	
Metal	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Bronze	Bronze	Bronze	
AV Metal Value	0.815	0.815	0.815	0.789	0.789	0.789	0.789	0.782	0.782	0.782	0.782	0.782	0.624	0.624	0.624	
Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	
Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	
Cumulative Rate Change % (over 12 mos prior)	9.94%	9.94%	9.94%	10.73%	10.73%	10.73%	10.73%	11.14%	11.14%	11.14%	11.14%	11.14%	9.53%	9.53%	9.53%	
Product Rate Increase %																
Submission Level Rate Increase %																

Section II: Experience Period and Current Plan Level

Plan ID (Standard Component ID)	22444PA0010146	22444PA0010152	22444PA0010153	22444PA0010157	22444PA0010159	22444PA0010166	22444PA0010167	22444PA0010171	22444PA0010173	22444PA0010179	22444PA0010180	22444PA0010197	22444PA0010200	22444PA0010201	22444PA0010208
Allowed Claims	\$4,948,815	\$132,928	\$1,046,530	\$704,128	\$14,279,131	\$505,208	\$753,717	\$77,513	\$3,375,611	\$359,644	\$974,816	\$119,427	\$5,271,318	\$1,297,998	\$530,560
Reinsurance	\$241,738	\$6,493	\$51,121	\$34,395	\$697,502	\$24,678	\$36,817	\$3,786	\$164,891	\$17,568	\$47,617	\$5,834	\$257,492	\$63,404	\$25,917
Member Cost Sharing	\$559,478	\$19,212	\$65,512	\$88,760	\$1,950,884	\$82,419	\$112,889	\$17,419	\$742,138	\$38,588	\$132,903	\$59,740	\$1,410,685	\$323,786	\$181,229
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$4,147,599	\$107,222	\$929,897	\$580,973	\$11,630,745	\$398,111	\$604,011	\$56,308	\$2,468,583	\$303,488	\$794,295	\$53,854	\$3,603,142	\$910,808	\$323,415
Risk Adjustment Transfer Amount	\$181,875	\$6,784	\$13,171	\$26,478	\$625,068	\$21,901	\$36,412	\$10,487	\$217,936	\$8,450	\$35,536	\$15,774	\$348,976	\$75,096	\$41,664
Premium	\$3,791,711	\$141,839	\$274,644	\$476,017	\$11,237,437	\$393,435	\$654,426	\$185,835	\$3,861,826	\$149,743	\$629,687	\$200,445	\$4,434,570	\$954,316	\$529,197
Experience Period Member Months	4,197	157	304	611	14,424	505	840	242	5,029	195	820	364	8,053	1,733	961
Current Enrollment	721	17	27	58	1,362	55	68	18	60	39	60	54	813	138	117
Current Premium PMPM	\$912.49	\$912.49	\$912.49	\$836.67	\$836.67	\$836.67	\$836.67	\$809.90	\$809.90	\$809.90	\$809.90	\$609.89	\$609.89	\$609.89	\$609.89
Loss Ratio	104.38%	72.14%	323.09%	115.62%	98.05%	95.85%	87.43%	28.68%	60.51%	191.85%	119.40%	24.91%	75.32%	88.48%	56.65%
Per Member Per Month															
Allowed Claims	\$1,179.13	\$846.67	\$3,442.53	\$1,152.42	\$989.96	\$1,000.41	\$897.28	\$320.30	\$671.23	\$1,844.33	\$1,188.80	\$328.10	\$654.58	\$748.99	\$552.09
Reinsurance	\$57.60	\$41.36	\$168.16	\$56.29	\$48.36	\$48.87	\$43.83	\$15.65	\$32.79	\$90.09	\$58.07	\$16.03	\$31.97	\$36.59	\$26.97
Member Cost Sharing	\$133.30	\$122.37	\$215.50	\$145.27	\$135.25	\$163.21	\$134.39	\$71.98	\$147.57	\$197.89	\$162.08	\$164.12	\$175.18	\$186.84	\$188.58
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	\$0.00
Incurred Claims	\$988.23	\$682.94	\$3,058.87	\$950.86	\$806.35	\$788.34	\$719.06	\$232.68	\$490.87	\$1,556.35	\$968.65	\$147.95	\$447.43	\$525.27	\$336.54
Risk Adjustment Transfer Amount	\$43.33	\$43.21	\$43.33	\$43.34	\$43.34	\$43.37	\$43.35	\$43.34	\$43.34	\$43.34	\$43.34	\$43.34	\$43.33	\$43.33	\$43.35
Premium	\$903.43	\$903.43	\$903.43	\$779.08	\$779.08	\$779.08	\$779.08	\$767.91	\$767.91	\$767.91	\$767.91	\$550.67	\$550.67	\$550.67	\$550.67

Section III: Plan Adjustment Factors

Plan ID (Standard Component ID)	22444PA0010146	22444PA0010152	22444PA0010153	22444PA0010157	22444PA0010159	22444PA0010166	22444PA0010167	22444PA0010171	22444PA0010173	22444PA0010179	22444PA0010180	22444PA0010197	22444PA0010200	22444PA0010201	22444PA0010208
Market Adjusted Index Rate															
AV and Cost Sharing Design of Plan	0.9763	0.9763	0.9763	0.9017	0.9017	0.9017	0.9017	0.8760	0.8760	0.8760	0.8760	0.6501	0.6501	0.6501	0.6501
Provider Network Adjustment	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172
Benefits in Addition to EHB	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
Administrative Costs															
Administrative Expense	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%	8.53%
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%
Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
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
Plan Adjusted Index Rate	\$1,003.21	\$1,003.21	\$1,003.21	\$926.55	\$926.55	\$926.55	\$926.55	\$900.14	\$900.14	\$900.14	\$900.14	\$668.02	\$668.02	\$668.02	\$668.02

Age Calibration Factor

Geographic Calibration Factor

Tobacco Calibration Factor

Calibrated Plan Adjusted Index Rate

	\$528.66	\$528.66	\$528.66	\$488.27	\$488.27	\$488.27	\$488.27	\$474.35	\$474.35	\$474.35	\$474.35	\$352.03	\$352.03	\$352.03	\$352.03
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Section IV: Projected Plan Level Information

Plan ID (Standard Component ID)	22444PA0010146	22444PA0010152	22444PA0010153	22444PA0010157	22444PA0010159	22444PA0010166	22444PA0010167	22444PA0010171	22444PA0010173	22444PA0010179	22444PA0010180	22444PA0010197	22444PA0010200	22444PA0010201	22444PA0010208
Allowed Claims	\$7,812,257	\$184,200	\$292,553	\$628,448	\$14,757,690	\$595,942	\$736,801	\$195,036	\$6,988,774	\$422,577	\$650,119	\$585,107	\$8,809,106	\$1,495,273	\$1,267,731
Reinsurance	\$504,446	\$11,894	\$18,890	\$40,580	\$952,920	\$38,481	\$47,576	\$12,594	\$451,273	\$27,286	\$41,979	\$37,781	\$568,813	\$96,551	\$81,859
Member Cost Sharing	\$581,644	\$13,714	\$21,781	\$46,790	\$1,098,751	\$44,370	\$54,857	\$14,521	\$520,330	\$31,462	\$48,403	\$43,563	\$655,862	\$111,327	\$94,386
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$6,726,168	\$158,592	\$251,881	\$541,079	\$12,706,020	\$513,092	\$634,368	\$167,921	\$6,017,168	\$363,829	\$559,737	\$503,763	\$7,584,430	\$1,287,394	\$1,091,486
Risk Adjustment Transfer Amount	\$573,887	\$13,531	\$21,491	\$46,166	\$1,084,098	\$43,778	\$54,125	\$14,327	\$513,394	\$31,024	\$47,758	\$42,982	\$647,115	\$109,842	\$93,127
Premium	\$8,679,571	\$204,654	\$325,039	\$644,880	\$15,143,557	\$611,524	\$756,066	\$194,431	\$6,967,108	\$421,267	\$648,103	\$432,875	\$6,517,176	\$1,106,236	\$937,896
Projected Member Months	8,652	204	324	696	16,344	660	816	216	7,740	468	720	648	9,756	1,656	1,404
Loss Ratio	72.69%	72.69%	72.69%	78.30%	78.30%	78.30%	78.30%	80.44%	80.44%	80.44%	80.44%	105.86%	105.86%	105.86%	105.86%
Per Member Per Month															
Allowed Claims	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94	\$902.94
Reinsurance	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30	\$58.30
Member Cost Sharing	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23	\$67.23
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	\$0.00
Incurred Claims	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41	\$777.41
Risk Adjustment Transfer Amount	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33	\$66.33
Premium	\$1,003.21	\$1,003.21	\$1,003.21	\$926.55	\$926.55	\$926.55	\$926.55	\$900.14	\$900.14	\$900.14	\$900.14	\$668.02	\$668.02	\$668.02	\$668.02

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Section I: General Product and Plan Information

Geisinger Health Plan POS				
Product Name	22444PA004			
Product ID	22444PA004			
Plan Name	Geisinger	Geisinger	Geisinger	Geisinger
Plan ID (Standard Component ID)	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040085
Metal	Catastrophic	Catastrophic	Catastrophic	Catastrophic
AV Metal Value	0.570	0.570	0.570	0.570
Plan Category	Renewing	Renewing	Renewing	Renewing
Plan Type	POS	POS	POS	POS
Exchange Plan?	Yes	Yes	Yes	Yes
Effective Date of Proposed Rates	1/1/2025	1/1/2025	1/1/2025	1/1/2025
Cumulative Rate Change % (over 12 mos prior)	8.55%	8.55%	8.55%	8.55%
Product Rate Increase %	8.55%			
Submission Level Rate Increase %				

Section II: Experience Period and Current Plan Level

Plan ID (Standard Component ID)	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040085
Allowed Claims	\$43,419	\$12,697	\$1,211	\$1
Reinsurance	\$2,121	\$620	\$59	\$0
Member Cost Sharing	\$28,109	\$7,389	\$892	\$0
Cost Sharing Reduction	\$0	\$0	\$0	\$0
Incurred Claims	\$13,190	\$4,688	\$259	\$1
Risk Adjustment Transfer Amount	\$14,947	\$1,863	\$130	\$520
Premium	\$186,270	\$23,216	\$1,620	\$6,479
Experience Period Member Months	345	43	3	12
Current Enrollment	33	0	2	3
Current Premium PMPM	\$552.48	\$552.48	\$552.48	\$552.48
Loss Ratio	6.55%	18.69%	14.80%	0.01%

Per Member Per Month

Allowed Claims	\$125.85	\$295.28	\$403.51	\$0.05
Reinsurance	\$6.15	\$14.42	\$19.71	\$0.00
Member Cost Sharing	\$81.47	\$171.84	\$297.49	\$0.00
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	\$38.23	\$109.02	\$86.31	\$0.05
Risk Adjustment Transfer Amount	\$43.33	\$43.34	\$43.34	\$43.34
Premium	\$539.91	\$539.91	\$539.91	\$539.91

Section III: Plan Adjustment Factors

Plan ID (Standard Component ID)	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040085
Market Adjusted Index Rate				
AV and Cost Sharing Design of Plan	0.6632	0.6632	0.6632	0.6632
Provider Network Adjustment	1.0172	1.0172	1.0172	1.0172
Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000
Administrative Costs				
Administrative Expense	8.53%	8.53%	8.53%	8.53%
Taxes and Fees	0.06%	0.06%	0.06%	0.06%
Profit & Risk Load	2.00%	2.00%	2.00%	2.00%
Catastrophic Adjustment	0.8800	0.8800	0.8800	0.8800
Plan Adjusted Index Rate	\$599.70	\$599.70	\$599.70	\$599.70

Age Calibration Factor				
Geographic Calibration Factor				
Tobacco Calibration Factor				
Calibrated Plan Adjusted Index Rate	\$316.03	\$316.03	\$316.03	\$316.03

Section IV: Projected Plan Level Information

Plan ID (Standard Component ID)	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040085
Allowed Claims	\$357,565	\$0	\$21,671	\$32,506
Reinsurance	\$23,088	\$0	\$1,399	\$2,099
Member Cost Sharing	\$26,622	\$0	\$1,613	\$2,420
Cost Sharing Reduction	\$0	\$0	\$0	\$0
Incurred Claims	\$307,855	\$0	\$18,658	\$27,987
Risk Adjustment Transfer Amount	\$26,267	\$0	\$1,592	\$2,388
Premium	\$237,482	\$0	\$14,393	\$21,589
Projected Member Months	396	0	24	36
Loss Ratio	116.72%	#DIV/0!	116.72%	116.72%

Per Member Per Month

Allowed Claims	\$902.94	#DIV/0!	\$902.94	\$902.94
Reinsurance	\$58.30	#DIV/0!	\$58.30	\$58.30
Member Cost Sharing	\$67.23	#DIV/0!	\$67.23	\$67.23
Cost Sharing Reduction	\$0.00	#DIV/0!	\$0.00	\$0.00
Incurred Claims	\$777.41	#DIV/0!	\$777.41	\$777.41
Risk Adjustment Transfer Amount	\$66.33	#DIV/0!	\$66.33	\$66.33
Premium	\$599.70	#DIV/0!	\$599.70	\$599.70

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 2	1.0000
Rating Area 3	0.9500
Rating Area 5	0.9500
Rating Area 6	1.0000
Rating Area 7	1.2500
Rating Area 9	1.2000

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*	22444				
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
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	371.88	371.88
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	404.93	404.93
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	417.57	417.57
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	430.21	430.21
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	443.82	443.82
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	457.43	457.43
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	471.53	471.53
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	486.12	534.73
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	486.12	534.73
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	486.12	534.73
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	486.12	534.73
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	488.06	536.67
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	497.78	547.36
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	509.44	560.49
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	528.40	581.39
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	543.96	598.40
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	551.74	607.15
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	563.40	619.79
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	575.07	632.43
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	582.36	640.69
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	590.14	648.96
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	594.03	653.33
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	597.92	657.71
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	601.81	662.08
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	605.69	666.46
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	613.47	674.72
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	621.25	683.47
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	632.92	696.11
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	644.10	708.75
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	659.65	725.76
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	679.10	747.15
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	701.94	771.94
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	729.17	802.08
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	759.79	835.63
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	794.79	874.51
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	829.31	912.43
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	868.19	955.21
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	906.60	997.50
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	948.89	1043.68
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	991.67	1090.83
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	1037.85	1141.39
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	1084.03	1192.43
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	1134.10	1247.36
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	1184.65	1303.26
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	1238.61	1362.57
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	1265.35	1391.74
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	1319.31	1451.04
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	1365.97	1502.57
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	1396.60	1536.11
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	1435.00	1578.40
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1458.33	1604.17
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	391.45	391.45
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	15	426.24	426.24
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	16	439.55	439.55
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	17	452.85	452.85
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	18	467.18	467.18
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	19	481.51	481.51
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	20	496.35	496.35
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	21	511.70	562.87
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	22	511.70	562.87
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	23	511.70	562.87
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	24	511.70	562.87
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	25	513.74	564.91
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	26	523.98	576.17
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	27	536.26	589.99
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	28	556.21	611.99
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	29	572.59	629.90
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	30	580.77	639.11
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	31	593.06	652.41
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	32	605.34	665.72
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	33	613.01	674.42
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	34	621.20	683.11
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	35	625.29	687.72
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	36	629.39	692.32
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	37	633.48	696.93
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	38	637.57	701.54
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	39	645.76	710.23
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	40	653.95	719.44
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	41	666.23	732.75
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	42	678.00	746.05
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	43	694.37	763.96
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	44	714.84	786.48
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	45	738.89	812.57
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	46	767.54	844.30
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	47	799.78	879.61
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	48	836.62	920.54
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	49	872.95	960.45
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	50	913.89	1005.48
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	51	954.31	1050.00
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	52	998.83	1098.61
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	53	1043.86	1148.25
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	54	1092.47	1201.46
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	55	1141.08	1255.19
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	56	1193.79	1313.01
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	57	1247.00	1371.86
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	58	1303.80	1434.28
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	59	1331.94	1464.99
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	60	1388.74	1527.41
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	61	1437.87	1581.65
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	62	1470.10	1616.96
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	63	1510.53	1661.48
22444PA0010035	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1535.09	1688.60
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	469.74	469.74
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	15	511.49	511.49
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	16	527.46	527.46
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	17	543.42	543.42
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	18	560.61	560.61
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	19	577.81	577.81
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	20	595.61	595.61
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	21	614.04	675.44
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	22	614.04	675.44
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	23	614.04	675.44
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	24	614.04	675.44

22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	25	616.49	677.89
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	26	628.77	691.40
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	27	643.51	707.98
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	28	667.46	734.39
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	29	687.11	755.88
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	30	696.93	766.93
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	31	711.67	782.89
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	32	726.40	798.86
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	33	735.61	809.30
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	34	745.44	819.74
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	35	750.35	825.26
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	36	755.26	830.79
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	37	760.18	836.32
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	38	765.09	841.84
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	39	774.91	852.28
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	40	784.74	863.33
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	41	799.47	879.30
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	42	813.60	895.26
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	43	833.25	916.75
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	44	857.81	943.77
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	45	886.67	975.09
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	46	921.05	1013.16
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	47	959.74	1055.53
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	48	1003.95	1104.65
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	49	1047.54	1152.54
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	50	1096.67	1206.58
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	51	1145.18	1260.00
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	52	1198.60	1318.33
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	53	1252.63	1377.89
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	54	1310.97	1441.75
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	55	1369.30	1506.23
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	56	1432.54	1575.61
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	57	1496.40	1646.23
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	58	1564.56	1721.14
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	59	1598.33	1757.98
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	60	1666.49	1832.90
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	61	1725.44	1897.98
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	62	1764.12	1940.35
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	63	1812.63	1993.77
22444PA0010035	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1842.11	2026.32
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	391.45	391.45
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	15	426.24	426.24
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	16	439.55	439.55
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	17	452.85	452.85
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	18	467.18	467.18
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	19	481.51	481.51
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	20	496.35	496.35
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	21	511.70	511.70
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	22	511.70	562.87
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	23	511.70	562.87
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	24	511.70	562.87
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	25	513.74	564.91
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	26	523.98	576.17
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	27	536.26	589.99
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	28	556.21	611.99
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	29	572.59	629.90
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	30	580.77	639.11
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	31	593.06	652.41
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	32	605.34	665.72
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	33	613.01	674.42
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	34	621.20	683.11
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	35	625.29	687.72
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	36	629.39	692.32
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	37	633.48	696.93
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	38	637.57	701.54
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	39	645.76	710.23
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	40	653.95	719.44
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	41	666.23	732.75
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	42	678.00	746.05
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	43	694.37	763.96
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	44	714.84	786.48
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	45	738.89	812.57
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	46	767.54	844.30
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	47	799.78	879.61
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	48	836.62	920.54
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	49	872.95	960.45
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	50	913.89	1005.48
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	51	954.31	1050.00
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	52	998.83	1098.61
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	53	1043.86	1148.25
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	54	1092.47	1201.46
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	55	1141.08	1255.19
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	56	1193.79	1313.01
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	57	1247.00	1371.86
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1303.80	1434.28
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1331.94	1464.99
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1388.74	1527.41
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1437.87	1581.65
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1470.10	1616.96
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1510.53	1661.48
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1535.09	1688.60
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	414.97	414.97
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	15	451.86	451.86
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	16	465.96	465.96
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	17	480.07	480.07
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	18	495.26	495.26
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	19	510.45	510.45
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	20	526.18	526.18
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	21	542.45	596.70
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	22	542.45	596.70
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	23	542.45	596.70
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	24	542.45	596.70
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	25	544.62	598.86
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	26	555.47	610.80
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	27	568.49	625.44
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	28	589.64	648.77
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	29	607.00	667.76
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	30	615.68	677.52
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	31	628.70	691.62
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	32	641.72	705.73
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	33	649.86	714.95

22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	34	658.53	724.17
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	35	662.87	729.05
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	36	667.21	733.93
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	37	671.55	738.82
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	38	675.89	743.70
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	39	684.57	752.92
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	40	693.25	762.68
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	41	706.27	776.79
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	42	718.75	790.89
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	43	736.10	809.88
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	44	757.80	833.75
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	45	783.30	861.41
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	46	813.68	895.04
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	47	847.85	932.47
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	48	886.91	975.87
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	49	925.42	1018.18
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	50	968.82	1065.91
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	51	1011.67	1113.11
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	52	1058.86	1164.64
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	53	1106.60	1217.26
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	54	1158.13	1273.67
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	55	1209.66	1330.63
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	56	1265.54	1391.93
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	57	1321.95	1454.31
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	58	1382.16	1520.49
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	59	1412.00	1553.03
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	60	1472.21	1619.21
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	61	1524.28	1676.71
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	62	1558.46	1714.14
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	63	1601.31	1761.34
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1627.35	1790.09
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	436.82	436.82
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	15	475.64	475.64
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	16	490.49	490.49
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	17	505.34	505.34
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	18	521.32	521.32
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	19	537.31	537.31
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	20	553.87	553.87
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	21	571.00	628.10
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	22	571.00	628.10
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	23	571.00	628.10
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	24	571.00	628.10
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	25	573.28	630.38
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	26	584.70	642.95
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	27	598.41	658.36
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	28	620.68	682.92
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	29	638.95	702.90
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	30	648.09	713.18
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	31	661.79	728.03
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	32	675.49	742.87
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	33	684.06	752.58
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	34	693.19	762.29
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	35	697.76	767.42
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	36	702.33	772.56
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	37	706.90	777.70
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	38	711.47	782.84
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	39	720.60	792.55
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	40	729.74	802.83
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	41	743.44	817.67
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	42	756.58	832.52
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	43	774.85	852.50
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	44	797.69	877.63
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	45	824.52	906.75
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	46	856.50	942.15
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	47	892.47	981.55
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	48	933.59	1027.23

22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	49	974.13	1071.77
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	50	1019.81	1122.02
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	51	1064.92	1171.69
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	52	1114.59	1225.94
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	53	1164.84	1281.32
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	54	1219.09	1340.71
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	55	1273.33	1400.66
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	56	1332.14	1465.19
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	57	1391.53	1530.85
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	58	1454.91	1600.51
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	59	1486.31	1634.77
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	60	1549.69	1704.44
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	61	1604.51	1764.96
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	62	1640.48	1804.36
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	63	1685.59	1854.04
22444PA0010038	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1713.00	1884.30
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	524.18	524.18
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	15	570.77	570.77
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	16	588.59	588.59
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	17	606.40	606.40
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	18	625.59	625.59
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	19	644.77	644.77
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	20	664.64	664.64
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	21	685.20	753.72
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	22	685.20	753.72
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	23	685.20	753.72
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	24	685.20	753.72
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	25	687.94	756.46
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	26	701.64	771.54
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	27	718.09	790.04
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	28	744.81	819.50
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	29	766.74	843.48
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	30	777.70	855.81
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	31	794.15	873.63
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	32	810.59	891.45
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	33	820.87	903.09
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	34	831.83	914.74
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	35	837.31	920.91
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	36	842.80	927.08
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	37	848.28	933.24
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	38	853.76	939.41
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	39	864.72	951.06
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	40	875.69	963.39
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	41	892.13	981.21
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	42	907.89	999.02
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	43	929.82	1023.00
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	44	957.22	1053.15
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	45	989.43	1088.10
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	46	1027.80	1130.58
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	47	1070.97	1177.86
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	48	1120.30	1232.67
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	49	1168.95	1286.12
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	50	1223.77	1346.42
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	51	1277.90	1406.03
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	52	1337.51	1471.12
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	53	1397.81	1537.59
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	54	1462.90	1608.85
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	55	1528.00	1680.80
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	56	1598.57	1758.22
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	57	1669.83	1837.02
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	58	1745.89	1920.62
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	59	1783.58	1961.73
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	60	1859.63	2045.32
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	61	1925.41	2117.95
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	62	1968.58	2165.23
22444PA0010038	Rating Area 9	Tobacco User/Non-Tobacco User	63	2022.71	2224.84

22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2055.60	2261.16
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	546.02	546.02
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	15	594.55	594.55
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	16	613.11	613.11
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	17	631.67	631.67
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	18	651.65	651.65
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	19	671.64	671.64
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	20	692.34	692.34
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	21	713.75	785.13
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	22	713.75	785.13
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	23	713.75	785.13
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	24	713.75	785.13
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	25	716.61	787.98
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	26	730.88	803.68
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	27	748.01	822.95
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	28	775.85	853.65
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	29	798.69	878.63
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	30	810.11	891.47
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	31	827.24	910.03
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	32	844.37	928.59
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	33	855.07	940.72
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	34	866.49	952.86
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	35	872.20	959.28
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	36	877.91	965.70
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	37	883.62	972.13
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	38	889.33	978.55
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	39	900.75	990.69
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	40	912.17	1003.53
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	41	929.30	1022.09
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	42	945.72	1040.65
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	43	968.56	1065.63
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	44	997.11	1097.03
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	45	1030.66	1133.44
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	46	1070.63	1177.69
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	47	1115.59	1226.94
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	48	1166.98	1284.04
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	49	1217.66	1339.71
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	50	1274.76	1402.52
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	51	1331.14	1464.62
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	52	1393.24	1532.42
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	53	1456.05	1601.66
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	54	1523.86	1675.89
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	55	1591.66	1750.83
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	56	1665.18	1831.48
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	57	1739.41	1913.56
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	58	1818.64	2000.64
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	59	1857.89	2043.47
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	60	1937.12	2130.54
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	61	2005.64	2206.20
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	62	2050.60	2255.45
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	63	2106.99	2317.55
22444PA0010039	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	2141.25	2355.38
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	524.18	524.18
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	15	570.77	570.77
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	16	588.59	588.59
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	17	606.40	606.40
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	18	625.59	625.59
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	19	644.77	644.77
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	20	664.64	664.64
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	21	685.20	753.72
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	22	685.20	753.72
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	23	685.20	753.72
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	24	685.20	753.72
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	25	687.94	756.46
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	26	701.64	771.54
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	27	718.09	790.04

22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	28	744.81	819.50
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	29	766.74	843.48
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	30	777.70	855.81
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	31	794.15	873.63
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	32	810.59	891.45
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	33	820.87	903.09
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	34	831.83	914.74
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	35	837.31	920.91
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	36	842.80	927.08
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	37	848.28	933.24
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	38	853.76	939.41
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	39	864.72	951.06
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	40	875.69	963.39
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	41	892.13	981.21
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	42	907.89	999.02
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	43	929.82	1023.00
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	44	957.22	1053.15
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	45	989.43	1088.10
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	46	1027.80	1130.58
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	47	1070.97	1177.86
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	48	1120.30	1232.67
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	49	1168.95	1286.12
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	50	1223.77	1346.42
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	51	1277.90	1406.03
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	52	1337.51	1471.12
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	53	1397.81	1537.59
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	54	1462.90	1608.85
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	55	1528.00	1680.80
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	56	1598.57	1758.22
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	57	1669.83	1837.02
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	58	1745.89	1920.62
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	59	1783.58	1961.73
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	60	1859.63	2045.32
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	61	1925.41	2117.95
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	62	1968.58	2165.23
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	63	2022.71	2224.84
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2055.60	2261.16
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	436.82	436.82
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	15	475.64	475.64
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	16	490.49	490.49
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	17	505.34	505.34
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	18	521.32	521.32
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	19	537.31	537.31
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	20	553.87	553.87
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	21	571.00	628.10
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	22	571.00	628.10
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	23	571.00	628.10
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	24	571.00	628.10
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	25	573.28	630.38
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	26	584.70	642.95
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	27	598.41	658.36
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	28	620.68	682.92
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	29	638.95	702.90
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	30	648.09	713.18
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	31	661.79	728.03
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	32	675.49	742.87
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	33	684.06	752.58
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	34	693.19	762.29
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	35	697.76	767.42
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	36	702.33	772.56
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	37	706.90	777.70
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	38	711.47	782.84
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	39	720.60	792.55
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	40	729.74	802.83
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	41	743.44	817.67
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	42	756.58	832.52

22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	43	774.85	852.50
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	44	797.69	877.63
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	45	824.52	906.75
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	46	856.50	942.15
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	47	892.47	981.55
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	48	933.59	1027.23
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	49	974.13	1071.77
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	50	1019.81	1122.02
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	51	1064.92	1171.69
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	52	1114.59	1225.94
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	53	1164.84	1281.32
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	54	1219.09	1340.71
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	55	1273.33	1400.66
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	56	1332.14	1465.19
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	57	1391.53	1530.85
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	58	1454.91	1600.51
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	59	1486.31	1634.77
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	60	1549.69	1704.44
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	61	1604.51	1764.96
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	62	1640.48	1804.36
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	63	1685.59	1854.04
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1713.00	1884.30
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	489.31	489.31
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	15	532.80	532.80
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	16	549.43	549.43
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	17	566.06	566.06
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	18	583.97	583.97
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	19	601.88	601.88
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	20	620.43	620.43
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	21	639.62	703.59
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	22	639.62	703.59
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	23	639.62	703.59
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	24	639.62	703.59
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	25	642.18	706.14
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	26	654.97	720.21
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	27	670.32	737.48
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	28	695.27	764.99
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	29	715.73	787.37
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	30	725.97	798.89
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	31	741.32	815.52
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	32	756.67	832.15
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	33	766.26	843.02
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	34	776.50	853.89
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	35	781.62	859.65
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	36	786.73	865.41
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	37	791.85	871.16
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	38	796.97	876.92
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	39	807.20	887.79
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	40	817.43	899.31
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	41	832.79	915.94
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	42	847.50	932.57
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	43	867.96	954.95
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	44	893.55	983.10
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	45	923.61	1015.72
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	46	959.43	1055.37
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	47	999.73	1099.51
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	48	1045.78	1150.68
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	49	1091.19	1200.57
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	50	1142.36	1256.85
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	51	1192.89	1312.50
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	52	1248.54	1373.26
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	53	1304.82	1435.31
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	54	1365.59	1501.83
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	55	1426.35	1568.99
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	56	1492.23	1641.26
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	57	1558.75	1714.82

22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	58	1629.75	1792.85
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	59	1664.93	1831.23
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	60	1735.93	1909.27
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	61	1797.33	1977.07
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	62	1837.63	2021.20
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	63	1888.16	2076.85
22444PA0010042	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1918.86	2110.75
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	469.74	469.74
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	15	511.49	511.49
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	16	527.46	527.46
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	17	543.42	543.42
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	18	560.61	560.61
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	19	577.81	577.81
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	20	595.61	595.61
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	21	614.04	675.44
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	22	614.04	675.44
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	23	614.04	675.44
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	24	614.04	675.44
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	25	616.49	677.89
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	26	628.77	691.40
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	27	643.51	707.98
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	28	667.46	734.39
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	29	687.11	755.88
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	30	696.93	766.93
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	31	711.67	782.89
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	32	726.40	798.86
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	33	735.61	809.30
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	34	745.44	819.74
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	35	750.35	825.26
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	36	755.26	830.79
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	37	760.18	836.32
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	38	765.09	841.84
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	39	774.91	852.28
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	40	784.74	863.33
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	41	799.47	879.30
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	42	813.60	895.26
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	43	833.25	916.75
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	44	857.81	943.77
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	45	886.67	975.09
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	46	921.05	1013.16
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	47	959.74	1055.53
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	48	1003.95	1104.65
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	49	1047.54	1152.54
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	50	1096.67	1206.58
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	51	1145.18	1260.00
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	52	1198.60	1318.33
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	53	1252.63	1377.89
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	54	1310.97	1441.75
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	55	1369.30	1506.23
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	56	1432.54	1575.61
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	57	1496.40	1646.23
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	58	1564.56	1721.14
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	59	1598.33	1757.98
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	60	1666.49	1832.90
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	61	1725.44	1897.98
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	62	1764.12	1940.35
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	63	1812.63	1993.77
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1842.11	2026.32
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	377.29	377.29
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	15	410.83	410.83
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	16	423.65	423.65
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	17	436.47	436.47
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	18	450.28	450.28
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	19	464.09	464.09
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	20	478.39	478.39
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	21	493.20	542.51

22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	22	493.20	542.51
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	23	493.20	542.51
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	24	493.20	542.51
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	25	495.16	544.48
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	26	505.03	555.33
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	27	516.86	568.65
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	28	536.10	589.86
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	29	551.88	607.12
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	30	559.77	616.00
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	31	571.61	628.82
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	32	583.44	641.64
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	33	590.84	650.03
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	34	598.73	658.41
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	35	602.68	662.85
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	36	606.62	667.29
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	37	610.57	671.73
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	38	614.52	676.16
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	39	622.41	684.55
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	40	630.30	693.43
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	41	642.13	706.25
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	42	653.48	719.07
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	43	669.26	736.33
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	44	688.99	758.03
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	45	712.17	783.19
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	46	739.79	813.76
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	47	770.86	847.79
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	48	806.37	887.25
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	49	841.38	925.72
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	50	880.84	969.12
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	51	919.80	1012.03
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	52	962.71	1058.88
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	53	1006.11	1106.72
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	54	1052.96	1158.01
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	55	1099.82	1209.80
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	56	1150.61	1265.53
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	57	1201.91	1322.24
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	58	1256.65	1382.41
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	59	1283.78	1412.00
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	60	1338.52	1472.17
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	61	1385.87	1524.45
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	62	1416.94	1558.48
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	63	1455.90	1601.39
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1479.57	1627.53
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	397.15	397.15
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	15	432.45	432.45
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	16	445.95	445.95
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	17	459.45	459.45
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	18	473.98	473.98
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	19	488.52	488.52
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	20	503.57	503.57
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	21	519.15	571.07
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	22	519.15	571.07
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	23	519.15	571.07
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	24	519.15	571.07
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	25	521.22	573.14
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	26	531.61	584.56
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	27	544.07	598.58
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	28	564.31	620.90
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	29	580.93	639.07
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	30	589.23	648.42
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	31	601.69	661.91
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	32	614.15	675.41
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	33	621.94	684.24
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	34	630.25	693.06
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	35	634.40	697.73
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	36	638.55	702.41

22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	37	642.71	707.08
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	38	646.86	711.75
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	39	655.16	720.58
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	40	663.47	729.92
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	41	675.93	743.42
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	42	687.87	756.92
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	43	704.48	775.09
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	44	725.25	797.93
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	45	749.65	824.41
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	46	778.72	856.59
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	47	811.43	892.42
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	48	848.81	933.95
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	49	885.67	974.44
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	50	927.20	1020.13
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	51	968.21	1065.29
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	52	1013.38	1114.61
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	53	1059.06	1164.97
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	54	1108.38	1218.96
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	55	1157.70	1273.47
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	56	1211.17	1332.13
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	57	1265.16	1391.84
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	58	1322.79	1455.17
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	59	1351.34	1486.32
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	60	1408.97	1549.66
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	61	1458.81	1604.69
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	62	1491.51	1640.51
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	63	1532.52	1685.67
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1557.44	1713.19
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	476.58	476.58
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	15	518.94	518.94
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	16	535.14	535.14
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	17	551.34	551.34
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	18	568.78	568.78
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	19	586.22	586.22
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	20	604.29	604.29
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	21	622.98	685.28
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	22	622.98	685.28
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	23	622.98	685.28
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	24	622.98	685.28
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	25	625.47	687.77
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	26	637.93	701.47
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	27	652.88	718.29
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	28	677.18	745.08
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	29	697.11	766.89
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	30	707.08	778.10
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	31	722.03	794.30
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	32	736.98	810.49
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	33	746.33	821.08
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	34	756.29	831.68
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	35	761.28	837.28
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	36	766.26	842.89
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	37	771.25	848.50
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	38	776.23	854.10
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	39	786.20	864.69
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	40	796.17	875.91
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	41	811.12	892.10
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	42	825.45	908.30
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	43	845.38	930.11
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	44	870.30	957.52
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	45	899.58	989.29
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	46	934.47	1027.91
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	47	973.71	1070.90
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	48	1018.57	1120.74
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	49	1062.80	1169.33
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	50	1112.64	1224.15
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	51	1161.85	1278.35

22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	52	1216.05	1337.53
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	53	1270.87	1397.96
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	54	1330.06	1462.75
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	55	1389.24	1528.16
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	56	1453.41	1598.56
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	57	1518.20	1670.20
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	58	1587.35	1746.21
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	59	1621.61	1783.58
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	60	1690.76	1859.59
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	61	1750.57	1925.62
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	62	1789.81	1968.61
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	63	1839.03	2022.81
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1868.93	2055.83
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	265.27	265.27
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	15	288.85	288.85
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	16	297.86	297.86
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	17	306.88	306.88
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	18	316.59	316.59
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	19	326.29	326.29
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	20	336.35	336.35
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	21	346.76	381.43
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	22	346.76	381.43
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	23	346.76	381.43
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	24	346.76	381.43
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	25	348.14	382.82
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	26	355.07	390.44
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	27	363.40	399.81
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	28	376.92	414.72
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	29	388.02	426.85
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	30	393.56	433.09
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	31	401.89	442.11
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	32	410.21	451.13
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	33	415.41	457.02
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	34	420.96	462.92
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	35	423.73	466.04
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	36	426.51	469.16
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	37	429.28	472.28
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	38	432.05	475.40
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	39	437.60	481.29
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	40	443.15	487.53
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	41	451.47	496.55
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	42	459.45	505.57
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	43	470.54	517.70
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	44	484.41	532.96
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	45	500.71	550.64
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	46	520.13	572.14
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	47	541.97	596.07
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	48	566.94	623.81
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	49	591.56	650.86
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	50	619.30	681.37
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	51	646.69	711.54
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	52	676.86	744.48
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	53	707.38	778.11
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	54	740.32	814.18
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	55	773.26	850.58
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	56	808.97	889.77
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	57	845.04	929.64
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	58	883.53	971.95
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	59	902.60	992.75
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	60	941.09	1035.06
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	61	974.38	1071.81
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	62	996.22	1095.74
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	63	1023.61	1125.91
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1040.26	1144.28
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	279.23	279.23
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	15	304.05	304.05

22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	16	313.54	313.54
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	17	323.03	323.03
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	18	333.25	333.25
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	19	343.47	343.47
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	20	354.05	354.05
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	21	365.01	401.51
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	22	365.01	401.51
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	23	365.01	401.51
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	24	365.01	401.51
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	25	366.46	402.96
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	26	373.76	410.99
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	27	382.52	420.85
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	28	396.76	436.54
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	29	408.44	449.32
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	30	414.28	455.89
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	31	423.04	465.38
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	32	431.80	474.87
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	33	437.27	481.07
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	34	443.11	487.28
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	35	446.03	490.56
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	36	448.95	493.85
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	37	451.87	497.13
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	38	454.79	500.42
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	39	460.63	506.62
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	40	466.47	513.19
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	41	475.23	522.68
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	42	483.63	532.17
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	43	495.31	544.95
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	44	509.91	561.01
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	45	527.06	579.62
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	46	547.50	602.25
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	47	570.50	627.44
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	48	596.78	656.64
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	49	622.70	685.11
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	50	651.90	717.23
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	51	680.73	748.99
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	52	712.49	783.66
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	53	744.61	819.07
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	54	779.28	857.03
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	55	813.96	895.35
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	56	851.55	936.60
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	57	889.51	978.57
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	58	930.03	1023.10
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	59	950.10	1045.00
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	60	990.62	1089.53
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	61	1025.66	1128.22
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	62	1048.65	1153.41
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	63	1077.49	1185.16
22444PA0010053	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1095.01	1204.51
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	335.07	335.07
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	15	364.86	364.86
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	16	376.25	376.25
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	17	387.63	387.63
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	18	399.90	399.90
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	19	412.16	412.16
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	20	424.86	424.86
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	21	438.01	481.81
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	22	438.01	481.81
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	23	438.01	481.81
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	24	438.01	481.81
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	25	439.76	483.56
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	26	448.52	493.19
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	27	459.03	505.02
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	28	476.11	523.85
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	29	490.13	539.18
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	30	497.13	547.07

22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	31	507.65	558.45
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	32	518.16	569.84
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	33	524.73	577.29
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	34	531.74	584.73
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	35	535.24	588.68
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	36	538.74	592.62
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	37	542.25	596.56
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	38	545.75	600.50
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	39	552.76	607.95
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	40	559.77	615.83
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	41	570.28	627.22
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	42	580.35	638.61
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	43	594.37	653.94
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	44	611.89	673.21
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	45	632.48	695.55
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	46	657.01	722.71
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	47	684.60	752.93
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	48	716.14	787.97
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	49	747.23	822.13
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	50	782.27	860.68
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	51	816.88	898.78
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	52	854.98	940.39
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	53	893.53	982.88
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	54	935.14	1028.43
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	55	976.75	1074.42
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	56	1021.86	1123.92
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	57	1067.41	1174.29
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	58	1116.03	1227.72
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	59	1140.12	1254.00
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	60	1188.74	1307.44
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	61	1230.79	1353.87
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	62	1258.38	1384.09
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	63	1292.99	1422.20
22444PA0010053	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1314.01	1445.41
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	349.03	349.03
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	15	380.06	380.06
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	16	391.92	391.92
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	17	403.78	403.78
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	18	416.56	416.56
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	19	429.33	429.33
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	20	442.57	442.57
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	21	456.26	501.88
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	22	456.26	501.88
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	23	456.26	501.88
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	24	456.26	501.88
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	25	458.08	503.70
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	26	467.20	513.74
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	27	478.15	526.06
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	28	495.95	545.68
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	29	510.55	561.65
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	30	517.85	569.86
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	31	528.80	581.72
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	32	539.75	593.59
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	33	546.59	601.34
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	34	553.89	609.10
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	35	557.54	613.21
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	36	561.19	617.31
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	37	564.84	621.42
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	38	568.49	625.52
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	39	575.79	633.28
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	40	583.09	641.49
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	41	594.04	653.36
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	42	604.54	665.22
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	43	619.14	681.19
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	44	637.39	701.26
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	45	658.83	724.53

22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	46	684.38	752.82
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	47	713.12	784.30
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	48	745.97	820.80
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	49	778.37	856.39
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	50	814.87	896.54
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	51	850.91	936.23
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	52	890.61	979.58
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	53	930.76	1023.83
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	54	974.10	1071.28
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	55	1017.45	1119.19
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	56	1064.44	1170.75
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	57	1111.89	1223.22
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	58	1162.53	1278.88
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	59	1187.63	1306.25
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	60	1238.27	1361.92
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	61	1282.07	1410.28
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	62	1310.82	1441.76
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	63	1346.86	1481.46
22444PA0010054	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1368.76	1505.64
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	335.07	335.07
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	15	364.86	364.86
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	16	376.25	376.25
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	17	387.63	387.63
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	18	399.90	399.90
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	19	412.16	412.16
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	20	424.86	424.86
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	21	438.01	481.81
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	22	438.01	481.81
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	23	438.01	481.81
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	24	438.01	481.81
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	25	439.76	483.56
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	26	448.52	493.19
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	27	459.03	505.02
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	28	476.11	523.85
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	29	490.13	539.18
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	30	497.13	547.07
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	31	507.65	558.45
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	32	518.16	569.84
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	33	524.73	577.29
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	34	531.74	584.73
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	35	535.24	588.68
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	36	538.74	592.62
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	37	542.25	596.56
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	38	545.75	600.50
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	39	552.76	607.95
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	40	559.77	615.83
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	41	570.28	627.22
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	42	580.35	638.61
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	43	594.37	653.94
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	44	611.89	673.21
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	45	632.48	695.55
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	46	657.01	722.71
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	47	684.60	752.93
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	48	716.14	787.97
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	49	747.23	822.13
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	50	782.27	860.68
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	51	816.88	898.78
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	52	854.98	940.39
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	53	893.53	982.88
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	54	935.14	1028.43
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	55	976.75	1074.42
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	56	1021.86	1123.92
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	57	1067.41	1174.29
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	58	1116.03	1227.72
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	59	1140.12	1254.00
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	60	1188.74	1307.44

22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	61	1230.79	1353.87
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	62	1258.38	1384.09
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	63	1292.99	1422.20
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1314.01	1445.41
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	279.23	279.23
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	15	304.05	304.05
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	16	313.54	313.54
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	17	323.03	323.03
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	18	333.25	333.25
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	19	343.47	343.47
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	20	354.05	354.05
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	21	365.01	401.51
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	22	365.01	401.51
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	23	365.01	401.51
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	24	365.01	401.51
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	25	366.46	402.96
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	26	373.76	410.99
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	27	382.52	420.85
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	28	396.76	436.54
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	29	408.44	449.32
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	30	414.28	455.89
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	31	423.04	465.38
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	32	431.80	474.87
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	33	437.27	481.07
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	34	443.11	487.28
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	35	446.03	490.56
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	36	448.95	493.85
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	37	451.87	497.13
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	38	454.79	500.42
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	39	460.63	506.62
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	40	466.47	513.19
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	41	475.23	522.68
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	42	483.63	532.17
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	43	495.31	544.95
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	44	509.91	561.01
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	45	527.06	579.62
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	46	547.50	602.25
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	47	570.50	627.44
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	48	596.78	656.64
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	49	622.70	685.11
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	50	651.90	717.23
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	51	680.73	748.99
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	52	712.49	783.66
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	53	744.61	819.07
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	54	779.28	857.03
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	55	813.96	895.35
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	56	851.55	936.60
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	57	889.51	978.57
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	58	930.03	1023.10
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	59	950.10	1045.00
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	60	990.62	1089.53
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	61	1025.66	1128.22
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	62	1048.65	1153.41
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	63	1077.49	1185.16
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1095.01	1204.51
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	297.26	297.26
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	15	323.69	323.69
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	16	333.79	333.79
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	17	343.89	343.89
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	18	354.77	354.77
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	19	365.65	365.65
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	20	376.92	376.92
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	21	388.58	427.44
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	22	388.58	427.44
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	23	388.58	427.44
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	24	388.58	427.44

22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	25	390.13	428.99
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	26	397.91	437.54
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	27	407.23	448.03
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	28	422.39	464.74
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	29	434.82	478.34
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	30	441.04	485.34
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	31	450.36	495.44
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	32	459.69	505.54
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	33	465.52	512.15
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	34	471.74	518.75
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	35	474.84	522.25
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	36	477.95	525.75
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	37	481.06	529.25
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	38	484.17	532.74
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	39	490.39	539.35
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	40	496.60	546.34
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	41	505.93	556.45
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	42	514.87	566.55
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	43	527.30	580.15
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	44	542.85	597.25
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	45	561.11	617.06
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	46	582.87	641.16
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	47	607.35	667.97
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	48	635.33	699.05
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	49	662.92	729.36
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	50	694.00	763.56
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	51	724.70	797.37
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	52	758.51	834.28
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	53	792.70	871.97
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	54	829.62	912.38
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	55	866.53	953.19
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	56	906.56	997.09
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	57	946.97	1041.78
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	58	990.10	1089.19
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	59	1011.47	1112.50
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	60	1054.60	1159.91
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	61	1091.91	1201.10
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	62	1116.39	1227.91
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	63	1147.09	1261.72
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1165.74	1282.31
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	312.91	312.91
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	15	340.72	340.72
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	16	351.36	351.36
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	17	361.99	361.99
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	18	373.45	373.45
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	19	384.90	384.90
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	20	396.76	396.76
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	21	409.04	449.94
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	22	409.04	449.94
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	23	409.04	449.94
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	24	409.04	449.94
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	25	410.67	451.57
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	26	418.85	460.57
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	27	428.66	471.61
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	28	444.62	489.20
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	29	457.71	503.52
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	30	464.25	510.88
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	31	474.07	521.51
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	32	483.88	532.15
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	33	490.02	539.10
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	34	496.56	546.06
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	35	499.84	549.74
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	36	503.11	553.42
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	37	506.38	557.10
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	38	509.65	560.78
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	39	516.20	567.74

22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	40	522.74	575.10
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	41	532.56	585.73
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	42	541.97	596.37
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	43	555.06	610.68
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	44	571.42	628.68
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	45	590.64	649.54
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	46	613.55	674.90
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	47	639.32	703.12
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	48	668.77	735.85
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	49	697.81	767.75
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	50	730.53	803.75
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	51	762.84	839.33
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	52	798.43	878.19
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	53	834.42	917.87
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	54	873.28	960.40
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	55	912.14	1003.35
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	56	954.27	1049.57
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	57	996.81	1096.61
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	58	1042.21	1146.51
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	59	1064.71	1171.06
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	60	1110.11	1220.96
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	61	1149.38	1264.31
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	62	1175.15	1292.54
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	63	1207.46	1328.12
22444PA0010063	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1227.09	1349.80
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	375.49	375.49
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	15	408.87	408.87
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	16	421.63	421.63
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	17	434.39	434.39
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	18	448.13	448.13
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	19	461.88	461.88
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	20	476.11	476.11
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	21	490.84	539.93
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	22	490.84	539.93
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	23	490.84	539.93
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	24	490.84	539.93
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	25	492.80	541.88
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	26	502.62	552.68
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	27	514.40	565.94
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	28	533.54	587.04
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	29	549.25	604.22
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	30	557.10	613.06
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	31	568.88	625.82
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	32	580.66	638.58
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	33	588.02	646.92
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	34	595.88	655.27
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	35	599.80	659.69
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	36	603.73	664.10
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	37	607.66	668.52
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	38	611.58	672.94
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	39	619.44	681.28
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	40	627.29	690.12
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	41	639.07	702.88
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	42	650.36	715.64
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	43	666.07	732.82
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	44	685.70	754.42
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	45	708.77	779.45
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	46	736.26	809.88
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	47	767.18	843.75
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	48	802.52	883.02
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	49	837.37	921.30
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	50	876.64	964.50
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	51	915.41	1007.20
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	52	958.11	1053.83
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	53	1001.31	1101.44
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	54	1047.94	1152.49

22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	55	1094.57	1204.02
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	56	1145.12	1259.49
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	57	1196.17	1315.93
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	58	1250.65	1375.82
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	59	1277.65	1405.27
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	60	1332.13	1465.15
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	61	1379.25	1517.18
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	62	1410.18	1551.05
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	63	1448.95	1593.75
22444PA0010063	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1472.51	1619.76
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	391.14	391.14
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	15	425.90	425.90
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	16	439.20	439.20
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	17	452.49	452.49
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	18	466.81	466.81
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	19	481.12	481.12
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	20	495.95	495.95
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	21	511.29	562.42
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	22	511.29	562.42
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	23	511.29	562.42
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	24	511.29	562.42
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	25	513.33	564.46
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	26	523.56	575.71
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	27	535.83	589.52
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	28	555.77	611.50
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	29	572.13	629.40
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	30	580.31	638.60
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	31	592.58	651.89
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	32	604.85	665.19
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	33	612.52	673.88
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	34	620.70	682.57
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	35	624.79	687.17
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	36	628.89	691.77
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	37	632.98	696.38
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	38	637.07	700.98
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	39	645.25	709.67
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	40	653.43	718.87
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	41	665.70	732.17
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	42	677.46	745.46
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	43	693.82	763.35
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	44	714.27	785.85
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	45	738.30	811.93
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	46	766.93	843.63
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	47	799.14	878.91
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	48	835.96	919.81
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	49	872.26	959.69
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	50	913.16	1004.68
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	51	953.55	1049.16
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	52	998.04	1097.74
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	53	1043.03	1147.33
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	54	1091.60	1200.51
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	55	1140.17	1254.19
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	56	1192.84	1311.97
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	57	1246.01	1370.77
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	58	1302.76	1433.14
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	59	1330.88	1463.82
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	60	1387.64	1526.20
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	61	1436.72	1580.39
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	62	1468.93	1615.67
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	63	1509.32	1660.15
22444PA0010064	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1533.87	1687.25
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	375.49	375.49
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	15	408.87	408.87
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	16	421.63	421.63
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	17	434.39	434.39
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	18	448.13	448.13

22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	19	461.88	461.88
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	20	476.11	476.11
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	21	490.84	539.93
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	22	490.84	539.93
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	23	490.84	539.93
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	24	490.84	539.93
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	25	492.80	541.88
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	26	502.62	552.68
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	27	514.40	565.94
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	28	533.54	587.04
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	29	549.25	604.22
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	30	557.10	613.06
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	31	568.88	625.82
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	32	580.66	638.58
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	33	588.02	646.92
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	34	595.88	655.27
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	35	599.80	659.69
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	36	603.73	664.10
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	37	607.66	668.52
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	38	611.58	672.94
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	39	619.44	681.28
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	40	627.29	690.12
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	41	639.07	702.88
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	42	650.36	715.64
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	43	666.07	732.82
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	44	685.70	754.42
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	45	708.77	779.45
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	46	736.26	809.88
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	47	767.18	843.75
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	48	802.52	883.02
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	49	837.37	921.30
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	50	876.64	964.50
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	51	915.41	1007.20
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	52	958.11	1053.83
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	53	1001.31	1101.44
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	54	1047.94	1152.49
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	55	1094.57	1204.02
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	56	1145.12	1259.49
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	57	1196.17	1315.93
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	58	1250.65	1375.82
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	59	1277.65	1405.27
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	60	1332.13	1465.15
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	61	1379.25	1517.18
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	62	1410.18	1551.05
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	63	1448.95	1593.75
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1472.51	1619.76
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	312.91	312.91
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	15	340.72	340.72
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	16	351.36	351.36
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	17	361.99	361.99
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	18	373.45	373.45
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	19	384.90	384.90
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	20	396.76	396.76
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	21	409.04	449.94
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	22	409.04	449.94
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	23	409.04	449.94
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	24	409.04	449.94
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	25	410.67	451.57
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	26	418.85	460.57
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	27	428.66	471.61
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	28	444.62	489.20
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	29	457.71	503.52
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	30	464.25	510.88
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	31	474.07	521.51
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	32	483.88	532.15
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	33	490.02	539.10

22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	34	496.56	546.06
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	35	499.84	549.74
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	36	503.11	553.42
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	37	506.38	557.10
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	38	509.65	560.78
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	39	516.20	567.74
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	40	522.74	575.10
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	41	532.56	585.73
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	42	541.97	596.37
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	43	555.06	610.68
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	44	571.42	628.68
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	45	590.64	649.54
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	46	613.55	674.90
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	47	639.32	703.12
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	48	668.77	735.85
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	49	697.81	767.75
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	50	730.53	803.75
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	51	762.84	839.33
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	52	798.43	878.19
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	53	834.42	917.87
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	54	873.28	960.40
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	55	912.14	1003.35
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	56	954.27	1049.57
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	57	996.81	1096.61
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	58	1042.21	1146.51
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	59	1064.71	1171.06
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	60	1110.11	1220.96
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	61	1149.38	1264.31
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	62	1175.15	1292.54
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	63	1207.46	1328.12
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1227.09	1349.80
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	391.45	391.45
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	15	426.24	426.24
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	16	439.55	439.55
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	17	452.85	452.85
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	18	467.18	467.18
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	19	481.51	481.51
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	20	496.35	496.35
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	21	511.70	562.87
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	22	511.70	562.87
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	23	511.70	562.87
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	24	511.70	562.87
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	25	513.74	564.91
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	26	523.98	576.17
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	27	536.26	589.99
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	28	556.21	611.99
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	29	572.59	629.90
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	30	580.77	639.11
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	31	593.06	652.41
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	32	605.34	665.72
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	33	613.01	674.42
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	34	621.20	683.11
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	35	625.29	687.72
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	36	629.39	692.32
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	37	633.48	696.93
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	38	637.57	701.54
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	39	645.76	710.23
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	40	653.95	719.44
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	41	666.23	732.75
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	42	678.00	746.05
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	43	694.37	763.96
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	44	714.84	786.48
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	45	738.89	812.57
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	46	767.54	844.30
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	47	799.78	879.61
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	48	836.62	920.54

22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	49	872.95	960.45
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	50	913.89	1005.48
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	51	954.31	1050.00
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	52	998.83	1098.61
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	53	1043.86	1148.25
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	54	1092.47	1201.46
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	55	1141.08	1255.19
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	56	1193.79	1313.01
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	57	1247.00	1371.86
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	58	1303.80	1434.28
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	59	1331.94	1464.99
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	60	1388.74	1527.41
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	61	1437.87	1581.65
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	62	1470.10	1616.96
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	63	1510.53	1661.48
22444PA0010082	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1535.09	1688.60
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	371.88	371.88
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	15	404.93	404.93
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	16	417.57	417.57
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	17	430.21	430.21
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	18	443.82	443.82
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	19	457.43	457.43
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	20	471.53	471.53
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	21	486.12	534.73
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	22	486.12	534.73
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	23	486.12	534.73
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	24	486.12	534.73
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	25	488.06	536.67
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	26	497.78	547.36
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	27	509.44	560.49
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	28	528.40	581.39
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	29	543.96	598.40
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	30	551.74	607.15
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	31	563.40	619.79
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	32	575.07	632.43
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	33	582.36	640.69
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	34	590.14	648.96
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	35	594.03	653.33
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	36	597.92	657.71
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	37	601.81	662.08
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	38	605.69	666.46
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	39	613.47	674.72
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	40	621.25	683.47
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	41	632.92	696.11
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	42	644.10	708.75
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	43	659.65	725.76
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	44	679.10	747.15
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	45	701.94	771.94
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	46	729.17	802.08
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	47	759.79	835.63
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	48	794.79	874.51
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	49	829.31	912.43
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	50	868.19	955.21
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	51	906.60	997.50
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	52	948.89	1043.68
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	53	991.67	1090.83
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	54	1037.85	1141.39
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	55	1084.03	1192.43
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	56	1134.10	1247.36
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	57	1184.65	1303.26
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	58	1238.61	1362.57
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	59	1265.35	1391.74
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	60	1319.31	1451.04
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	61	1365.97	1502.57
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	62	1396.60	1536.11
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	63	1435.00	1578.40

22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1458.33	1604.17
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	312.91	312.91
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	15	340.72	340.72
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	16	351.36	351.36
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	17	361.99	361.99
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	18	373.45	373.45
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	19	384.90	384.90
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	20	396.76	396.76
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	21	409.04	449.94
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	22	409.04	449.94
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	23	409.04	449.94
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	24	409.04	449.94
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	25	410.67	451.57
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	26	418.85	460.57
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	27	428.66	471.61
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	28	444.62	489.20
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	29	457.71	503.52
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	30	464.25	510.88
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	31	474.07	521.51
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	32	483.88	532.15
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	33	490.02	539.10
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	34	496.56	546.06
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	35	499.84	549.74
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	36	503.11	553.42
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	37	506.38	557.10
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	38	509.65	560.78
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	39	516.20	567.74
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	40	522.74	575.10
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	41	532.56	585.73
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	42	541.97	596.37
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	43	555.06	610.68
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	44	571.42	628.68
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	45	590.64	649.54
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	46	613.55	674.90
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	47	639.32	703.12
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	48	668.77	735.85
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	49	697.81	767.75
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	50	730.53	803.75
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	51	762.84	839.33
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	52	798.43	878.19
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	53	834.42	917.87
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	54	873.28	960.40
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	55	912.14	1003.35
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	56	954.27	1049.57
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	57	996.81	1096.61
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	58	1042.21	1146.51
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	59	1064.71	1171.06
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	60	1110.11	1220.96
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	61	1149.38	1264.31
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	62	1175.15	1292.54
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	63	1207.46	1328.12
22444PA0010090	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1227.09	1349.80
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	297.26	297.26
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	15	323.69	323.69
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	16	333.79	333.79
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	17	343.89	343.89
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	18	354.77	354.77
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	19	365.65	365.65
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	20	376.92	376.92
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	21	388.58	427.44
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	22	388.58	427.44
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	23	388.58	427.44
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	24	388.58	427.44
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	25	390.13	428.99
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	26	397.91	437.54
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	27	407.23	448.03

22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	28	422.39	464.74
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	29	434.82	478.34
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	30	441.04	485.34
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	31	450.36	495.44
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	32	459.69	505.54
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	33	465.52	512.15
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	34	471.74	518.75
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	35	474.84	522.25
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	36	477.95	525.75
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	37	481.06	529.25
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	38	484.17	532.74
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	39	490.39	539.35
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	40	496.60	546.34
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	41	505.93	556.45
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	42	514.87	566.55
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	43	527.30	580.15
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	44	542.85	597.25
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	45	561.11	617.06
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	46	582.87	641.16
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	47	607.35	667.97
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	48	635.33	699.05
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	49	662.92	729.36
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	50	694.00	763.56
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	51	724.70	797.37
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	52	758.51	834.28
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	53	792.70	871.97
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	54	829.62	912.38
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	55	866.53	953.19
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	56	906.56	997.09
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	57	946.97	1041.78
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	58	990.10	1089.19
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	59	1011.47	1112.50
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	60	1054.60	1159.91
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	61	1091.91	1201.10
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	62	1116.39	1227.91
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	63	1147.09	1261.72
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1165.74	1282.31
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	436.82	436.82
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	15	475.64	475.64
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	16	490.49	490.49
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	17	505.34	505.34
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	18	521.32	521.32
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	19	537.31	537.31
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	20	553.87	553.87
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	21	571.00	628.10
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	22	571.00	628.10
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	23	571.00	628.10
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	24	571.00	628.10
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	25	573.28	630.38
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	26	584.70	642.95
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	27	598.41	658.36
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	28	620.68	682.92
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	29	638.95	702.90
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	30	648.09	713.18
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	31	661.79	728.03
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	32	675.49	742.87
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	33	684.06	752.58
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	34	693.19	762.29
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	35	697.76	767.42
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	36	702.33	772.56
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	37	706.90	777.70
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	38	711.47	782.84
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	39	720.60	792.55
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	40	729.74	802.83
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	41	743.44	817.67
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	42	756.58	832.52

22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	43	774.85	852.50
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	44	797.69	877.63
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	45	824.52	906.75
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	46	856.50	942.15
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	47	892.47	981.55
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	48	933.59	1027.23
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	49	974.13	1071.77
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	50	1019.81	1122.02
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	51	1064.92	1171.69
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	52	1114.59	1225.94
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	53	1164.84	1281.32
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	54	1219.09	1340.71
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	55	1273.33	1400.66
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	56	1332.14	1465.19
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	57	1391.53	1530.85
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	58	1454.91	1600.51
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	59	1486.31	1634.77
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	60	1549.69	1704.44
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	61	1604.51	1764.96
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	62	1640.48	1804.36
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	63	1685.59	1854.04
22444PA0010098	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1713.00	1884.30
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	414.97	414.97
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	15	451.86	451.86
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	16	465.96	465.96
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	17	480.07	480.07
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	18	495.26	495.26
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	19	510.45	510.45
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	20	526.18	526.18
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	21	542.45	596.70
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	22	542.45	596.70
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	23	542.45	596.70
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	24	542.45	596.70
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	25	544.62	598.86
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	26	555.47	610.80
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	27	568.49	625.44
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	28	589.64	648.77
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	29	607.00	667.76
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	30	615.68	677.52
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	31	628.70	691.62
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	32	641.72	705.73
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	33	649.86	714.95
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	34	658.53	724.17
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	35	662.87	729.05
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	36	667.21	733.93
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	37	671.55	738.82
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	38	675.89	743.70
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	39	684.57	752.92
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	40	693.25	762.68
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	41	706.27	776.79
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	42	718.75	790.89
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	43	736.10	809.88
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	44	757.80	833.75
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	45	783.30	861.41
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	46	813.68	895.04
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	47	847.85	932.47
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	48	886.91	975.87
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	49	925.42	1018.18
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	50	968.82	1065.91
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	51	1011.67	1113.11
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	52	1058.86	1164.64
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	53	1106.60	1217.26
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	54	1158.13	1273.67
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	55	1209.66	1330.63
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	56	1265.54	1391.93
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	57	1321.95	1454.31

22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	58	1382.16	1520.49
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	59	1412.00	1553.03
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	60	1472.21	1619.21
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	61	1524.28	1676.71
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	62	1558.46	1714.14
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	63	1601.31	1761.34
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1627.35	1790.09
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	279.23	279.23
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	15	304.05	304.05
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	16	313.54	313.54
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	17	323.03	323.03
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	18	333.25	333.25
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	19	343.47	343.47
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	20	354.05	354.05
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	21	365.01	401.51
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	22	365.01	401.51
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	23	365.01	401.51
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	24	365.01	401.51
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	25	366.46	402.96
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	26	373.76	410.99
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	27	382.52	420.85
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	28	396.76	436.54
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	29	408.44	449.32
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	30	414.28	455.89
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	31	423.04	465.38
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	32	431.80	474.87
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	33	437.27	481.07
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	34	443.11	487.28
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	35	446.03	490.56
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	36	448.95	493.85
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	37	451.87	497.13
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	38	454.79	500.42
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	39	460.63	506.62
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	40	466.47	513.19
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	41	475.23	522.68
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	42	483.63	532.17
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	43	495.31	544.95
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	44	509.91	561.01
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	45	527.06	579.62
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	46	547.50	602.25
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	47	570.50	627.44
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	48	596.78	656.64
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	49	622.70	685.11
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	50	651.90	717.23
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	51	680.73	748.99
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	52	712.49	783.66
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	53	744.61	819.07
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	54	779.28	857.03
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	55	813.96	895.35
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	56	851.55	936.60
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	57	889.51	978.57
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	58	930.03	1023.10
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	59	950.10	1045.00
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	60	990.62	1089.53
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	61	1025.66	1128.22
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	62	1048.65	1153.41
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	63	1077.49	1185.16
22444PA0010106	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1095.01	1204.51
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	265.27	265.27
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	15	288.85	288.85
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	16	297.86	297.86
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	17	306.88	306.88
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	18	316.59	316.59
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	19	326.29	326.29
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	20	336.35	336.35
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	21	346.76	381.43

22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	22	346.76	381.43
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	23	346.76	381.43
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	24	346.76	381.43
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	25	348.14	382.82
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	26	355.07	390.44
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	27	363.40	399.81
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	28	376.92	414.72
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	29	388.02	426.85
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	30	393.56	433.09
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	31	401.89	442.11
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	32	410.21	451.13
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	33	415.41	457.02
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	34	420.96	462.92
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	35	423.73	466.04
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	36	426.51	469.16
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	37	429.28	472.28
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	38	432.05	475.40
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	39	437.60	481.29
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	40	443.15	487.53
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	41	451.47	496.55
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	42	459.45	505.57
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	43	470.54	517.70
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	44	484.41	532.96
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	45	500.71	550.64
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	46	520.13	572.14
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	47	541.97	596.07
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	48	566.94	623.81
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	49	591.56	650.86
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	50	619.30	681.37
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	51	646.69	711.54
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	52	676.86	744.48
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	53	707.38	778.11
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	54	740.32	814.18
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	55	773.26	850.58
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	56	808.97	889.77
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	57	845.04	929.64
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	58	883.53	971.95
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	59	902.60	992.75
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	60	941.09	1035.06
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	61	974.38	1071.81
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	62	996.22	1095.74
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	63	1023.61	1125.91
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1040.26	1144.28
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	367.96	367.96
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	15	400.67	400.67
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	16	413.17	413.17
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	17	425.68	425.68
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	18	439.15	439.15
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	19	452.62	452.62
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	20	466.57	466.57
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	21	481.00	529.10
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	22	481.00	529.10
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	23	481.00	529.10
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	24	481.00	529.10
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	25	482.92	531.02
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	26	492.54	541.60
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	27	504.08	554.59
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	28	522.84	575.27
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	29	538.23	592.10
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	30	545.93	600.76
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	31	557.47	613.27
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	32	569.02	625.77
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	33	576.23	633.95
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	34	583.93	642.13
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	35	587.78	646.46
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	36	591.62	650.79

22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	37	595.47	655.12
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	38	599.32	659.44
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	39	607.02	667.62
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	40	614.71	676.28
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	41	626.26	688.78
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	42	637.32	701.29
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	43	652.71	718.13
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	44	671.95	739.29
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	45	694.56	763.82
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	46	721.49	793.64
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	47	751.80	826.83
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	48	786.43	865.31
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	49	820.58	902.83
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	50	859.06	945.16
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	51	897.06	987.00
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	52	938.90	1032.70
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	53	981.23	1079.35
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	54	1026.92	1129.38
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	55	1072.62	1179.88
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	56	1122.16	1234.23
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	57	1172.18	1289.55
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	58	1225.58	1348.23
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	59	1252.03	1377.09
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	60	1305.42	1435.77
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	61	1351.60	1486.76
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	62	1381.90	1519.94
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	63	1419.90	1561.79
22444PA0010135 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1442.99	1587.28
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	410.61	410.61
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	15	447.10	447.10
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	16	461.06	461.06
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	17	475.01	475.01
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	18	490.04	490.04
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	19	505.07	505.07
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	20	520.64	520.64
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	21	536.74	590.42
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	22	536.74	590.42
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	23	536.74	590.42
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	24	536.74	590.42
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	25	538.89	592.56
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	26	549.62	604.37
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	27	562.50	618.86
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	28	583.44	641.94
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	29	600.61	660.73
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	30	609.20	670.39
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	31	622.08	684.34
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	32	634.96	698.30
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	33	643.01	707.42
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	34	651.60	716.55
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	35	655.90	721.38
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	36	660.19	726.21
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	37	664.48	731.04
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	38	668.78	735.87
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	39	677.37	745.00
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	40	685.95	754.66
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	41	698.84	768.61
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	42	711.18	782.57
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	43	728.36	801.35
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	44	749.83	824.97
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	45	775.05	852.34
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	46	805.11	885.62
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	47	838.92	922.66
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	48	877.57	965.60
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	49	915.68	1007.46
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	50	958.62	1054.69
22444PA0010136 Rating Area 6	Tobacco User/Non-Tobacco User	51	1001.02	1101.39

22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	52	1047.72	1152.38
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	53	1094.95	1204.44
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	54	1145.94	1260.27
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	55	1196.93	1316.62
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	56	1252.21	1377.27
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	57	1308.04	1439.00
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	58	1367.61	1504.48
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	59	1397.13	1536.69
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	60	1456.71	1602.17
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	61	1508.24	1659.06
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	62	1542.05	1696.10
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	63	1584.46	1742.79
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1610.22	1771.24
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	262.47	262.47
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	15	285.80	285.80
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	16	294.73	294.73
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	17	303.65	303.65
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	18	313.25	313.25
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	19	322.86	322.86
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	20	332.81	332.81
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	21	343.11	377.42
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	22	343.11	377.42
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	23	343.11	377.42
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	24	343.11	377.42
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	25	344.48	378.79
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	26	351.34	386.33
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	27	359.57	395.60
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	28	372.95	410.35
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	29	383.93	422.36
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	30	389.42	428.54
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	31	397.66	437.46
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	32	405.89	446.38
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	33	411.04	452.21
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	34	416.53	458.04
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	35	419.27	461.13
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	36	422.02	464.22
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	37	424.76	467.31
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	38	427.51	470.39
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	39	433.00	476.23
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	40	438.49	482.40
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	41	446.72	491.32
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	42	454.61	500.24
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	43	465.59	512.25
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	44	479.31	527.35
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	45	495.44	544.85
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	46	514.65	566.12
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	47	536.27	589.79
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	48	560.97	617.24
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	49	585.33	644.00
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	50	612.78	674.20
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	51	639.89	704.05
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	52	669.74	736.64
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	53	699.93	769.92
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	54	732.52	805.61
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	55	765.12	841.63
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	56	800.46	880.40
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	57	836.14	919.86
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	58	874.23	961.72
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	59	893.10	982.30
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	60	931.18	1024.16
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	61	964.12	1060.53
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	62	985.73	1084.21
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	63	1012.84	1114.06
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1029.31	1132.24
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	349.56	349.56
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	15	380.64	380.64

22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	16	392.52	392.52
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	17	404.40	404.40
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	18	417.19	417.19
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	19	429.99	429.99
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	20	443.24	443.24
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	21	456.95	502.64
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	22	456.95	502.64
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	23	456.95	502.64
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	24	456.95	502.64
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	25	458.77	504.47
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	26	467.91	514.52
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	27	478.88	526.86
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	28	496.70	546.51
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	29	511.32	562.50
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	30	518.63	570.72
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	31	529.60	582.61
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	32	540.57	594.49
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	33	547.42	602.25
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	34	554.73	610.02
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	35	558.39	614.13
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	36	562.04	618.25
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	37	565.70	622.36
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	38	569.35	626.47
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	39	576.66	634.24
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	40	583.98	642.47
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	41	594.94	654.35
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	42	605.45	666.23
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	43	620.07	682.22
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	44	638.35	702.32
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	45	659.83	725.63
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	46	685.42	753.96
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	47	714.21	785.49
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	48	747.11	822.04
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	49	779.55	857.69
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	50	816.10	897.90
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	51	852.20	937.65
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	52	891.96	981.06
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	53	932.17	1025.39
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	54	975.58	1072.91
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	55	1018.99	1120.89
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	56	1066.05	1172.52
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	57	1113.58	1225.07
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	58	1164.30	1280.82
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	59	1189.43	1308.23
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	60	1240.15	1363.98
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	61	1284.02	1412.42
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	62	1312.80	1443.95
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	63	1348.90	1483.70
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1370.84	1507.92
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	367.96	367.96
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	15	400.67	400.67
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	16	413.17	413.17
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	17	425.68	425.68
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	18	439.15	439.15
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	19	452.62	452.62
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	20	466.57	466.57
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	21	481.00	529.10
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	22	481.00	529.10
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	23	481.00	529.10
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	24	481.00	529.10
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	25	482.92	531.02
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	26	492.54	541.60
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	27	504.08	554.59
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	28	522.84	575.27
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	29	538.23	592.10
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	30	545.93	600.76

22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	31	557.47	613.27
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	32	569.02	625.77
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	33	576.23	633.95
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	34	583.93	642.13
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	35	587.78	646.46
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	36	591.62	650.79
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	37	595.47	655.12
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	38	599.32	659.44
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	39	607.02	667.62
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	40	614.71	676.28
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	41	626.26	688.78
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	42	637.32	701.29
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	43	652.71	718.13
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	44	671.95	739.29
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	45	694.56	763.82
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	46	721.49	793.64
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	47	751.80	826.83
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	48	786.43	865.31
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	49	820.58	902.83
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	50	859.06	945.16
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	51	897.06	987.00
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	52	938.90	1032.70
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	53	981.23	1079.35
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	54	1026.92	1129.38
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	55	1072.62	1179.88
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	56	1122.16	1234.23
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	57	1172.18	1289.55
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	58	1225.58	1348.23
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	59	1252.03	1377.09
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	60	1305.42	1435.77
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	61	1351.60	1486.76
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	62	1381.90	1519.94
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	63	1419.90	1561.79
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1442.99	1587.28
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	390.08	390.08
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	15	424.75	424.75
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	16	438.01	438.01
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	17	451.26	451.26
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	18	465.54	465.54
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	19	479.82	479.82
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	20	494.61	494.61
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	21	509.91	560.90
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	22	509.91	560.90
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	23	509.91	560.90
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	24	509.91	560.90
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	25	511.94	562.93
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	26	522.14	574.15
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	27	534.38	587.92
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	28	554.26	609.84
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	29	570.58	627.69
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	30	578.74	636.87
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	31	590.98	650.13
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	32	603.22	663.38
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	33	610.86	672.05
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	34	619.02	680.72
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	35	623.10	685.31
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	36	627.18	689.90
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	37	631.26	694.49
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	38	635.34	699.08
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	39	643.50	707.75
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	40	651.66	716.92
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	41	663.89	730.18
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	42	675.62	743.44
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	43	691.94	761.29
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	44	712.33	783.72
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	45	736.30	809.73

22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	46	764.85	841.34
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	47	796.98	876.52
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	48	833.69	917.32
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	49	869.89	957.09
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	50	910.69	1001.96
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	51	950.97	1046.32
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	52	995.33	1094.76
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	53	1040.20	1144.22
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	54	1088.64	1197.25
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	55	1137.08	1250.79
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	56	1189.60	1308.41
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	57	1242.63	1367.05
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	58	1299.23	1429.26
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	59	1327.28	1459.85
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	60	1383.88	1522.06
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	61	1432.83	1576.11
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	62	1464.95	1611.29
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	63	1505.23	1655.66
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1529.71	1682.68
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	410.61	410.61
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	15	447.10	447.10
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	16	461.06	461.06
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	17	475.01	475.01
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	18	490.04	490.04
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	19	505.07	505.07
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	20	520.64	520.64
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	21	536.74	590.42
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	22	536.74	590.42
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	23	536.74	590.42
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	24	536.74	590.42
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	25	538.89	592.56
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	26	549.62	604.37
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	27	562.50	618.86
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	28	583.44	641.94
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	29	600.61	660.73
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	30	609.20	670.39
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	31	622.08	684.34
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	32	634.96	698.30
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	33	643.01	707.42
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	34	651.60	716.55
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	35	655.90	721.38
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	36	660.19	726.21
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	37	664.48	731.04
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	38	668.78	735.87
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	39	677.37	745.00
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	40	685.95	754.66
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	41	698.84	768.61
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	42	711.18	782.57
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	43	728.36	801.35
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	44	749.83	824.97
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	45	775.05	852.34
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	46	805.11	885.62
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	47	838.92	922.66
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	48	877.57	965.60
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	49	915.68	1007.46
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	50	958.62	1054.69
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	51	1001.02	1101.39
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	52	1047.72	1152.38
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	53	1094.95	1204.44
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	54	1145.94	1260.27
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	55	1196.93	1316.62
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	56	1252.21	1377.27
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	57	1308.04	1439.00
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	58	1367.61	1504.48
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	59	1397.13	1536.69
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	60	1456.71	1602.17

22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	61	1508.24	1659.06
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	62	1542.05	1696.10
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	63	1584.46	1742.79
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1610.22	1771.24
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	249.35	249.35
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	15	271.51	271.51
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	16	279.99	279.99
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	17	288.46	288.46
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	18	297.59	297.59
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	19	306.72	306.72
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	20	316.17	316.17
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	21	325.95	358.55
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	22	325.95	358.55
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	23	325.95	358.55
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	24	325.95	358.55
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	25	327.25	359.85
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	26	333.77	367.02
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	27	341.59	375.82
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	28	354.31	389.83
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	29	364.74	401.24
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	30	369.95	407.11
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	31	377.77	415.58
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	32	385.60	424.06
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	33	390.49	429.60
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	34	395.70	435.14
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	35	398.31	438.07
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	36	400.92	441.01
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	37	403.52	443.94
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	38	406.13	446.87
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	39	411.35	452.42
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	40	416.56	458.28
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	41	424.38	466.76
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	42	431.88	475.23
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	43	442.31	486.64
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	44	455.35	500.98
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	45	470.67	517.61
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	46	488.92	537.81
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	47	509.46	560.30
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	48	532.92	586.38
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	49	556.07	611.80
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	50	582.14	640.49
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	51	607.89	668.84
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	52	636.25	699.81
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	53	664.93	731.43
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	54	695.90	765.33
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	55	726.86	799.55
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	56	760.44	836.38
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	57	794.33	873.87
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	58	830.52	913.63
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	59	848.44	933.19
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	60	884.62	972.95
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	61	915.91	1007.50
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	62	936.45	1030.00
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	63	962.20	1058.35
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	977.84	1075.63
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	262.47	262.47
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	15	285.80	285.80
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	16	294.73	294.73
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	17	303.65	303.65
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	18	313.25	313.25
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	19	322.86	322.86
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	20	332.81	332.81
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	21	343.11	377.42
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	22	343.11	377.42
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	23	343.11	377.42
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	24	343.11	377.42

22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	25	344.48	378.79
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	26	351.34	386.33
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	27	359.57	395.60
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	28	372.95	410.35
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	29	383.93	422.36
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	30	389.42	428.54
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	31	397.66	437.46
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	32	405.89	446.38
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	33	411.04	452.21
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	34	416.53	458.04
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	35	419.27	461.13
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	36	422.02	464.22
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	37	424.76	467.31
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	38	427.51	470.39
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	39	433.00	476.23
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	40	438.49	482.40
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	41	446.72	491.32
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	42	454.61	500.24
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	43	465.59	512.25
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	44	479.31	527.35
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	45	495.44	544.85
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	46	514.65	566.12
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	47	536.27	589.79
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	48	560.97	617.24
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	49	585.33	644.00
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	50	612.78	674.20
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	51	639.89	704.05
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	52	669.74	736.64
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	53	699.93	769.92
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	54	732.52	805.61
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	55	765.12	841.63
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	56	800.46	880.40
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	57	836.14	919.86
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	58	874.23	961.72
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	59	893.10	982.30
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	60	931.18	1024.16
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	61	964.12	1060.53
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	62	985.73	1084.21
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	63	1012.84	1114.06
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1029.31	1132.24
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	349.56	349.56
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	15	380.64	380.64
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	16	392.52	392.52
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	17	404.40	404.40
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	18	417.19	417.19
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	19	429.99	429.99
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	20	443.24	443.24
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	21	456.95	502.64
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	22	456.95	502.64
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	23	456.95	502.64
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	24	456.95	502.64
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	25	458.77	504.47
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	26	467.91	514.52
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	27	478.88	526.86
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	28	496.70	546.51
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	29	511.32	562.50
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	30	518.63	570.72
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	31	529.60	582.61
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	32	540.57	594.49
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	33	547.42	602.25
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	34	554.73	610.02
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	35	558.39	614.13
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	36	562.04	618.25
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	37	565.70	622.36
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	38	569.35	626.47
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	39	576.66	634.24

22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	40	583.98	642.47
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	41	594.94	654.35
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	42	605.45	666.23
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	43	620.07	682.22
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	44	638.35	702.32
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	45	659.83	725.63
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	46	685.42	753.96
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	47	714.21	785.49
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	48	747.11	822.04
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	49	779.55	857.69
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	50	816.10	897.90
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	51	852.20	937.65
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	52	891.96	981.06
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	53	932.17	1025.39
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	54	975.58	1072.91
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	55	1018.99	1120.89
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	56	1066.05	1172.52
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	57	1113.58	1225.07
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	58	1164.30	1280.82
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	59	1189.43	1308.23
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	60	1240.15	1363.98
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	61	1284.02	1412.42
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	62	1312.80	1443.95
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	63	1348.90	1483.70
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1370.84	1507.92
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	390.08	390.08
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	15	424.75	424.75
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	16	438.01	438.01
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	17	451.26	451.26
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	18	465.54	465.54
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	19	479.82	479.82
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	20	494.61	494.61
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	21	509.91	560.90
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	22	509.91	560.90
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	23	509.91	560.90
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	24	509.91	560.90
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	25	511.94	562.93
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	26	522.14	574.15
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	27	534.38	587.92
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	28	554.26	609.84
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	29	570.58	627.69
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	30	578.74	636.87
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	31	590.98	650.13
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	32	603.22	663.38
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	33	610.86	672.05
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	34	619.02	680.72
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	35	623.10	685.31
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	36	627.18	689.90
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	37	631.26	694.49
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	38	635.34	699.08
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	39	643.50	707.75
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	40	651.66	716.92
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	41	663.89	730.18
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	42	675.62	743.44
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	43	691.94	761.29
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	44	712.33	783.72
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	45	736.30	809.73
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	46	764.85	841.34
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	47	796.98	876.52
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	48	833.69	917.32
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	49	869.89	957.09
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	50	910.69	1001.96
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	51	950.97	1046.32
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	52	995.33	1094.76
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	53	1040.20	1144.22
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	54	1088.64	1197.25

22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	55	1137.08	1250.79
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	56	1189.60	1308.41
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	57	1242.63	1367.05
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	58	1299.23	1429.26
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	59	1327.28	1459.85
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	60	1383.88	1522.06
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	61	1432.83	1576.11
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	62	1464.95	1611.29
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	63	1505.23	1655.66
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1529.71	1682.68
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	249.35	249.35
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	15	271.51	271.51
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	16	279.99	279.99
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	17	288.46	288.46
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	18	297.59	297.59
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	19	306.72	306.72
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	20	316.17	316.17
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	21	325.95	358.55
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	22	325.95	358.55
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	23	325.95	358.55
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	24	325.95	358.55
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	25	327.25	359.85
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	26	333.77	367.02
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	27	341.59	375.82
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	28	354.31	389.83
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	29	364.74	401.24
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	30	369.95	407.11
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	31	377.77	415.58
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	32	385.60	424.06
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	33	390.49	429.60
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	34	395.70	435.14
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	35	398.31	438.07
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	36	400.92	441.01
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	37	403.52	443.94
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	38	406.13	446.87
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	39	411.35	452.42
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	40	416.56	458.28
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	41	424.38	466.76
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	42	431.88	475.23
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	43	442.31	486.64
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	44	455.35	500.98
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	45	470.67	517.61
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	46	488.92	537.81
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	47	509.46	560.30
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	48	532.92	586.38
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	49	556.07	611.80
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	50	582.14	640.49
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	51	607.89	668.84
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	52	636.25	699.81
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	53	664.93	731.43
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	54	695.90	765.33
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	55	726.86	799.55
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	56	760.44	836.38
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	57	794.33	873.87
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	58	830.52	913.63
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	59	848.44	933.19
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	60	884.62	972.95
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	61	915.91	1007.50
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	62	936.45	1030.00
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	63	962.20	1058.35
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	977.84	1075.63
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	404.39	404.39
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	15	440.34	440.34
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	16	454.08	454.08
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	17	467.82	467.82
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	18	482.63	482.63

22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	19	497.43	497.43
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	20	512.76	512.76
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	21	528.62	581.48
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	22	528.62	581.48
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	23	528.62	581.48
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	24	528.62	581.48
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	25	530.73	583.59
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	26	541.30	595.22
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	27	553.99	609.49
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	28	574.60	632.22
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	29	591.52	650.73
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	30	599.98	660.24
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	31	612.66	673.98
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	32	625.35	687.73
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	33	633.28	696.71
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	34	641.74	705.70
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	35	645.97	710.46
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	36	650.20	715.22
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	37	654.43	719.97
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	38	658.65	724.73
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	39	667.11	733.72
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	40	675.57	743.23
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	41	688.26	756.98
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	42	700.41	770.72
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	43	717.33	789.22
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	44	738.48	812.48
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	45	763.32	839.44
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	46	792.92	872.21
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	47	826.23	908.69
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	48	864.29	950.98
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	49	901.82	992.21
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	50	944.11	1038.73
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	51	985.87	1084.72
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	52	1031.86	1134.94
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	53	1078.37	1186.21
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	54	1128.59	1241.19
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	55	1178.81	1296.69
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	56	1233.26	1356.43
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	57	1288.23	1417.22
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	58	1346.91	1481.71
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	59	1375.98	1513.42
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	60	1434.66	1577.92
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	61	1485.41	1633.95
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	62	1518.71	1670.42
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	63	1560.47	1716.41
22444PA0010144	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1585.85	1744.43
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	384.17	384.17
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	15	418.32	418.32
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	16	431.38	431.38
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	17	444.43	444.43
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	18	458.49	458.49
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	19	472.56	472.56
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	20	487.12	487.12
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	21	502.19	552.41
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	22	502.19	552.41
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	23	502.19	552.41
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	24	502.19	552.41
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	25	504.19	554.41
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	26	514.24	565.46
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	27	526.29	579.02
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	28	545.87	600.61
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	29	561.94	618.19
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	30	569.98	627.23
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	31	582.03	640.28
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	32	594.08	653.34
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	33	601.62	661.88

22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	34	609.65	670.42
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	35	613.67	674.94
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	36	617.69	679.46
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	37	621.70	683.97
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	38	625.72	688.49
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	39	633.76	697.03
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	40	641.79	706.07
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	41	653.84	719.13
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	42	665.39	732.18
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	43	681.46	749.76
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	44	701.55	771.86
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	45	725.15	797.47
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	46	753.28	828.60
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	47	784.91	863.25
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	48	821.07	903.43
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	49	856.73	942.60
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	50	896.90	986.79
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	51	936.57	1030.48
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	52	980.26	1078.19
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	53	1024.46	1126.90
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	54	1072.16	1179.13
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	55	1119.87	1231.86
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	56	1171.60	1288.60
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	57	1223.82	1346.36
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	58	1279.57	1407.62
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	59	1307.19	1437.75
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	60	1362.93	1499.02
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	61	1411.14	1552.25
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	62	1442.78	1586.90
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	63	1482.45	1630.59
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1506.55	1657.21
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	384.17	384.17
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	15	418.32	418.32
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	16	431.38	431.38
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	17	444.43	444.43
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	18	458.49	458.49
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	19	472.56	472.56
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	20	487.12	487.12
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	21	502.19	552.41
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	22	502.19	552.41
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	23	502.19	552.41
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	24	502.19	552.41
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	25	504.19	554.41
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	26	514.24	565.46
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	27	526.29	579.02
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	28	545.87	600.61
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	29	561.94	618.19
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	30	569.98	627.23
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	31	582.03	640.28
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	32	594.08	653.34
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	33	601.62	661.88
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	34	609.65	670.42
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	35	613.67	674.94
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	36	617.69	679.46
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	37	621.70	683.97
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	38	625.72	688.49
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	39	633.76	697.03
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	40	641.79	706.07
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	41	653.84	719.13
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	42	665.39	732.18
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	43	681.46	749.76
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	44	701.55	771.86
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	45	725.15	797.47
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	46	753.28	828.60
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	47	784.91	863.25
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	48	821.07	903.43

22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	49	856.73	942.60
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	50	896.90	986.79
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	51	936.57	1030.48
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	52	980.26	1078.19
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	53	1024.46	1126.90
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	54	1072.16	1179.13
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	55	1119.87	1231.86
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	56	1171.60	1288.60
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	57	1223.82	1346.36
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	58	1279.57	1407.62
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	59	1307.19	1437.75
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	60	1362.93	1499.02
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	61	1411.14	1552.25
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	62	1442.78	1586.90
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	63	1482.45	1630.59
22444PA0010146 Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1506.55	1657.21
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	404.39	404.39
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	15	440.34	440.34
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	16	454.08	454.08
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	17	467.82	467.82
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	18	482.63	482.63
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	19	497.43	497.43
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	20	512.76	512.76
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	21	528.62	581.48
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	22	528.62	581.48
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	23	528.62	581.48
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	24	528.62	581.48
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	25	530.73	583.59
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	26	541.30	595.22
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	27	553.99	609.49
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	28	574.60	632.22
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	29	591.52	650.73
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	30	599.98	660.24
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	31	612.66	673.98
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	32	625.35	687.73
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	33	633.28	696.71
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	34	641.74	705.70
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	35	645.97	710.46
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	36	650.20	715.22
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	37	654.43	719.97
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	38	658.65	724.73
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	39	667.11	733.72
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	40	675.57	743.23
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	41	688.26	756.98
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	42	700.41	770.72
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	43	717.33	789.22
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	44	738.48	812.48
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	45	763.32	839.44
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	46	792.92	872.21
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	47	826.23	908.69
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	48	864.29	950.98
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	49	901.82	992.21
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	50	944.11	1038.73
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	51	985.87	1084.72
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	52	1031.86	1134.94
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	53	1078.37	1186.21
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	54	1128.59	1241.19
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	55	1178.81	1296.69
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	56	1233.26	1356.43
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	57	1288.23	1417.22
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	58	1346.91	1481.71
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	59	1375.98	1513.42
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	60	1434.66	1577.92
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	61	1485.41	1633.95
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	62	1518.71	1670.42
22444PA0010146 Rating Area 6	Tobacco User/Non-Tobacco User	63	1560.47	1716.41

22444PA0010146	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1585.85	1744.43
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	485.27	485.27
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	15	528.40	528.40
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	16	544.90	544.90
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	17	561.39	561.39
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	18	579.15	579.15
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	19	596.91	596.91
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	20	615.31	615.31
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	21	634.34	697.78
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	22	634.34	697.78
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	23	634.34	697.78
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	24	634.34	697.78
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	25	636.88	700.31
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	26	649.56	714.26
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	27	664.79	731.39
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	28	689.53	758.67
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	29	709.82	780.87
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	30	719.97	792.29
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	31	735.20	808.78
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	32	750.42	825.27
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	33	759.94	836.06
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	34	770.09	846.84
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	35	775.16	852.55
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	36	780.24	858.26
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	37	785.31	863.97
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	38	790.39	869.68
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	39	800.53	880.46
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	40	810.68	891.88
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	41	825.91	908.37
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	42	840.50	924.86
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	43	860.80	947.07
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	44	886.17	974.98
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	45	915.98	1007.33
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	46	951.51	1046.66
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	47	991.47	1090.43
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	48	1037.14	1141.17
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	49	1082.18	1190.65
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	50	1132.93	1246.47
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	51	1183.04	1301.66
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	52	1238.23	1361.92
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	53	1294.05	1423.45
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	54	1354.31	1489.43
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	55	1414.57	1556.03
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	56	1479.91	1627.71
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	57	1545.88	1700.66
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	58	1616.29	1778.05
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	59	1651.18	1816.11
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	60	1721.59	1893.50
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	61	1782.49	1960.74
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	62	1822.45	2004.51
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	63	1872.57	2059.70
22444PA0010146	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1903.01	2093.32
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	404.39	404.39
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	15	440.34	440.34
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	16	454.08	454.08
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	17	467.82	467.82
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	18	482.63	482.63
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	19	497.43	497.43
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	20	512.76	512.76
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	21	528.62	581.48
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	22	528.62	581.48
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	23	528.62	581.48
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	24	528.62	581.48
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	25	530.73	583.59
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	26	541.30	595.22
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	27	553.99	609.49

22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	28	574.60	632.22
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	29	591.52	650.73
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	30	599.98	660.24
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	31	612.66	673.98
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	32	625.35	687.73
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	33	633.28	696.71
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	34	641.74	705.70
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	35	645.97	710.46
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	36	650.20	715.22
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	37	654.43	719.97
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	38	658.65	724.73
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	39	667.11	733.72
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	40	675.57	743.23
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	41	688.26	756.98
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	42	700.41	770.72
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	43	717.33	789.22
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	44	738.48	812.48
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	45	763.32	839.44
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	46	792.92	872.21
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	47	826.23	908.69
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	48	864.29	950.98
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	49	901.82	992.21
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	50	944.11	1038.73
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	51	985.87	1084.72
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	52	1031.86	1134.94
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	53	1078.37	1186.21
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	54	1128.59	1241.19
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	55	1178.81	1296.69
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	56	1233.26	1356.43
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	57	1288.23	1417.22
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	58	1346.91	1481.71
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	59	1375.98	1513.42
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	60	1434.66	1577.92
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	61	1485.41	1633.95
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	62	1518.71	1670.42
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	63	1560.47	1716.41
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1585.85	1744.43
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	505.49	505.49
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	15	550.42	550.42
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	16	567.60	567.60
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	17	584.78	584.78
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	18	603.28	603.28
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	19	621.78	621.78
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	20	640.95	640.95
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	21	660.77	726.85
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	22	660.77	726.85
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	23	660.77	726.85
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	24	660.77	726.85
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	25	663.41	729.49
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	26	676.63	744.03
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	27	692.49	761.87
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	28	718.26	790.28
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	29	739.40	813.41
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	30	749.97	825.30
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	31	765.83	842.48
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	32	781.69	859.66
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	33	791.60	870.89
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	34	802.17	882.13
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	35	807.46	888.07
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	36	812.75	894.02
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	37	818.03	899.97
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	38	823.32	905.91
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	39	833.89	917.15
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	40	844.46	929.04
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	41	860.32	946.22
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	42	875.52	963.40

22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	43	896.66	986.53
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	44	923.09	1015.60
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	45	954.15	1049.30
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	46	991.15	1090.27
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	47	1032.78	1135.86
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	48	1080.36	1188.72
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	49	1127.27	1240.26
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	50	1180.13	1298.41
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	51	1232.33	1355.90
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	52	1289.82	1418.67
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	53	1347.97	1482.77
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	54	1410.74	1551.49
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	55	1473.51	1620.87
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	56	1541.57	1695.53
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	57	1610.29	1771.52
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	58	1683.64	1852.13
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	59	1719.98	1891.78
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	60	1793.33	1972.39
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	61	1856.76	2042.44
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	62	1898.39	2088.03
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	63	1950.59	2145.52
22444PA0010153	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1982.31	2180.54
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	485.27	485.27
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	15	528.40	528.40
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	16	544.90	544.90
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	17	561.39	561.39
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	18	579.15	579.15
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	19	596.91	596.91
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	20	615.31	615.31
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	21	634.34	697.78
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	22	634.34	697.78
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	23	634.34	697.78
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	24	634.34	697.78
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	25	636.88	700.31
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	26	649.56	714.26
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	27	664.79	731.39
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	28	689.53	758.67
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	29	709.82	780.87
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	30	719.97	792.29
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	31	735.20	808.78
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	32	750.42	825.27
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	33	759.94	836.06
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	34	770.09	846.84
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	35	775.16	852.55
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	36	780.24	858.26
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	37	785.31	863.97
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	38	790.39	869.68
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	39	800.53	880.46
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	40	810.68	891.88
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	41	825.91	908.37
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	42	840.50	924.86
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	43	860.80	947.07
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	44	886.17	974.98
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	45	915.98	1007.33
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	46	951.51	1046.66
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	47	991.47	1090.43
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	48	1037.14	1141.17
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	49	1082.18	1190.65
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	50	1132.93	1246.47
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	51	1183.04	1301.66
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	52	1238.23	1361.92
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	53	1294.05	1423.45
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	54	1354.31	1489.43
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	55	1414.57	1556.03
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	56	1479.91	1627.71
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	57	1545.88	1700.66

22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	58	1616.29	1778.05
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	59	1651.18	1816.11
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	60	1721.59	1893.50
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	61	1782.49	1960.74
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	62	1822.45	2004.51
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	63	1872.57	2059.70
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1903.01	2093.32
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	373.48	373.48
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	15	406.68	406.68
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	16	419.38	419.38
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	17	432.07	432.07
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	18	445.74	445.74
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	19	459.41	459.41
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	20	473.57	473.57
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	21	488.22	537.04
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	22	488.22	537.04
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	23	488.22	537.04
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	24	488.22	537.04
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	25	490.17	538.99
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	26	499.93	549.73
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	27	511.65	562.91
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	28	530.69	583.90
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	29	546.31	600.99
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	30	554.12	609.78
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	31	565.84	622.47
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	32	577.56	635.17
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	33	584.88	643.47
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	34	592.69	651.77
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	35	596.60	656.16
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	36	600.50	660.55
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	37	604.41	664.95
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	38	608.31	669.34
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	39	616.13	677.64
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	40	623.94	686.43
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	41	635.65	699.12
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	42	646.88	711.82
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	43	662.51	728.90
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	44	682.03	750.38
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	45	704.98	775.28
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	46	732.32	805.55
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	47	763.08	839.24
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	48	798.23	878.30
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	49	832.89	916.38
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	50	871.95	959.34
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	51	910.52	1001.82
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	52	952.99	1048.20
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	53	995.96	1095.55
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	54	1042.34	1146.33
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	55	1088.72	1197.59
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	56	1139.00	1252.76
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	57	1189.78	1308.90
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	58	1243.97	1368.46
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	59	1270.82	1397.76
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	60	1325.01	1457.32
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	61	1371.88	1509.07
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	62	1402.64	1542.76
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	63	1441.21	1585.23
22444PA0010157	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1464.64	1611.11
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	354.81	354.81
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	15	386.35	386.35
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	16	398.41	398.41
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	17	410.47	410.47
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	18	423.45	423.45
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	19	436.44	436.44
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	20	449.89	449.89
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	21	463.81	510.19

22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	22	463.81	510.19
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	23	463.81	510.19
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	24	463.81	510.19
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	25	465.66	512.04
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	26	474.93	522.24
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	27	486.07	534.77
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	28	504.15	554.71
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	29	519.00	570.94
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	30	526.42	579.29
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	31	537.55	591.35
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	32	548.68	603.41
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	33	555.64	611.29
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	34	563.06	619.18
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	35	566.77	623.35
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	36	570.48	627.53
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	37	574.19	631.70
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	38	577.90	635.87
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	39	585.32	643.76
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	40	592.74	652.11
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	41	603.87	664.17
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	42	614.54	676.23
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	43	629.38	692.46
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	44	647.93	712.87
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	45	669.73	736.52
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	46	695.70	765.28
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	47	724.92	797.28
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	48	758.32	834.38
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	49	791.25	870.56
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	50	828.35	911.37
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	51	864.99	951.72
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	52	905.34	995.79
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	53	946.16	1040.77
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	54	990.22	1089.01
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	55	1034.28	1137.71
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	56	1082.05	1190.12
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	57	1130.29	1243.46
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	58	1181.77	1300.04
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	59	1207.28	1327.87
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	60	1258.76	1384.45
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	61	1303.29	1433.62
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	62	1332.51	1465.62
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	63	1369.15	1505.97
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1391.41	1530.55
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	354.81	354.81
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	15	386.35	386.35
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	16	398.41	398.41
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	17	410.47	410.47
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	18	423.45	423.45
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	19	436.44	436.44
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	20	449.89	449.89
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	21	463.81	510.19
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	22	463.81	510.19
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	23	463.81	510.19
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	24	463.81	510.19
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	25	465.66	512.04
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	26	474.93	522.24
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	27	486.07	534.77
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	28	504.15	554.71
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	29	519.00	570.94
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	30	526.42	579.29
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	31	537.55	591.35
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	32	548.68	603.41
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	33	555.64	611.29
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	34	563.06	619.18
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	35	566.77	623.35
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	36	570.48	627.53

22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	37	574.19	631.70
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	38	577.90	635.87
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	39	585.32	643.76
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	40	592.74	652.11
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	41	603.87	664.17
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	42	614.54	676.23
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	43	629.38	692.46
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	44	647.93	712.87
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	45	669.73	736.52
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	46	695.70	765.28
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	47	724.92	797.28
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	48	758.32	834.38
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	49	791.25	870.56
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	50	828.35	911.37
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	51	864.99	951.72
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	52	905.34	995.79
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	53	946.16	1040.77
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	54	990.22	1089.01
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	55	1034.28	1137.71
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	56	1082.05	1190.12
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	57	1130.29	1243.46
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	58	1181.77	1300.04
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	59	1207.28	1327.87
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	60	1258.76	1384.45
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	61	1303.29	1433.62
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	62	1332.51	1465.62
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	63	1369.15	1505.97
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1391.41	1530.55
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	373.48	373.48
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	15	406.68	406.68
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	16	419.38	419.38
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	17	432.07	432.07
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	18	445.74	445.74
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	19	459.41	459.41
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	20	473.57	473.57
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	21	488.22	537.04
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	22	488.22	537.04
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	23	488.22	537.04
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	24	488.22	537.04
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	25	490.17	538.99
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	26	499.93	549.73
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	27	511.65	562.91
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	28	530.69	583.90
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	29	546.31	600.99
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	30	554.12	609.78
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	31	565.84	622.47
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	32	577.56	635.17
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	33	584.88	643.47
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	34	592.69	651.77
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	35	596.60	656.16
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	36	600.50	660.55
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	37	604.41	664.95
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	38	608.31	669.34
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	39	616.13	677.64
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	40	623.94	686.43
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	41	635.65	699.12
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	42	646.88	711.82
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	43	662.51	728.90
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	44	682.03	750.38
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	45	704.98	775.28
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	46	732.32	805.55
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	47	763.08	839.24
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	48	798.23	878.30
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	49	832.89	916.38
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	50	871.95	959.34
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	51	910.52	1001.82

22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	52	952.99	1048.20
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	53	995.96	1095.55
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	54	1042.34	1146.33
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	55	1088.72	1197.59
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	56	1139.00	1252.76
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	57	1189.78	1308.90
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	58	1243.97	1368.46
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	59	1270.82	1397.76
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	60	1325.01	1457.32
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	61	1371.88	1509.07
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	62	1402.64	1542.76
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	63	1441.21	1585.23
22444PA0010159	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1464.64	1611.11
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	448.18	448.18
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	15	488.02	488.02
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	16	503.25	503.25
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	17	518.48	518.48
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	18	534.89	534.89
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	19	551.29	551.29
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	20	568.28	568.28
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	21	585.86	644.45
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	22	585.86	644.45
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	23	585.86	644.45
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	24	585.86	644.45
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	25	588.20	646.79
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	26	599.92	659.67
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	27	613.98	675.49
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	28	636.83	700.68
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	29	655.57	721.19
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	30	664.95	731.74
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	31	679.01	746.97
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	32	693.07	762.20
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	33	701.86	772.16
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	34	711.23	782.12
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	35	715.92	787.39
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	36	720.60	792.66
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	37	725.29	797.94
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	38	729.98	803.21
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	39	739.35	813.17
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	40	748.72	823.71
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	41	762.79	838.95
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	42	776.26	854.18
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	43	795.01	874.68
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	44	818.44	900.46
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	45	845.98	930.34
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	46	878.79	966.66
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	47	915.69	1007.09
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	48	957.88	1053.96
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	49	999.47	1099.65
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	50	1046.34	1151.21
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	51	1092.62	1202.18
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	52	1143.59	1257.83
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	53	1195.15	1314.66
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	54	1250.80	1375.59
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	55	1306.46	1437.11
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	56	1366.80	1503.31
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	57	1427.73	1570.68
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	58	1492.76	1642.16
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	59	1524.99	1677.31
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	60	1590.02	1748.78
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	61	1646.26	1810.88
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	62	1683.17	1851.31
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	63	1729.45	1902.28
22444PA0010159	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1757.57	1933.33
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	373.48	373.48
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	15	406.68	406.68

22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	16	419.38	419.38
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	17	432.07	432.07
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	18	445.74	445.74
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	19	459.41	459.41
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	20	473.57	473.57
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	21	488.22	537.04
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	22	488.22	537.04
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	23	488.22	537.04
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	24	488.22	537.04
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	25	490.17	538.99
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	26	499.93	549.73
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	27	511.65	562.91
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	28	530.69	583.90
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	29	546.31	600.99
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	30	554.12	609.78
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	31	565.84	622.47
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	32	577.56	635.17
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	33	584.88	643.47
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	34	592.69	651.77
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	35	596.60	656.16
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	36	600.50	660.55
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	37	604.41	664.95
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	38	608.31	669.34
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	39	616.13	677.64
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	40	623.94	686.43
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	41	635.65	699.12
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	42	646.88	711.82
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	43	662.51	728.90
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	44	682.03	750.38
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	45	704.98	775.28
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	46	732.32	805.55
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	47	763.08	839.24
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	48	798.23	878.30
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	49	832.89	916.38
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	50	871.95	959.34
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	51	910.52	1001.82
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	52	952.99	1048.20
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	53	995.96	1095.55
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	54	1042.34	1146.33
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	55	1088.72	1197.59
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	56	1139.00	1252.76
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	57	1189.78	1308.90
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	58	1243.97	1368.46
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	59	1270.82	1397.76
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	60	1325.01	1457.32
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	61	1371.88	1509.07
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	62	1402.64	1542.76
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	63	1441.21	1585.23
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1464.64	1611.11
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	466.85	466.85
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	15	508.35	508.35
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	16	524.22	524.22
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	17	540.09	540.09
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	18	557.17	557.17
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	19	574.26	574.26
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	20	591.96	591.96
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	21	610.27	671.30
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	22	610.27	671.30
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	23	610.27	671.30
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	24	610.27	671.30
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	25	612.71	673.74
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	26	624.91	687.16
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	27	639.56	703.64
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	28	663.36	729.88
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	29	682.89	751.24
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	30	692.65	762.22

22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	31	707.30	778.09
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	32	721.95	793.96
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	33	731.10	804.33
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	34	740.86	814.71
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	35	745.75	820.20
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	36	750.63	825.69
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	37	755.51	831.18
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	38	760.39	836.68
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	39	770.16	847.05
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	40	779.92	858.04
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	41	794.57	873.90
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	42	808.60	889.77
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	43	828.13	911.13
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	44	852.54	937.98
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	45	881.23	969.10
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	46	915.40	1006.94
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	47	953.85	1049.05
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	48	997.79	1097.87
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	49	1041.12	1145.47
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	50	1089.94	1199.18
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	51	1138.15	1252.27
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	52	1191.24	1310.24
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	53	1244.95	1369.44
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	54	1302.92	1432.91
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	55	1360.90	1496.99
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	56	1423.75	1565.95
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	57	1487.22	1636.13
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	58	1554.96	1710.58
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	59	1588.53	1747.20
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	60	1656.27	1821.65
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	61	1714.85	1886.34
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	62	1753.30	1928.45
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	63	1801.51	1981.54
22444PA0010167	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1830.80	2013.88
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	448.18	448.18
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	15	488.02	488.02
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	16	503.25	503.25
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	17	518.48	518.48
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	18	534.89	534.89
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	19	551.29	551.29
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	20	568.28	568.28
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	21	585.86	644.45
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	22	585.86	644.45
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	23	585.86	644.45
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	24	585.86	644.45
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	25	588.20	646.79
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	26	599.92	659.67
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	27	613.98	675.49
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	28	636.83	700.68
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	29	655.57	721.19
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	30	664.95	731.74
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	31	679.01	746.97
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	32	693.07	762.20
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	33	701.86	772.16
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	34	711.23	782.12
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	35	715.92	787.39
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	36	720.60	792.66
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	37	725.29	797.94
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	38	729.98	803.21
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	39	739.35	813.17
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	40	748.72	823.71
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	41	762.79	838.95
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	42	776.26	854.18
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	43	795.01	874.68
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	44	818.44	900.46
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	45	845.98	930.34

22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	46	878.79	966.66
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	47	915.69	1007.09
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	48	957.88	1053.96
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	49	999.47	1099.65
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	50	1046.34	1151.21
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	51	1092.62	1202.18
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	52	1143.59	1257.83
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	53	1195.15	1314.66
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	54	1250.80	1375.59
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	55	1306.46	1437.11
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	56	1366.80	1503.31
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	57	1427.73	1570.68
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	58	1492.76	1642.16
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	59	1524.99	1677.31
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	60	1590.02	1748.78
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	61	1646.26	1810.88
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	62	1683.17	1851.31
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	63	1729.45	1902.28
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1757.57	1933.33
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	362.84	362.84
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	15	395.10	395.10
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	16	407.43	407.43
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	17	419.76	419.76
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	18	433.04	433.04
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	19	446.32	446.32
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	20	460.08	460.08
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	21	474.31	521.74
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	22	474.31	521.74
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	23	474.31	521.74
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	24	474.31	521.74
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	25	476.20	523.63
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	26	485.69	534.07
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	27	497.07	546.87
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	28	515.57	567.27
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	29	530.75	583.87
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	30	538.34	592.41
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	31	549.72	604.74
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	32	561.10	617.07
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	33	568.22	625.13
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	34	575.81	633.20
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	35	579.60	637.47
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	36	583.40	641.73
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	37	587.19	646.00
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	38	590.98	650.27
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	39	598.57	658.34
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	40	606.16	666.87
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	41	617.55	679.20
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	42	628.45	691.54
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	43	643.63	708.14
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	44	662.60	729.01
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	45	684.90	753.20
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	46	711.46	782.60
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	47	741.34	815.33
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	48	775.49	853.27
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	49	809.16	890.27
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	50	847.11	932.01
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	51	884.58	973.27
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	52	925.84	1018.33
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	53	967.58	1064.34
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	54	1012.64	1113.67
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	55	1057.70	1163.47
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	56	1106.55	1217.07
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	57	1155.88	1271.61
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	58	1208.53	1329.48
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	59	1234.62	1357.94
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	60	1287.26	1415.80

22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	61	1332.80	1466.08
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	62	1362.68	1498.80
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	63	1400.15	1540.07
22444PA0010171	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1422.92	1565.21
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	344.70	344.70
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	15	375.34	375.34
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	16	387.06	387.06
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	17	398.77	398.77
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	18	411.39	411.39
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	19	424.00	424.00
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	20	437.07	437.07
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	21	450.59	495.65
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	22	450.59	495.65
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	23	450.59	495.65
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	24	450.59	495.65
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	25	452.39	497.45
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	26	461.40	507.36
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	27	472.22	519.53
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	28	489.79	538.91
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	29	504.21	554.68
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	30	511.42	562.79
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	31	522.23	574.50
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	32	533.05	586.22
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	33	539.81	593.88
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	34	547.02	601.54
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	35	550.62	605.59
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	36	554.23	609.65
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	37	557.83	613.70
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	38	561.43	617.76
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	39	568.64	625.42
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	40	575.85	633.53
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	41	586.67	645.24
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	42	597.03	656.96
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	43	611.45	672.73
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	44	629.47	692.56
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	45	650.65	715.54
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	46	675.88	743.47
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	47	704.27	774.56
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	48	736.71	810.61
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	49	768.71	845.76
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	50	804.75	885.41
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	51	840.35	924.61
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	52	879.55	967.42
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	53	919.20	1011.12
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	54	962.01	1057.98
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	55	1004.82	1105.30
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	56	1051.23	1156.21
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	57	1098.09	1208.03
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	58	1148.10	1263.00
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	59	1172.89	1290.04
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	60	1222.90	1345.01
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	61	1266.16	1392.77
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	62	1294.54	1423.86
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	63	1330.14	1463.06
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1351.77	1486.95
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	344.70	344.70
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	15	375.34	375.34
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	16	387.06	387.06
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	17	398.77	398.77
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	18	411.39	411.39
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	19	424.00	424.00
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	20	437.07	437.07
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	21	450.59	495.65
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	22	450.59	495.65
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	23	450.59	495.65
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	24	450.59	495.65

22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	25	452.39	497.45
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	26	461.40	507.36
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	27	472.22	519.53
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	28	489.79	538.91
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	29	504.21	554.68
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	30	511.42	562.79
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	31	522.23	574.50
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	32	533.05	586.22
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	33	539.81	593.88
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	34	547.02	601.54
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	35	550.62	605.59
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	36	554.23	609.65
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	37	557.83	613.70
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	38	561.43	617.76
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	39	568.64	625.42
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	40	575.85	633.53
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	41	586.67	645.24
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	42	597.03	656.96
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	43	611.45	672.73
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	44	629.47	692.56
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	45	650.65	715.54
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	46	675.88	743.47
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	47	704.27	774.56
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	48	736.71	810.61
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	49	768.71	845.76
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	50	804.75	885.41
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	51	840.35	924.61
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	52	879.55	967.42
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	53	919.20	1011.12
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	54	962.01	1057.98
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	55	1004.82	1105.30
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	56	1051.23	1156.21
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	57	1098.09	1208.03
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	58	1148.10	1263.00
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	59	1172.89	1290.04
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	60	1222.90	1345.01
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	61	1266.16	1392.77
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	62	1294.54	1423.86
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	63	1330.14	1463.06
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1351.77	1486.95
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	362.84	362.84
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	15	395.10	395.10
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	16	407.43	407.43
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	17	419.76	419.76
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	18	433.04	433.04
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	19	446.32	446.32
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	20	460.08	460.08
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	21	474.31	521.74
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	22	474.31	521.74
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	23	474.31	521.74
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	24	474.31	521.74
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	25	476.20	523.63
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	26	485.69	534.07
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	27	497.07	546.87
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	28	515.57	567.27
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	29	530.75	583.87
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	30	538.34	592.41
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	31	549.72	604.74
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	32	561.10	617.07
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	33	568.22	625.13
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	34	575.81	633.20
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	35	579.60	637.47
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	36	583.40	641.73
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	37	587.19	646.00
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	38	590.98	650.27
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	39	598.57	658.34

22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	40	606.16	666.87
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	41	617.55	679.20
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	42	628.45	691.54
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	43	643.63	708.14
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	44	662.60	729.01
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	45	684.90	753.20
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	46	711.46	782.60
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	47	741.34	815.33
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	48	775.49	853.27
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	49	809.16	890.27
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	50	847.11	932.01
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	51	884.58	973.27
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	52	925.84	1018.33
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	53	967.58	1064.34
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	54	1012.64	1113.67
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	55	1057.70	1163.47
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	56	1106.55	1217.07
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	57	1155.88	1271.61
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	58	1208.53	1329.48
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	59	1234.62	1357.94
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	60	1287.26	1415.80
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	61	1332.80	1466.08
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	62	1362.68	1498.80
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	63	1400.15	1540.07
22444PA0010173	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1422.92	1565.21
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	435.41	435.41
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	15	474.12	474.12
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	16	488.91	488.91
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	17	503.71	503.71
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	18	519.65	519.65
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	19	535.59	535.59
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	20	552.09	552.09
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	21	569.17	626.09
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	22	569.17	626.09
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	23	569.17	626.09
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	24	569.17	626.09
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	25	571.44	628.36
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	26	582.83	640.88
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	27	596.49	656.25
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	28	618.68	680.72
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	29	636.90	700.64
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	30	646.00	710.89
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	31	659.66	725.69
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	32	673.32	740.48
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	33	681.86	750.16
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	34	690.97	759.84
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	35	695.52	764.96
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	36	700.07	770.08
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	37	704.63	775.20
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	38	709.18	780.33
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	39	718.29	790.00
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	40	727.39	800.25
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	41	741.05	815.05
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	42	754.14	829.84
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	43	772.36	849.76
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	44	795.12	874.81
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	45	821.88	903.84
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	46	853.75	939.12
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	47	889.61	978.40
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	48	930.59	1023.93
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	49	971.00	1068.32
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	50	1016.53	1118.41
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	51	1061.49	1167.93
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	52	1111.01	1222.00
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	53	1161.10	1277.21
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	54	1215.17	1336.40

22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	55	1269.24	1396.16
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	56	1327.86	1460.48
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	57	1387.06	1525.93
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	58	1450.23	1595.37
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	59	1481.54	1629.52
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	60	1544.72	1698.96
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	61	1599.36	1759.29
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	62	1635.21	1798.56
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	63	1680.18	1848.08
22444PA0010173	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1707.50	1878.25
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	362.84	362.84
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	15	395.10	395.10
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	16	407.43	407.43
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	17	419.76	419.76
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	18	433.04	433.04
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	19	446.32	446.32
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	20	460.08	460.08
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	21	474.31	521.74
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	22	474.31	521.74
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	23	474.31	521.74
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	24	474.31	521.74
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	25	476.20	523.63
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	26	485.69	534.07
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	27	497.07	546.87
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	28	515.57	567.27
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	29	530.75	583.87
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	30	538.34	592.41
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	31	549.72	604.74
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	32	561.10	617.07
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	33	568.22	625.13
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	34	575.81	633.20
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	35	579.60	637.47
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	36	583.40	641.73
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	37	587.19	646.00
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	38	590.98	650.27
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	39	598.57	658.34
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	40	606.16	666.87
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	41	617.55	679.20
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	42	628.45	691.54
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	43	643.63	708.14
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	44	662.60	729.01
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	45	684.90	753.20
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	46	711.46	782.60
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	47	741.34	815.33
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	48	775.49	853.27
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	49	809.16	890.27
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	50	847.11	932.01
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	51	884.58	973.27
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	52	925.84	1018.33
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	53	967.58	1064.34
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	54	1012.64	1113.67
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	55	1057.70	1163.47
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	56	1106.55	1217.07
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	57	1155.88	1271.61
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	58	1208.53	1329.48
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	59	1234.62	1357.94
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	60	1287.26	1415.80
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	61	1332.80	1466.08
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	62	1362.68	1498.80
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	63	1400.15	1540.07
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1422.92	1565.21
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	453.55	453.55
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	15	493.87	493.87
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	16	509.28	509.28
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	17	524.70	524.70
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	18	541.30	541.30

22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	19	557.90	557.90
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	20	575.09	575.09
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	21	592.89	652.17
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	22	592.89	652.17
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	23	592.89	652.17
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	24	592.89	652.17
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	25	595.25	654.54
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	26	607.11	667.58
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	27	621.34	683.59
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	28	644.46	709.09
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	29	663.43	729.84
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	30	672.92	740.51
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	31	687.15	755.92
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	32	701.38	771.34
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	33	710.27	781.42
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	34	719.76	791.50
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	35	724.50	796.83
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	36	729.24	802.17
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	37	733.99	807.50
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	38	738.73	812.84
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	39	748.22	822.92
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	40	757.70	833.59
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	41	771.93	849.01
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	42	785.57	864.42
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	43	804.54	885.17
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	44	828.26	911.26
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	45	856.12	941.50
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	46	889.32	978.25
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	47	926.67	1019.16
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	48	969.36	1066.59
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	49	1011.46	1112.84
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	50	1058.89	1165.01
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	51	1105.72	1216.59
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	52	1157.30	1272.92
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	53	1209.48	1330.43
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	54	1265.80	1392.09
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	55	1322.13	1454.34
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	56	1383.19	1521.33
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	57	1444.85	1589.51
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	58	1510.66	1661.85
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	59	1543.27	1697.42
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	60	1609.08	1769.75
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	61	1666.00	1832.60
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	62	1703.35	1873.50
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	63	1750.19	1925.09
22444PA0010180	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1778.64	1956.51
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	435.41	435.41
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	15	474.12	474.12
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	16	488.91	488.91
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	17	503.71	503.71
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	18	519.65	519.65
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	19	535.59	535.59
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	20	552.09	552.09
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	21	569.17	626.09
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	22	569.17	626.09
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	23	569.17	626.09
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	24	569.17	626.09
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	25	571.44	628.36
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	26	582.83	640.88
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	27	596.49	656.25
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	28	618.68	680.72
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	29	636.90	700.64
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	30	646.00	710.89
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	31	659.66	725.69
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	32	673.32	740.48
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	33	681.86	750.16

22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	34	690.97	759.84
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	35	695.52	764.96
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	36	700.07	770.08
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	37	704.63	775.20
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	38	709.18	780.33
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	39	718.29	790.00
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	40	727.39	800.25
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	41	741.05	815.05
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	42	754.14	829.84
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	43	772.36	849.76
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	44	795.12	874.81
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	45	821.88	903.84
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	46	853.75	939.12
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	47	889.61	978.40
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	48	930.59	1023.93
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	49	971.00	1068.32
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	50	1016.53	1118.41
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	51	1061.49	1167.93
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	52	1111.01	1222.00
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	53	1161.10	1277.21
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	54	1215.17	1336.40
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	55	1269.24	1396.16
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	56	1327.86	1460.48
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	57	1387.06	1525.93
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	58	1450.23	1595.37
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	59	1481.54	1629.52
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	60	1544.72	1698.96
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	61	1599.36	1759.29
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	62	1635.21	1798.56
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	63	1680.18	1848.08
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1707.50	1878.25
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	269.29	269.29
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	15	293.22	293.22
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	16	302.37	302.37
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	17	311.53	311.53
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	18	321.38	321.38
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	19	331.24	331.24
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	20	341.45	341.45
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	21	352.01	387.21
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	22	352.01	387.21
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	23	352.01	387.21
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	24	352.01	387.21
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	25	353.42	388.62
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	26	360.46	396.36
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	27	368.90	405.87
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	28	382.63	421.00
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	29	393.90	433.32
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	30	399.53	439.66
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	31	407.98	448.81
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	32	416.43	457.96
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	33	421.71	463.95
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	34	427.34	469.93
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	35	430.15	473.10
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	36	432.97	476.27
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	37	435.79	479.43
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	38	438.60	482.60
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	39	444.23	488.59
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	40	449.87	494.92
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	41	458.31	504.08
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	42	466.41	513.23
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	43	477.67	525.55
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	44	491.76	541.04
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	45	508.30	558.99
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	46	528.01	580.81
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	47	550.19	605.10
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	48	575.53	633.26

22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	49	600.53	660.72
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	50	628.69	691.70
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	51	656.49	722.32
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	52	687.12	755.76
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	53	718.10	789.91
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	54	751.54	826.51
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	55	784.98	863.48
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	56	821.23	903.25
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	57	857.84	943.73
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	58	896.92	986.68
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	59	916.28	1007.80
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	60	955.35	1050.74
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	61	989.14	1088.06
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	62	1011.32	1112.35
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	63	1039.13	1142.97
22444PA0010197	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1056.02	1161.63
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	255.82	255.82
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	15	278.56	278.56
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	16	287.26	287.26
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	17	295.95	295.95
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	18	305.31	305.31
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	19	314.68	314.68
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	20	324.38	324.38
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	21	334.41	367.85
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	22	334.41	367.85
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	23	334.41	367.85
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	24	334.41	367.85
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	25	335.75	369.19
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	26	342.43	376.54
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	27	350.46	385.57
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	28	363.50	399.95
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	29	374.20	411.66
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	30	379.55	417.68
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	31	387.58	426.37
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	32	395.60	435.06
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	33	400.62	440.75
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	34	405.97	446.43
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	35	408.65	449.44
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	36	411.32	452.45
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	37	414.00	455.46
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	38	416.67	458.47
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	39	422.02	464.16
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	40	427.37	470.18
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	41	435.40	478.87
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	42	443.09	487.57
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	43	453.79	499.27
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	44	467.17	513.98
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	45	482.88	531.04
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	46	501.61	551.77
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	47	522.68	574.85
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	48	546.76	601.60
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	49	570.50	627.68
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	50	597.25	657.11
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	51	623.67	686.20
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	52	652.76	717.97
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	53	682.19	750.41
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	54	713.96	785.19
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	55	745.73	820.30
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	56	780.17	858.09
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	57	814.95	896.55
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	58	852.07	937.34
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	59	870.46	957.41
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	60	907.58	998.21
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	61	939.69	1033.65
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	62	960.75	1056.73
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	63	987.17	1085.82

22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1003.22	1103.55
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	255.82	255.82
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	15	278.56	278.56
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	16	287.26	287.26
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	17	295.95	295.95
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	18	305.31	305.31
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	19	314.68	314.68
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	20	324.38	324.38
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	21	334.41	367.85
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	22	334.41	367.85
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	23	334.41	367.85
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	24	334.41	367.85
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	25	335.75	369.19
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	26	342.43	376.54
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	27	350.46	385.57
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	28	363.50	399.95
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	29	374.20	411.66
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	30	379.55	417.68
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	31	387.58	426.37
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	32	395.60	435.06
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	33	400.62	440.75
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	34	405.97	446.43
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	35	408.65	449.44
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	36	411.32	452.45
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	37	414.00	455.46
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	38	416.67	458.47
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	39	422.02	464.16
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	40	427.37	470.18
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	41	435.40	478.87
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	42	443.09	487.57
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	43	453.79	499.27
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	44	467.17	513.98
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	45	482.88	531.04
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	46	501.61	551.77
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	47	522.68	574.85
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	48	546.76	601.60
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	49	570.50	627.68
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	50	597.25	657.11
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	51	623.67	686.20
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	52	652.76	717.97
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	53	682.19	750.41
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	54	713.96	785.19
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	55	745.73	820.30
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	56	780.17	858.09
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	57	814.95	896.55
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	58	852.07	937.34
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	59	870.46	957.41
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	60	907.58	998.21
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	61	939.69	1033.65
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	62	960.75	1056.73
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	63	987.17	1085.82
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1003.22	1103.55
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	269.29	269.29
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	15	293.22	293.22
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	16	302.37	302.37
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	17	311.53	311.53
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	18	321.38	321.38
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	19	331.24	331.24
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	20	341.45	341.45
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	21	352.01	387.21
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	22	352.01	387.21
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	23	352.01	387.21
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	24	352.01	387.21
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	25	353.42	388.62
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	26	360.46	396.36
22444PA0010200	Rating Area 6	Tobacco User/Non-Tobacco User	27	368.90	405.87

22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	28	382.63	421.00
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	29	393.90	433.32
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	30	399.53	439.66
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	31	407.98	448.81
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	32	416.43	457.96
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	33	421.71	463.95
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	34	427.34	469.93
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	35	430.15	473.10
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	36	432.97	476.27
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	37	435.79	479.43
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	38	438.60	482.60
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	39	444.23	488.59
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	40	449.87	494.92
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	41	458.31	504.08
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	42	466.41	513.23
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	43	477.67	525.55
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	44	491.76	541.04
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	45	508.30	558.99
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	46	528.01	580.81
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	47	550.19	605.10
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	48	575.53	633.26
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	49	600.53	660.72
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	50	628.69	691.70
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	51	656.49	722.32
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	52	687.12	755.76
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	53	718.10	789.91
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	54	751.54	826.51
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	55	784.98	863.48
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	56	821.23	903.25
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	57	857.84	943.73
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	58	896.92	986.68
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	59	916.28	1007.80
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	60	955.35	1050.74
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	61	989.14	1088.06
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	62	1011.32	1112.35
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	63	1039.13	1142.97
22444PA0010200 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1056.02	1161.63
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	323.14	323.14
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	15	351.87	351.87
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	16	362.85	362.85
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	17	373.83	373.83
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	18	385.66	385.66
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	19	397.49	397.49
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	20	409.74	409.74
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	21	422.41	464.66
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	22	422.41	464.66
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	23	422.41	464.66
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	24	422.41	464.66
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	25	424.10	466.34
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	26	432.55	475.63
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	27	442.69	487.04
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	28	459.16	505.20
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	29	472.68	519.99
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	30	479.43	527.59
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	31	489.57	538.57
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	32	499.71	549.55
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	33	506.05	556.74
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	34	512.81	563.92
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	35	516.18	567.72
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	36	519.56	571.52
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	37	522.94	575.32
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	38	526.32	579.12
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	39	533.08	586.30
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	40	539.84	593.91
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	41	549.98	604.89
22444PA0010200 Rating Area 9	Tobacco User/Non-Tobacco User	42	559.69	615.87

22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	43	573.21	630.66
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	44	590.11	649.24
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	45	609.96	670.79
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	46	633.61	696.98
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	47	660.23	726.12
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	48	690.64	759.91
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	49	720.63	792.86
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	50	754.42	830.03
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	51	787.79	866.78
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	52	824.54	906.91
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	53	861.72	947.89
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	54	901.84	991.82
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	55	941.97	1036.17
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	56	985.48	1083.90
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	57	1029.41	1132.48
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	58	1076.30	1184.01
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	59	1099.53	1209.36
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	60	1146.42	1260.89
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	61	1186.97	1305.67
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	62	1213.58	1334.81
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	63	1246.95	1371.56
22444PA0010200	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1267.23	1393.95
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	336.61	336.61
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	15	366.53	366.53
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	16	377.97	377.97
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	17	389.41	389.41
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	18	401.73	401.73
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	19	414.05	414.05
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	20	426.81	426.81
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	21	440.01	484.02
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	22	440.01	484.02
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	23	440.01	484.02
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	24	440.01	484.02
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	25	441.77	485.77
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	26	450.57	495.45
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	27	461.13	507.33
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	28	478.29	526.25
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	29	492.37	541.65
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	30	499.41	549.57
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	31	509.97	561.01
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	32	520.53	572.45
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	33	527.13	579.93
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	34	534.17	587.41
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	35	537.69	591.37
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	36	541.21	595.33
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	37	544.73	599.29
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	38	548.25	603.25
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	39	555.29	610.73
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	40	562.33	618.65
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	41	572.89	630.09
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	42	583.01	641.53
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	43	597.09	656.93
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	44	614.69	676.30
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	45	635.37	698.74
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	46	660.02	726.02
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	47	687.74	756.38
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	48	719.42	791.58
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	49	750.66	825.90
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	50	785.86	864.62
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	51	820.62	902.90
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	52	858.90	944.70
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	53	897.62	987.38
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	54	939.42	1033.14
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	55	981.22	1079.34
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	56	1026.54	1129.07
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	57	1072.30	1179.67

22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	58	1121.15	1233.35
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	59	1145.35	1259.75
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	60	1194.19	1313.43
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	61	1236.43	1360.07
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	62	1264.15	1390.43
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	63	1298.91	1428.71
22444PA0010201	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1320.03	1452.03
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	323.14	323.14
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	15	351.87	351.87
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	16	362.85	362.85
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	17	373.83	373.83
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	18	385.66	385.66
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	19	397.49	397.49
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	20	409.74	409.74
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	21	422.41	464.66
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	22	422.41	464.66
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	23	422.41	464.66
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	24	422.41	464.66
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	25	424.10	466.34
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	26	432.55	475.63
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	27	442.69	487.04
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	28	459.16	505.20
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	29	472.68	519.99
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	30	479.43	527.59
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	31	489.57	538.57
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	32	499.71	549.55
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	33	506.05	556.74
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	34	512.81	563.92
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	35	516.18	567.72
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	36	519.56	571.52
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	37	522.94	575.32
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	38	526.32	579.12
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	39	533.08	586.30
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	40	539.84	593.91
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	41	549.98	604.89
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	42	559.69	615.87
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	43	573.21	630.66
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	44	590.11	649.24
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	45	609.96	670.79
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	46	633.61	696.98
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	47	660.23	726.12
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	48	690.64	759.91
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	49	720.63	792.86
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	50	754.42	830.03
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	51	787.79	866.78
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	52	824.54	906.91
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	53	861.72	947.89
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	54	901.84	991.82
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	55	941.97	1036.17
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	56	985.48	1083.90
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	57	1029.41	1132.48
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	58	1076.30	1184.01
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	59	1099.53	1209.36
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	60	1146.42	1260.89
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	61	1186.97	1305.67
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	62	1213.58	1334.81
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	63	1246.95	1371.56
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1267.23	1393.95
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	269.29	269.29
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	15	293.22	293.22
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	16	302.37	302.37
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	17	311.53	311.53
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	18	321.38	321.38
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	19	331.24	331.24
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	20	341.45	341.45
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	21	352.01	387.21

22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	22	352.01	387.21
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	23	352.01	387.21
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	24	352.01	387.21
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	25	353.42	388.62
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	26	360.46	396.36
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	27	368.90	405.87
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	28	382.63	421.00
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	29	393.90	433.32
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	30	399.53	439.66
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	31	407.98	448.81
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	32	416.43	457.96
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	33	421.71	463.95
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	34	427.34	469.93
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	35	430.15	473.10
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	36	432.97	476.27
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	37	435.79	479.43
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	38	438.60	482.60
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	39	444.23	488.59
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	40	449.87	494.92
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	41	458.31	504.08
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	42	466.41	513.23
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	43	477.67	525.55
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	44	491.76	541.04
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	45	508.30	558.99
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	46	528.01	580.81
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	47	550.19	605.10
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	48	575.53	633.26
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	49	600.53	660.72
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	50	628.69	691.70
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	51	656.49	722.32
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	52	687.12	755.76
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	53	718.10	789.91
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	54	751.54	826.51
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	55	784.98	863.48
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	56	821.23	903.25
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	57	857.84	943.73
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	58	896.92	986.68
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	59	916.28	1007.80
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	60	955.35	1050.74
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	61	989.14	1088.06
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	62	1011.32	1112.35
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	63	1039.13	1142.97
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1056.02	1161.63
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	229.66	229.66
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	15	250.07	250.07
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	16	257.88	257.88
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	17	265.68	265.68
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	18	274.09	274.09
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	19	282.50	282.50
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	20	291.20	291.20
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	21	300.21	330.23
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	22	300.21	330.23
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	23	300.21	330.23
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	24	300.21	330.23
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	25	301.41	331.43
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	26	307.41	338.03
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	27	314.62	346.14
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	28	326.33	359.05
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	29	335.93	369.56
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	30	340.74	374.96
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	31	347.94	382.76
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	32	355.15	390.57
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	33	359.65	395.67
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	34	364.45	400.78
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	35	366.85	403.48
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	36	369.26	406.18

22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	37	371.66	408.88
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	38	374.06	411.58
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	39	378.86	416.69
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	40	383.67	422.09
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	41	390.87	429.90
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	42	397.78	437.70
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	43	407.38	448.21
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	44	419.39	461.42
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	45	433.50	476.73
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	46	450.31	495.34
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	47	469.22	516.06
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	48	490.84	540.07
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	49	512.15	563.49
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	50	536.17	589.91
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	51	559.89	616.03
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	52	586.01	644.55
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	53	612.42	673.67
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	54	640.94	704.89
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	55	669.46	736.41
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	56	700.38	770.33
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	57	731.61	804.86
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	58	764.93	841.48
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	59	781.44	859.49
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	60	814.76	896.12
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	61	843.58	927.94
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	62	862.50	948.66
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	63	886.21	974.77
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	900.62	990.69
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	241.75	241.75
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	15	263.23	263.23
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	16	271.45	271.45
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	17	279.67	279.67
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	18	288.52	288.52
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	19	297.36	297.36
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	20	306.53	306.53
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	21	316.01	347.61
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	22	316.01	347.61
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	23	316.01	347.61
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	24	316.01	347.61
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	25	317.27	348.87
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	26	323.59	355.83
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	27	331.18	364.36
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	28	343.50	377.95
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	29	353.61	389.01
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	30	358.67	394.69
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	31	366.25	402.91
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	32	373.84	411.13
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	33	378.58	416.50
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	34	383.63	421.87
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	35	386.16	424.71
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	36	388.69	427.56
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	37	391.22	430.40
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	38	393.75	433.25
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	39	398.80	438.62
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	40	403.86	444.31
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	41	411.44	452.52
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	42	418.71	460.74
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	43	428.82	471.80
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	44	441.46	485.70
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	45	456.32	501.82
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	46	474.01	521.41
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	47	493.92	543.22
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	48	516.67	568.50
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	49	539.11	593.15
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	50	564.39	620.96
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	51	589.35	648.45

22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	52	616.85	678.47
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	53	644.66	709.12
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	54	674.68	741.99
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	55	704.70	775.17
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	56	737.25	810.88
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	57	770.11	847.22
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	58	805.19	885.77
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	59	822.57	904.73
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	60	857.65	943.28
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	61	887.98	976.78
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	62	907.89	998.59
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	63	932.86	1026.08
22444PA0040080	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	948.02	1042.83
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	290.10	290.10
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	15	315.88	315.88
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	16	325.74	325.74
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	17	335.60	335.60
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	18	346.22	346.22
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	19	356.84	356.84
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	20	367.83	367.83
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	21	379.21	417.14
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22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	27	397.41	437.23
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	28	412.20	453.53
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22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	30	430.40	473.63
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	31	439.50	483.49
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22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	33	454.29	499.80
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22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	35	463.39	509.66
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	36	466.43	513.07
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	37	469.46	516.48
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22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	43	514.59	566.16
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22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	48	620.01	682.20
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	49	646.93	711.78
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	50	677.27	745.15
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	51	707.23	778.14
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	52	740.22	814.16
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	53	773.59	850.95
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22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	55	845.64	930.20
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22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	57	924.13	1016.66
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	58	966.23	1062.92
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	59	987.08	1085.68
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	60	1029.17	1131.94
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	61	1065.58	1172.14
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	62	1089.47	1198.30
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	63	1119.43	1231.29
22444PA0040080	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1137.63	1251.39
22444PA0040081	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	302.18	302.18
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22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	20	367.83	367.83
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22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	28	412.20	453.53
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22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	42	502.45	552.89
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22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	50	677.27	745.15
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22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	55	845.64	930.20
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	56	884.70	973.05
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22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1137.63	1251.39
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22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	24	316.01	347.61
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22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	33	378.58	416.50
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	34	383.63	421.87
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22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	42	418.71	460.74
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	43	428.82	471.80
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22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	45	456.32	501.82

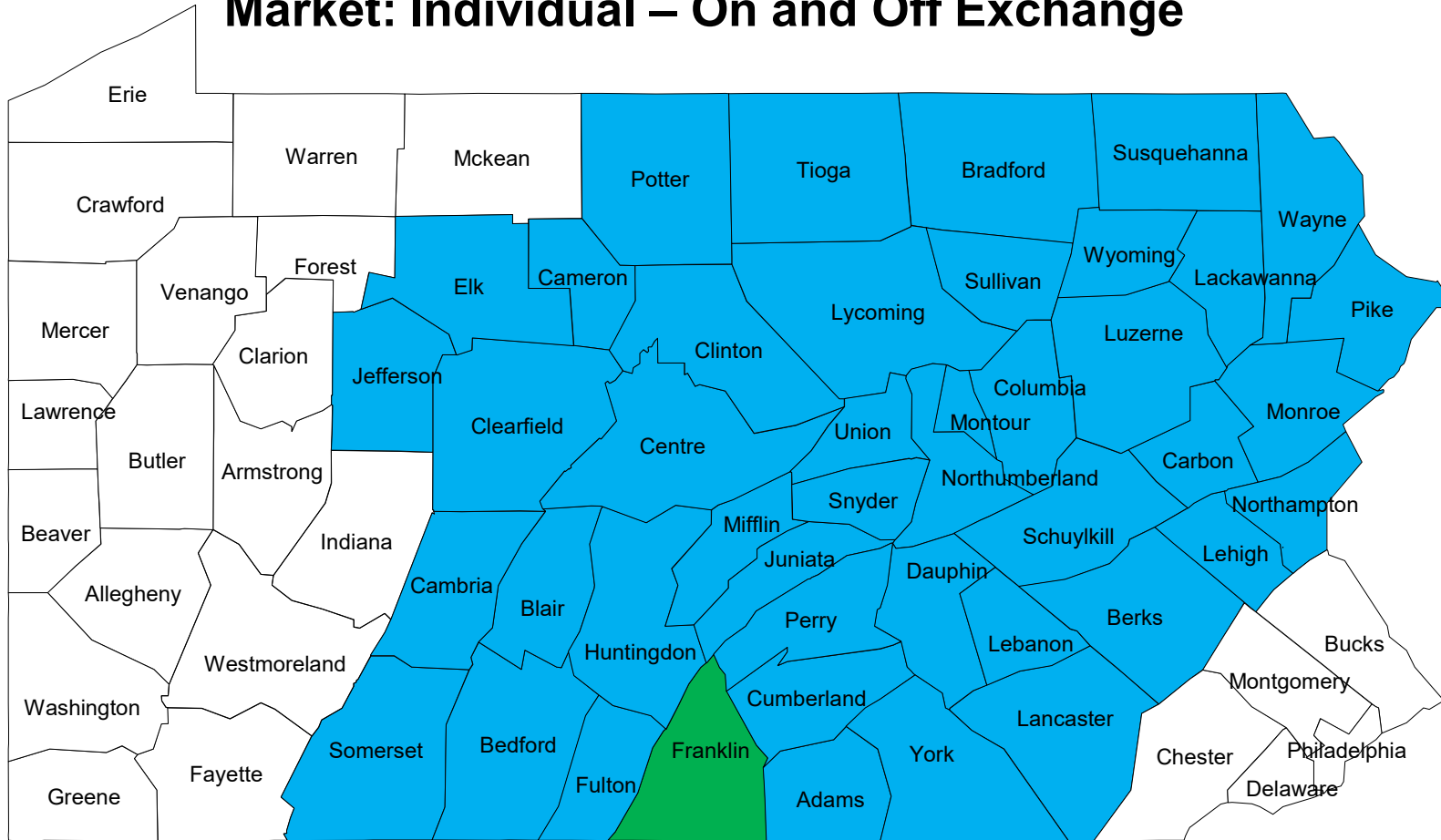
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22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	48	516.67	568.50
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	49	539.11	593.15
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	50	564.39	620.96
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	51	589.35	648.45
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	52	616.85	678.47
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	53	644.66	709.12
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	54	674.68	741.99
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	55	704.70	775.17
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	56	737.25	810.88
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	57	770.11	847.22
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	58	805.19	885.77
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	59	822.57	904.73
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	60	857.65	943.28
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	61	887.98	976.78
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	62	907.89	998.59
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	63	932.86	1026.08
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	948.02	1042.83
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22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	15	263.23	263.23
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	16	271.45	271.45
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	17	279.67	279.67
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	18	288.52	288.52
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	19	297.36	297.36
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	20	306.53	306.53
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22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	23	316.01	347.61
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	24	316.01	347.61
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	25	317.27	348.87
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22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	31	366.25	402.91
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	32	373.84	411.13
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22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	34	383.63	421.87
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	35	386.16	424.71
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	36	388.69	427.56
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	37	391.22	430.40
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	38	393.75	433.25
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	39	398.80	438.62
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	40	403.86	444.31
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	41	411.44	452.52
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	42	418.71	460.74
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	43	428.82	471.80
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	44	441.46	485.70
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	45	456.32	501.82
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	46	474.01	521.41
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	47	493.92	543.22
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	48	516.67	568.50
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	49	539.11	593.15
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	50	564.39	620.96
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	51	589.35	648.45
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	52	616.85	678.47
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	53	644.66	709.12
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	54	674.68	741.99
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	55	704.70	775.17
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	56	737.25	810.88
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	57	770.11	847.22
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	58	805.19	885.77
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	59	822.57	904.73
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	60	857.65	943.28

22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	61	887.98	976.78
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	62	907.89	998.59
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	63	932.86	1026.08
22444PA0040085	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	948.02	1042.83
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	229.66	229.66
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	15	250.07	250.07
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	16	257.88	257.88
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	17	265.68	265.68
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	18	274.09	274.09
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	19	282.50	282.50
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	20	291.20	291.20
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	21	300.21	330.23
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	22	300.21	330.23
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	23	300.21	330.23
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	24	300.21	330.23
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	25	301.41	331.43
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	26	307.41	338.03
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	27	314.62	346.14
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	28	326.33	359.05
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	29	335.93	369.56
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	30	340.74	374.96
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	31	347.94	382.76
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	32	355.15	390.57
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	33	359.65	395.67
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	34	364.45	400.78
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	35	366.85	403.48
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	36	369.26	406.18
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	37	371.66	408.88
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	38	374.06	411.58
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	39	378.86	416.69
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	40	383.67	422.09
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	41	390.87	429.90
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	42	397.78	437.70
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	43	407.38	448.21
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	44	419.39	461.42
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	45	433.50	476.73
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	46	450.31	495.34
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	47	469.22	516.06
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	48	490.84	540.07
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	49	512.15	563.49
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	50	536.17	589.91
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	51	559.89	616.03
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	52	586.01	644.55
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	53	612.42	673.67
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	54	640.94	704.89
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	55	669.46	736.41
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	56	700.38	770.33
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	57	731.61	804.86
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	58	764.93	841.48
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	59	781.44	859.49
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	60	814.76	896.12
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	61	843.58	927.94
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	62	862.50	948.66
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	63	886.21	974.77
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	900.62	990.69

2024 to 2025 Service Area

Issuer: Geisinger Health Plan (22444)

Market: Individual – On and Off Exchange



Key	
■	2024 and 2025 On and Off Exchange Counties
■	New County Added in 2025 On and Off Exchange

Geisinger Health Plan
Individual Filing for 2025
Response to Questions
SERFF Tracking Number: GSHP-134083328

1. Please provide a detailed narrative that describes the rationale behind combining the GHP and GQO experience together to calculate the risk adjustment estimate.

As explained in the Actuarial Memorandum, combining our GHP and GQO experience helps keep the pricing of GHP and GQO products more consistent with each other. This is important given the amount of movement we have observed between our GHP and GQO products historically. We combine GHP and GQO experience together when calculating the risk adjustment estimate to spread the impact of risk adjustment between the two products more evenly. This approach to calculating the risk adjustment estimate helps to maintain premiums that are more consistent between GHP and GQO products.

2. Please provide the names of all 3rd party vendors used and what they were used for.

Please refer to the list of vendors sent via email to the PID on June 19th.

3. Please provide the development of the pharmacy rebate estimates for 2025 that were provided by the 3rd party vendor and explain how they were built into the PY25 rate development.

The vendor's analysis starts with the 2023 pharmacy claims and rebate experience for our ACA population. Then they project the 2025 rebate experience assuming no changes to membership or utilization. This allows their analysis to isolate the impacts of rebate changes from the experience period to our projection period. Under these assumptions, they are projecting total rebates for 2025 to remain consistent with the 2023 experience period rebates. We are unable to share the detailed modeling that our rebate vendor uses to project pharmacy rebates.

4. The final sentence under section "Reliance" on page 10 of the Actuarial Memorandum states, "When practical, steps were taken to improve the data when necessary." Please provide a detailed narrative that describes what steps and changes were made to the data and why they were necessary.

The rating area and county details of several members were updated to improve the quality of the data, in accordance with section 3.4c of ASOP 23 which states that "judgmental adjustments or assumptions can be applied to the data that allow the actuary to perform the analysis". These adjustments were necessary in cases where the member is marked as an out-of-state member in our data, or when the member resides in a service area not covered by GHP (such as rating areas 1, 4, or 8). These members were assigned to a rating area and county according to their HIOS ID. The rating area and county with the highest membership for a given HIOS ID were used for each member. Fewer than 0.3% of members required such an adjustment to their rating area or county.

5. Please explain how setting the credibility of the experience period to 0.0% is consistent with the Actuarial Standard of Practice #25.

In alignment with Sections 3.3 and 3.4 of the Actuarial Standard of Practice #25, professional judgment was utilized to:

- Determine that it is accurate to blend the subject (GHP Individual) and relevant (GHP Individual and GQO Individual combined) experience due to their similar characteristics.
- Assign zero credibility to the subject experience, and 100% credibility to the relevant experience. By doing so, the subject experience becomes a subset of the relevant experience, which fits the definition of relevant experience as outlined in Section 2 of the standard.

6. Please provide a detailed quantitative exhibit that provides the projected loss ratio for PY25 in a manner consistent with what has been provided for the experience period in Table 2 of the PAAME. The 'Projected Loss Ratio 2025' sheet of the "PID_Response_Exhibits_GHP_Indiv_061924.xlsx" file shows the calculation of the PY25 projected loss ratio using the same calculation approach as Table 2. The PMPM components used in this calculation are from Table 5 and Table 6.

7. Please provide a detailed quantitative exhibit that walks from the experience period loss ratio of 90.23% for this specific legal entity to the projection period's loss ratio provided in response to objection #6. Within the exhibit, please include at a minimum the impact to the loss ratio for trend, requested rate increase, changes to admin, taxes, and profit margin.

Please refer to the 'Projected Loss Ratio Support' sheet of the "PID_Response_Exhibits_GHP_Indiv_061924.xlsx" file. Our projected incurred claims and risk adjustment values for policy year 2025 are based on the combined GHP and GQO data contained in Table 2B rather than the GHP-specific data summarized in Table 2. Therefore, we believe starting from the 89.1% loss ratio in Table 2B is a more helpful comparison given the manual data used within our filing. We don't typically look at our experience vs. projections in this manner so this is a very high-level summary that we put together for the purposes of this question only. We typically analyze the components of the required rate increase in a very similar fashion to Table 8 so we would recommend referring to that table for a more detailed breakout of the components of our rate increase.

8. The following objections pertain to the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324" file:

a. Please provide a detailed quantitative exhibit that provides at a minimum the following trend related data back through January 2021:

- i. Incurred month
- ii. Ultimate incurred claims adjusted net of Rx rebates for COVID
- iii. Ultimate allowed claims adjusted net of Rx rebates for COVID
- iv. Members

Please refer to the updated "Trend Backup" sheet within the "PID_Response_Exhibits_GHP_Indiv_061924.xlsx" file.

b. Based on the information included on the "Trend Components" tab, please provide a detailed narrative that describes the drivers of the large 2023 annual change in the Prescription Drugs service category for cost and Other Medical service category for utilization.

The 2023 annual change in the Prescription Drugs service category for cost is due to an increase in allowed PMPM for specialty drugs, antidiabetic, dermatological, and analgesic (anti-inflammatory) prescription drugs. The 2023 annual change in Other Medical utilization is driven by Home Health, specifically Home Infusion Therapy (HIT) within the Home Health space.

c. Based on the information included on the "Administrative_Expense" tab, please provide a narrative that outlines the drivers for the variance between actual and projected administrative costs.

The variance between the projected and actual admin costs in 2020 was driven by actual membership coming in at about half of the projected level for this year. This raised admin costs on a PMPM basis significantly.

The main driver of the variance between actual and expected administrative costs in 2021 to 2023 was related to the Shared Services Allocation that GHP was allocated from the Geisinger System. Prior to 2024, our allocation of these costs was a significant portion of our actual admin costs every year and it

was very difficult to project. Starting in 2024, the allocation of these expenses to GHP was reduced significantly. This should shrink the gap between projected and actual admin in future years.

d. Based on the information included on the “Benefit Changes” tab, please include additional columns within the exhibit that walk from the 2024 pricing AV to the 2025 pricing AV. At a minimum please include two additional columns to account for impacts due to model changes and benefit changes. Please refer to the updated “Benefit Changes” sheet within the “PID_Response_Exhibits_GHP_Indiv_061924.xlsx” file. Any changes to the Pricing AVs that aren’t caused by benefit changes are attributable to the updated experience data being used within the model.

9. There are multiple plans listed in Table 10 of the PAAM Exhibits that appear to be the same, with the exception of the number of covered lives by rating area. Please provide a detailed narrative of how these plans differ. Below are some examples:

- a. Gold: 22444PA0010035 and 22444PA0010036
- b. Silver: 22444PA0010038 and 22444PA0010039
- c. Bronze: 22444PA0010053 and 22444PA0010054
- d. Catastrophic: 22444PA0040080 and 22444PA0040081

Some plans, such as 22444PA0010035 and 22444PA0010036, are distinguishable only by their service area. 22444PA0010035 belongs to service area PAS002, whereas 22444PA0010036 belongs to service area PAS004. Please refer to the ‘Service Areas’ sheet of the “PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324.xlsx” file for a list of the different service areas defined by Geisinger. Differentiating plans across service areas allows Geisinger to preserve flexibility and align counties with unique regional and network characteristics.

10. Please provide a detailed quantitative exhibit that supports the network factors shown on Table 14. The calculation of the network factors on Table 14 is explained on page 8 of our actuarial memorandum. The network factors shown on table 14 are the current approved network factors normalized. Cells N27 and N28 on Table 14 of the PAAM exhibits also retain formulas to show the calculation of the proposed factors. Detailed quantitative and qualitative support was only requested in question 8b of the standard questions file when the network factors are different from the previous year.

11. Please provide a detailed quantitative exhibit that compares actual to expected drug rebates for plan years 2023, 2022, and 2021. For each PY, expected would represent the information which was projected in the final annual filing for the given year.

We did not have an explicit drug rebate projection in our filings for 2023, 2022, and 2021. Instead, the assumption was that drug rebates would trend at the same level as our overall prescription drug trend.

12. The following objection question pertains to the response received to standard question #9:

a. Please clarify if the MLR and member month data does or does not contain non-ACA business. If it does include non-ACA business, please include an exhibit that only includes ACA business within your response.

The Actual MLR from Standard Question #9 does not contain any non-ACA business for the GHP individual market.

13. Please provide a detailed narrative that describes the drivers of the 14.3% increase in base period allowed claims after normalization shown on Table 8 of the PAAM Exhibits.

The increase in base period allowed claims after normalization shown on Table 8 is primarily driven by the high year over year change in allowed PMPM values from 2022 to 2023 experience periods. This change is calculated in cell D10 on the ‘Trend’ tab of the

“PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324” file. A further breakdown of which components of trend are driving this increase in allowed PMPMs from 2022 to 2023 is shown in column D of the ‘Trend Components’ tab of the same file. Please refer to our response to question 8b for further explanation of the drivers of the larger component changes shown on this exhibit.

Geisinger Health Plan
Individual Filing for 2025
Benefit Changes

2025 HIOS Plan ID	2025 Plan Name	Benefit Changes	2024 Pricing AV	Benefit Change Impact	Model Experience Impact	2025 Pricing AV
22444PA0010035	Geisinger Marketplace All-Access HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	93.4%	-1.1%	-0.6%	91.7%
22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	93.4%	-1.1%	-0.6%	91.7%
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4900	Deductible from \$5500 to \$4900	80.9%	0.0%	-1.8%	79.1%
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4900	Deductible from \$5500 to \$4900	80.9%	0.0%	-1.8%	79.1%
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4900	Deductible from \$5500 to \$4900	80.9%	0.0%	-1.8%	79.1%
22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	93.4%	-1.1%	-0.6%	91.7%
22444PA0010082	Geisinger Marketplace All-Access HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	93.4%	-1.1%	-0.6%	91.7%
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4900	Deductible from \$5500 to \$4900	80.9%	0.0%	-1.8%	79.1%
22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	93.4%	-1.1%	-0.6%	91.7%
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4900	Deductible from \$5500 to \$4900	80.9%	0.0%	-1.8%	79.1%
22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	93.4%	-1.1%	-0.6%	91.7%
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4900	Deductible from \$5500 to \$4900	80.9%	0.0%	-1.8%	79.1%
22444PA0010141	Geisinger Marketplace Premier HMO 20/50/3250	Made Outpatient Labs subject to deductible and 30% coinsurance	93.4%	-1.1%	-0.6%	91.7%
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4900	Deductible from \$5500 to \$4900	80.9%	0.0%	-1.8%	79.1%
22444PA0040080	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9450 to \$9200	74.4%	0.3%	-2.6%	72.1%
22444PA0040081	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9450 to \$9200	74.4%	0.3%	-2.6%	72.1%
22444PA0040082	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9450 to \$9200	74.4%	0.3%	-2.6%	72.1%
22444PA0040085	Geisinger Marketplace All-Access Value	MOOP and deductible from \$9450 to \$9200	74.4%	0.3%	-2.6%	72.1%

Geisinger Health Plan
Individual Filing for 2025
Trend Backup

Month-Year	Members	Ultimate Incurred Claims	Prescription Drug Rebates	Ultimate Incurred Claims (Net of Prescription Drug Rebates)	Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjustment Factor	COVID Adjusted Ultimate Incurred Claims (Net of Prescription Drug Rebates)	COVID Adjusted Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjusted Annual Allowed PMPM
Jan-20	23,768	\$ 15,173,819.18	\$ (371,577.05)	\$ 14,802,242.13	\$ 18,827,525	1.000	\$ 14,802,242.13	\$ 18,827,525	
Feb-20	22,482	\$ 16,027,999.47	\$ (341,742.57)	\$ 15,686,256.90	\$ 18,769,715	1.000	\$ 15,686,256.90	\$ 18,769,715	
Mar-20	22,185	\$ 14,971,135.07	\$ (417,032.95)	\$ 14,554,102.12	\$ 16,939,916	0.952	\$ 13,857,653.00	\$ 16,129,300	
Apr-20	21,945	\$ 11,471,655.85	\$ (343,835.87)	\$ 11,127,819.98	\$ 12,435,614	1.287	\$ 14,316,367.00	\$ 15,998,894	
May-20	21,699	\$ 12,324,079.87	\$ (329,252.19)	\$ 11,994,827.68	\$ 13,583,020	1.056	\$ 12,661,555.40	\$ 14,338,027	
Jun-20	21,443	\$ 13,411,993.00	\$ (371,278.31)	\$ 13,040,714.69	\$ 15,207,664	0.957	\$ 12,483,788.00	\$ 14,558,194	
Jul-20	21,200	\$ 14,672,833.81	\$ (418,800.08)	\$ 14,254,033.73	\$ 16,541,070	0.865	\$ 12,335,952.33	\$ 14,315,236	
Aug-20	20,898	\$ 15,387,196.88	\$ (407,730.99)	\$ 14,979,465.89	\$ 16,997,280	0.882	\$ 13,208,893.07	\$ 14,988,202	
Sep-20	20,540	\$ 16,099,608.92	\$ (524,172.83)	\$ 15,575,436.09	\$ 17,608,248	0.821	\$ 12,786,682.87	\$ 14,455,523	
Oct-20	20,305	\$ 15,546,842.13	\$ (580,574.95)	\$ 14,966,267.18	\$ 16,987,446	0.880	\$ 13,168,417.91	\$ 14,946,799	
Nov-20	19,980	\$ 15,122,261.41	\$ (426,198.30)	\$ 14,696,063.11	\$ 16,415,115	0.854	\$ 12,552,227.25	\$ 14,020,507	
Dec-20	19,551	\$ 16,381,227.21	\$ (417,824.14)	\$ 15,963,403.07	\$ 17,529,543	0.867	\$ 13,842,781.43	\$ 15,200,871	\$ 728.72
Jan-21	20,544	\$ 12,468,904.59	\$ (373,996.92)	\$ 12,094,907.67	\$ 15,005,428	0.953	\$ 11,524,675.00	\$ 14,297,974	
Feb-21	21,130	\$ 12,019,656.17	\$ (369,027.55)	\$ 11,650,628.62	\$ 14,118,627	0.953	\$ 11,100,691.78	\$ 13,452,195	
Mar-21	21,027	\$ 14,817,716.44	\$ (442,806.28)	\$ 14,374,910.16	\$ 17,347,344	0.953	\$ 13,696,785.41	\$ 16,528,997	
Apr-21	21,255	\$ 16,415,870.38	\$ (428,595.58)	\$ 15,987,274.80	\$ 18,745,662	0.953	\$ 15,235,045.84	\$ 17,863,646	
May-21	21,522	\$ 14,169,634.21	\$ (413,074.50)	\$ 13,756,559.71	\$ 16,174,218	0.953	\$ 13,107,596.79	\$ 15,411,202	
Jun-21	21,739	\$ 16,444,037.44	\$ (462,707.24)	\$ 15,981,330.20	\$ 18,533,262	0.953	\$ 15,227,835.24	\$ 17,659,447	
Jul-21	21,930	\$ 16,228,690.69	\$ (440,404.16)	\$ 15,788,286.53	\$ 18,154,403	0.953	\$ 15,044,407.11	\$ 17,299,042	
Aug-21	22,162	\$ 16,771,650.70	\$ (449,563.56)	\$ 16,322,087.14	\$ 18,503,799	0.953	\$ 15,553,029.50	\$ 17,631,944	
Sep-21	22,346	\$ 18,218,716.31	\$ (472,577.73)	\$ 17,746,138.58	\$ 19,968,660	0.953	\$ 16,910,496.56	\$ 19,027,790	
Oct-21	22,254	\$ 17,354,180.53	\$ (438,745.22)	\$ 16,915,435.31	\$ 18,984,653	0.953	\$ 16,119,342.75	\$ 18,091,177	
Nov-21	22,014	\$ 19,278,420.47	\$ (495,050.83)	\$ 18,783,369.64	\$ 20,958,384	0.953	\$ 17,898,925.56	\$ 19,971,526	
Dec-21	21,729	\$ 17,115,072.87	\$ (514,510.62)	\$ 16,600,562.25	\$ 18,484,228	0.953	\$ 15,815,680.77	\$ 17,610,286	\$ 788.93
Jan-22	21,510	\$ 13,431,930.23	\$ (721,943.59)	\$ 12,709,986.64	\$ 16,325,626	1.000	\$ 12,709,986.64	\$ 16,325,626	
Feb-22	21,794	\$ 14,022,909.13	\$ (699,665.00)	\$ 13,323,244.13	\$ 16,597,780	1.000	\$ 13,323,244.13	\$ 16,597,780	
Mar-22	21,501	\$ 16,331,496.66	\$ (719,274.41)	\$ 15,612,222.25	\$ 18,985,793	1.000	\$ 15,612,222.25	\$ 18,985,793	
Apr-22	21,159	\$ 14,520,761.27	\$ (795,388.42)	\$ 13,725,372.85	\$ 16,565,417	1.000	\$ 13,725,372.85	\$ 16,565,417	
May-22	20,984	\$ 14,151,159.35	\$ (682,024.28)	\$ 13,469,135.07	\$ 16,095,650	1.000	\$ 13,469,135.07	\$ 16,095,650	
Jun-22	21,446	\$ 14,584,684.78	\$ (705,105.75)	\$ 13,879,579.03	\$ 16,313,145	1.000	\$ 13,879,579.03	\$ 16,313,145	
Jul-22	21,200	\$ 14,218,345.80	\$ (659,234.20)	\$ 13,559,111.60	\$ 15,860,862	1.000	\$ 13,559,111.60	\$ 15,860,862	
Aug-22	21,026	\$ 17,149,211.01	\$ (720,651.02)	\$ 16,428,559.99	\$ 18,848,148	1.000	\$ 16,428,559.99	\$ 18,848,148	
Sep-22	20,842	\$ 16,427,704.58	\$ (659,589.97)	\$ 15,768,114.60	\$ 17,990,049	1.000	\$ 15,768,114.60	\$ 17,990,049	
Oct-22	20,582	\$ 16,710,110.83	\$ (628,356.92)	\$ 16,081,753.92	\$ 18,211,653	1.000	\$ 16,081,753.92	\$ 18,211,653	
Nov-22	20,268	\$ 16,086,130.54	\$ (644,810.41)	\$ 15,441,320.13	\$ 17,118,490	1.000	\$ 15,441,320.13	\$ 17,118,490	
Dec-22	20,011	\$ 16,427,973.59	\$ (617,406.77)	\$ 15,810,566.82	\$ 17,315,235	1.000	\$ 15,810,566.82	\$ 17,315,235	\$ 817.32
Jan-23	19,488	\$ 13,486,679.53	\$ (661,588.08)	\$ 12,825,091.45	\$ 16,226,351	1.000	\$ 12,825,091.45	\$ 16,226,351	
Feb-23	19,596	\$ 14,141,295.35	\$ (652,171.36)	\$ 13,489,123.98	\$ 16,789,214	1.000	\$ 13,489,123.98	\$ 16,789,214	
Mar-23	19,250	\$ 15,177,145.57	\$ (714,240.51)	\$ 14,462,905.06	\$ 17,629,426	1.000	\$ 14,462,905.06	\$ 17,629,426	
Apr-23	18,967	\$ 15,669,861.97	\$ (637,690.99)	\$ 15,032,170.98	\$ 17,678,675	1.000	\$ 15,032,170.98	\$ 17,678,675	
May-23	18,764	\$ 14,967,986.81	\$ (723,392.59)	\$ 14,244,594.22	\$ 16,857,302	1.000	\$ 14,244,594.22	\$ 16,857,302	
Jun-23	18,718	\$ 14,223,677.06	\$ (713,921.84)	\$ 13,509,755.23	\$ 16,006,438	1.000	\$ 13,509,755.23	\$ 16,006,438	
Jul-23	18,905	\$ 14,895,636.48	\$ (650,836.97)	\$ 14,244,799.51	\$ 16,604,628	1.000	\$ 14,244,799.51	\$ 16,604,628	
Aug-23	18,910	\$ 15,524,565.97	\$ (575,555.98)	\$ 14,949,009.99	\$ 17,427,331	1.000	\$ 14,949,009.99	\$ 17,427,331	
Sep-23	19,040	\$ 15,172,101.86	\$ (849,309.64)	\$ 14,322,792.22	\$ 16,673,964	1.000	\$ 14,322,792.22	\$ 16,673,964	
Oct-23	19,155	\$ 15,839,760.30	\$ (847,205.79)	\$ 14,992,554.51	\$ 17,393,883	1.000	\$ 14,992,554.51	\$ 17,393,883	
Nov-23	19,156	\$ 16,414,816.92	\$ (910,456.46)	\$ 15,504,360.46	\$ 17,928,939	1.000	\$ 15,504,360.46	\$ 17,928,939	
Dec-23	18,922	\$ 17,787,936.60	\$ (916,571.95)	\$ 16,871,364.66	\$ 19,298,355	1.000	\$ 16,871,364.66	\$ 19,298,355	\$ 902.32

**Geisinger Health Plan
Individual Filing for 2025
Projected Loss Ratio 2025**

	PMPM	
Projected Incurred EHB Claims PMPM*	\$	885.88
Projected Incurred Risk Adjustment PMPM	\$	74.20
Projected Incurred Reinsurance Recoveries PMPM	\$	48.98
Projected Premium	\$	878.45
<hr/>		
2025 Projected Loss Ratio		87.8%

* Includes prescription drug rebates and capitation

**Geisinger Health Plan
Individual Filing for 2025
Projected Loss Ratio Support**

2023 Loss Ratio	89.1%
Impact on Loss Ratio:	
Rate Increases	-13.4%
Trend	11.7%
Profit	0.0%
Taxes	0.0%
Admin	-0.7%
Miscellaneous	1.1%
2025 Projected Loss Ratio	87.8%

**Geisinger Health Plan
Individual Filing for 2025
Response to Questions
SERFF Tracking Number: GSHP-134083328**

1. Regarding your response to objection #4:

a. Please explain why a member would be marked as an out-of-state member in Geisinger's data.

In the few instances in which a member was marked as an out-of-state member in our data, it was because the member's mailing address was stored in our member database rather than the member's address of residence.

b. Please explain why a member residing in a service area not covered by Geisinger would choose Geisinger as their insurance provider.

All members covered by Geisinger's ACA plans must reside within our covered service areas. Member eligibility determinations are made by Pennie during the enrollment process. Therefore, the addresses that we have on record must be different than the addresses Pennie used for determining eligibility. Our assumption is that this issue is similar to the out of state members where the mailing address provided to Geisinger and the address of residence are different.

c. Please provide a few specific examples of how these types of members were assigned to a rating area and county.

As explained in the first round of questions, these members were assigned to a rating area and county according to their HIOS ID. The rating area and county with the highest membership for a given HIOS ID were used for each member. For example, York County was the county with the highest membership for HIOS plan 22444PA0010054 during the experience period. If we encountered a member belonging to plan 22444PA0010054 with an out-of-area address in our data, we would assign that member to York County in Rating Area 7 for rating purposes.

d. Since fewer than 0.3% of members required such an adjustment to their rating area or county, why hasn't Geisinger chose to simply exclude those members from the data? How would the rate filing change if those members were to be excluded?

As explained in the first round of questions, minor adjustments to the data are appropriate under ASOP 23. Furthermore, we did not feel it was appropriate to exclude data from the single risk pool. The rate filing guidance requires our experience period data to represent all non-grandfathered policies. The decision to include or exclude these members from the rate filing has a negligible effect on final rates.

2. Regarding your response to objection #7, the following objections pertain to the "Projected Loss Ratio Support" tab in the "PID_Response_Exhibits_GHP_Indiv_061924" workbook.

a. Please explain what is included in the miscellaneous category.

The miscellaneous category captures all remaining adjustments that influence any of the values included in the 2025 Projected Loss Ratio calculation. In general, these miscellaneous impacts include any items listed on Table 8, but not explicitly shown in the exhibit. For example, the miscellaneous items impacting the Projected Incurred EHB Claims PMPM piece of the loss ratio calculation would include Table 5 adjustment factors such as Change in Demographics and Change in Other which are included in the "URRT Other" category on Table 8.

b. For all cells in column C, please provide formulas or a narrative detailing where each number comes from, rather than hard-coded numbers.

The impacts on the loss ratio were calculated by applying the change in each item to the numerator or denominator of the 2023 Loss Ratio as appropriate. The loss ratio was then recalculated after each change was applied and the impact shown is the changes in the loss ratio calculated for each row. The 'Projected LR Support (Table 2b)' tab of the "PID_Response_Exhibits_GHP_Indiv_071224" file includes formulas to demonstrate these calculations. As mentioned in our prior response to objection #7, we don't typically look at our experience vs. projections in this manner so this is a very high-level summary that we put together for the purposes of this question only.

c. Please provide a detailed quantitative exhibit that walks from the experience period loss ratio of 90.23% (Table 2) for this specific legal entity to the projection period's loss ratio of 87.8%.

Please see the 'Projected LR Support (Table 2)' tab of the "PID_Response_Exhibits_GHP_Indiv_071224" file.

3. Regarding your response to objection #8, while the Department observes on the "Trend" tab that the R12 trend for 2023 was 10.4%, it is unreasonable to assume that this high level of trend will continue from the experience period to the rating period, and the company has not provided any support to suggest that this will in fact be the case. Furthermore, the 10% elevated claims experience has been included in the underlying base experience. Please provide a detailed narrative that explains why Geisinger expects these elevated claims trend levels to continue into the rating period.

The 10.4% trend referenced from the "Trend" tab of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_050324" file is not the annual trend being used to project from the experience period to the rating period. As explained on page 4 of the memorandum, we use the prior 3 years of annual allowed trends weighted equally to develop the annual trend used in our filing. Weighting trend equally across the last three years helps to remove trend volatility that may occur year to year when reviewing smaller books of business such as the ACA block. Weighting the prior 3 years equally results in an annual trend of 7.4%, which is used to project from the experience period to the rating period.

4. Regarding your response to objection #11, Geisinger states that they did not have an explicit drug rebate projection in the filings for 2023, 2022, and 2021, but the Department notes that in your response to objection #3, Geisinger states, "they are projecting total rebates for 2025 to remain consistent with the 2023 experience period rebates." This has been Geisinger's drug rebate projection for 2023, 2022, and 2021 as well. Given this information, please see the attached table that the Department put together. Since actual is consistently greater than expected, the extra drug rebates must be accounted for in the rating period. The Department cannot approve these rates as submitted without an appropriate rating factor to account for the additional drug rebates. Please update the filing to reflect this.

Thank you for sharing the Drug Rebate table you put together. While we mostly agree with your calculations and comments about the implicit rebates assumed in the 2023, 2022, and 2021 filings, the one piece that is missing is the application of 2 years of prescription drug trends when calculating the implied projected rebates. Table 5 applies the two-year trend projection factor to Total Allowed EHB Claims net of prescription drug rebates. Therefore, the rebates are assumed to trend at the same rate as the rest of the prescription drug claims. The 'Drug Rebates' tab of the "PID_Response_Exhibits_GHP_Indiv_071224" file applies 2 years of prescription drug trend to calculate the projected rebates implied in each year. This reduces the "Difference PMPM" values, but we still recognize the Department's point about the larger PMPM differences for 2022 and 2023.

Geisinger changed rebate vendors effective 1/1/2022. Since then, we have been with the same rebate vendor and we do not currently expect our rebate vendor to change for 2025. The increase in "Difference PMPM" values for 2022 and 2023 are mainly due to a one-time change in rebates when we changed vendors. For our 2025 rate filing, the experience period (2023) rebates are with our current rebate vendor, and we don't expect a large one-time change in rebates like what was seen in 2022.

Additionally, as mentioned in the memorandum and in the first round of responses, we consulted with our rebate vendor about any expected changes to rebates for 2025. Assuming no changes to membership or utilization, they are projecting total rebates for 2025 to remain consistent with the 2023 experience period rebates. We consider this vendor the expert on projecting rebate changes and rely on their expertise to determine if an explicit adjustment is needed for rebates. The vendor's projections combined with the fact that we are not aware of any plans to change rebate vendors makes us confident that no adjustment is a reasonable assumption.

5. Regarding your response to objection #12, please explain why GHP Individual's answer to standard question #9 does not contain any non-ACA business, but GQO Individual's answer to standard question #9 does contain non-ACA business.

All active individual transitional members between 2020 and 2022 had PPO plans from our GQO product. There were no members with GHP individual transitional plans between 2020 and 2022.

**Geisinger Health Plan
Individual Filing for 2025
Drug Rebates**

PY	Experience Period Rebates	Annual Prescription Drug Trend	Projected Rebates	Actual Prescription Drug Rebates	Projected Member Months	Actual Member Months	Projected Rebates PMPM	Actual Rebates PMPM	Difference PMPM
2021	\$ (5,952,385)	12.0%	\$ (7,471,099)	\$ (5,301,060)	441,122	259,650	\$ (16.94)	\$ (20.42)	\$ 3.48
2022	\$ (4,318,262)	16.5%	\$ (5,863,651)	\$ (8,253,451)	256,044	252,322	\$ (22.90)	\$ (32.71)	\$ 9.81
2023	\$ (5,360,437)	9.7%	\$ (6,452,751)	\$ (8,852,942)	259,755	228,871	\$ (24.84)	\$ (38.68)	\$ 13.84

**Geisinger Health Plan
Individual Filing for 2025
Projected Loss Ratio Support (Table 2b)**

	Numerator PMPM	Denominator PMPM	Loss Ratio	Impact
2023 Loss Ratio	\$716.95	\$804.24	89.1%	
Impact on Loss Ratio:				
Rate Increases	\$716.95	\$947.02	75.7%	-13.4%
Trend	\$827.36	\$947.02	87.4%	11.7%
Profit	\$827.36	\$947.02	87.4%	0.0%
Taxes	\$827.36	\$947.01	87.4%	0.0%
Admin	\$827.36	\$954.27	86.7%	-0.7%
Miscellaneous				1.1%
2025 Projected Loss Ratio			87.8%	

**Geisinger Health Plan
 Individual Filing for 2025
 Projected Loss Ratio Support (Table 2)**

	Numerator PMPM	Denominator PMPM	Loss Ratio	Impact
2023 Loss Ratio	\$713.95	\$791.29	90.2%	
Impact on Loss Ratio:				
Rate Increases	\$713.95	\$934.47	76.4%	-13.8%
Trend	\$823.89	\$934.47	88.2%	11.8%
Profit	\$823.89	\$934.47	88.2%	0.0%
Taxes	\$823.89	\$934.46	88.2%	0.0%
Admin	\$823.89	\$941.72	87.5%	-0.7%
Miscellaneous				0.3%
2025 Projected Loss Ratio			87.8%	

Geisinger Health Plan
Individual Filing for 2025
Response to Questions
SERFF Tracking Number: GSHP-134083328

1. Please provide the data requested on the “Trend” and “Manual Experience” tabs in the attached Excel file entitled “Rd 4 Data Template”. Please provide the data with runout through July, if possible. Please find populated “Trend” and “Manual Experience” tabs in the “Rd 4 Data Template Populated - 080524” Excel file. At this time, data paid through July 2024 is not available. Therefore, we have populated the tabs with data paid through June 2024, which is the most recent data available to our team. Data paid through July 2024 could be provided in September 2024.

Regarding the “Manual Experience” tab, in the months since the initial submission of our filing, most values only changed slightly with the additional run out, however the actual Risk Adjustment and Reinsurance values for 2023 have become available. Utilizing these values on the “Manual Experience” tab has produced a 2% increase in Loss Ratio.

Regarding the Trend tabs, in columns V, W, and X, we have calculated 12-month PMPMs, 12-month rolling trends, and averages of the 12-month rolling trends, respectively, for your convenience. Trends remain elevated in 2024, reinforcing the higher trend values proposed in our initial submission. We would not utilize the most recent two months of data (May and June 2024) for trend analysis due to low completion, but we have provided them here at the Department’s request.

Please note, actual prescription drug rebates for 2024 are unknown at this time. The values shown for 2024 pharmacy rebates are projections based on our historical rebate experience.

2. The Department reviewed the BY23 Risk Adjustment Summary Report released on 7/22 and had the following observations, as provided on the “Risk Adjustment” tab in the attached Excel file:

a. Individual

- i. The sum of HCRP and RA Non-Cat and Cat transfer payments is \$8.4M for GHP and \$5.8M for GQO.
- ii. According to the PY23 rate filing submitted in May of 2022, the Company projected a risk transfer payment of \$43.87 PMPM for both legal entities. This translates into an annual transfer payment of \$8.1M for GHP and \$1.8M for GQO.
- iii. These observations suggest that the Company has seen a \$4.2M favorable windfall from the actual risk adjustment results for PY23.

b. Conclusion

- i. Given the size of the requested rate increases for PY25 and the apparent favorability experienced with regards to PY23 risk adjustment, the Department requests that this favorability be built into the development of the 2025 rates.

We do not understand the Department’s statement that our company has seen a “favorable windfall” with respect to risk adjustment for PY23. We do not believe that our 2023 risk adjustment projections made in May of 2022 for the 2023 rate filing are relevant to our 2025 filing, as they are not used in any way to determine our 2025 rate projections. Our risk adjustment projections for 2025 are based on the actual risk adjustment amounts from 2023. The actual risk adjustment receivables for 2023 are lower than we estimated in our original 2025 rate filing submission, so our required rate change will increase based on these final risk adjustment receivables.

3. The prescription drug rebate objection still stands. Please see the “Rx Rebates” tab in the attached Excel file. Specifically, the Company needs to explain the \$13.84 PMPM variance between projected and actual rebates PMPMs for IND, and why that variance will not be there in PY25.

Geisinger changed rebate vendors effective 1/1/2022 due to a contractual dispute with our old vendor. Therefore, at the time we made our 2023 rebate projections and submitted our 2023 rate filing in early 2022, we had no clear indication of how changing rebate vendors would affect rebates in 2022 and 2023. This change in rebate vendors in 2022 is the primary cause of the \$13.84 PMPM difference between the projected (based on 2021 experience) and actual rebates in 2023. Now that we have had the same rebate vendor for several years and expect to have the same rebate vendor for 2025, we can predict our projected rebates with more accuracy than we could in our 2023 rate filing. To be thorough in our rebate projections, we reached out to our rebate vendor again this week to confirm our rebate projections for 2025. Our vendor now predicts that rebates will decrease in 2025 relative to our 2023 experience. Based on this updated projection, we do not believe there is reasonable justification for increasing our projected rebates.

Runout through: Jun-24

CY23

IND	Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-ENB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ENB Capitation	Total Non-ENB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
	\$ 168,639,341.42	\$ 184,503,286.84	\$ 184,954,149.52	228,810	\$ 31,862,608.73	\$ 216,816,758.25	\$ -	\$ (8,723,919.45)	\$ 9,146.92	\$ -	\$ 13,627,218.43	\$ 10,180,600.55
	Experience Period Total Allowed ENB Claims + ENB Capitation PMPM (net of prescription drug rebates)											
	Loss Ratio											
	91.11%											
SG	Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-ENB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ENB Capitation	Total Non-ENB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
	\$ 87,823,629.13	\$ 90,317,067.20	\$ 90,489,242.59	118,434	\$ 8,061,626.05	\$ 98,550,868.64	\$ -	\$ (4,815,827.35)	\$ 4,728.64	\$ -	\$ 11,212,417.20	\$ 791.49
	Experience Period Total Allowed ENB Claims + ENB Capitation PMPM (net of prescription drug rebates)											
	Loss Ratio											
	86.42%											

Gesinger Health Plan
Small Group Filing for 2025
Trend Backup

Month-Year	Premium	Members	Incurred Claims	Completion Factor	Ultimate Incurred Claims	Ultimate Incurred PMPM	Prescription Drug Rebates (Enter Negative)	Ultimate Incurred Claims (Net of Prescription Drug Rebates)	Allowed Claims Gross Rebatess	Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjustment Factor	COVID Adjusted Ultimate Incurred Claims (Net of Prescription Drug Rebates)	COVID Adjusted Allowed Claims (Net of Prescription Drug Rebates)	Allowed Total Drug Claims	GLP-1 Gross Allowed Claims	GLP-1 Scripts	GLP-1 Rebates (Enter Negative)	GLP-1 Net Rebates	12 month rolling Allowed Claims PMPM	12 month rolling Allowed Claims Trend	Updated Trend Calculation
Jan-10	17,141	17,141	8,370,115	1.0000	8,370,115.36	488.20	(194,345.84)	8,175,769.52	9,491,652.40	9,297,307	1.0000	8,175,769.52	9,297,307	1,967,124.73	87,794.67	1,222.00	(9,396.15)	78,398.52			
Feb-10	17,412	17,412	7,941,803.74	1.0000	7,941,803.74	456.11	(194,444.19)	7,747,359.55	8,892,347.78	8,697,900	1.0000	7,747,359.55	8,697,900	1,774,743.51	70,153.03	95.00	(7,739.37)	62,113.63			
Mar-10	17,498	17,498	8,427,420.81	1.0000	8,427,420.81	487.52	(195,813.46)	8,231,607.35	9,137,103.01	8,932,101	1.0000	8,231,607.35	9,132,101	1,932,884.74	13,648.00	71.00	(7,739.37)	15,910.67			
Apr-10	17,804	17,804	10,472,470.23	1.0000	10,472,470.23	606.19	(186,263.91)	10,286,206.34	11,755,050.24	11,568,786	1.0000	10,286,206.34	11,568,786	2,204,441.74	88,118.11	116.00	(9,055.13)	79,263.18			
May-10	18,095	18,095	9,145,546.72	1.0000	9,145,546.72	511.90	(188,021.51)	8,957,525.21	10,173,251.81	10,187,000	1.0000	8,957,525.21	10,187,000	1,962,498.24	108,039.24	145.00	(9,111.50)	96,817.44			
Jun-10	18,621	18,621	9,131,461.1	1.0000	9,131,461.1	517.59	(200,039.86)	8,931,421.24	9,498,609	9,298,609	1.0000	8,931,421.24	9,298,609	1,958,488.24	44,844.01	89.00	(7,739.37)	97,433.61			
Jul-10	19,025	19,025	10,329,463.18	1.0000	10,329,463.18	542.79	(210,378.50)	10,119,084.68	11,492,292.75	11,171,874	1.0000	10,119,084.68	11,171,874	2,138,646.88	107,248.38	141.00	(9,111.50)	94,242.88			
Aug-10	19,214	19,214	10,372,825.3	1.0000	10,372,825.3	539.30	(174,447.90)	10,198,377.40	11,440,877.75	11,209,825	1.0000	10,198,377.40	11,209,825	2,110,077.41	108,239.73	145.00	(9,111.50)	96,133.23			
Sep-10	19,492	19,492	10,231,050.21	1.0000	10,231,050.21	519.84	(213,056.20)	9,978,444.70	11,281,174.18	11,028,118	1.0000	9,978,444.70	11,028,118	2,123,888.28	105,169.40	145.00	(9,111.50)	92,157.90			
Oct-10	20,080	20,080	10,510,927.98	1.0000	10,510,927.98	524.79	(173,023.01)	10,337,904.97	11,627,666.06	11,392,641	1.0000	10,337,904.97	11,392,641	2,140,979.25	139,355.72	186.00	(9,111.50)	127,939.62			
Nov-10	20,500	20,500	10,300,508.36	1.0000	10,300,508.36	513.20	(228,113.30)	10,072,395.06	11,381,988.79	11,297,851	1.0000	10,072,395.06	11,297,851	2,163,310.00	113,005.24	151.00	(9,111.50)	98,714.99			
Dec-10	22,567	22,567	12,346,482.71	1.0000	12,346,482.71	547.10	(289,349.33)	12,057,133.38	13,661,809.21	13,362,460	1.0000	12,057,133.38	13,362,460	2,651,273.07	153,666.20	184.00	(9,111.50)	114,299.80			
Jan-11	23,268	23,268	12,184,511.43	1.0000	12,184,511.43	549.18	(289,878.77)	11,894,632.66	13,427,076.43	13,197,196	1.0000	11,894,632.66	13,197,196	2,716,078.26	158,689.20	208.00	(9,111.50)	146,089.50			
Feb-11	23,151	23,151	10,139,644.1	1.0000	10,139,644.1	479.85	(289,831.41)	9,850,812.69	11,317,015.89	11,107,920	1.0000	9,850,812.69	11,107,920	2,155,568.26	109,765.00	110.00	(9,111.50)	109,765.00			
Mar-11	23,124	23,124	10,307,845.22	1.0000	10,307,845.22	485.44	(187,894.77)	10,119,950.45	11,311,300.31	10,999,006	1.131	11,302,972.94	12,438,294	2,951,657.70	173,874.52	272.00	(9,111.50)	153,576.77			
Apr-11	20,386	20,386	7,972,618.8	1.0000	7,972,618.8	391.85	(249,369.17)	7,723,259.63	8,130,287.16	8,078,438	1.722	12,986,262.83	13,548,548	2,771,242.89	151,558.64	180.00	(9,111.50)	134,809.36			
May-11	20,344	20,344	9,165,776.79	1.0000	9,165,776.79	450.50	(243,500.58)	8,922,276.21	9,967,275.51	9,723,770	1.193	10,644,277.08	11,559,191	2,596,905.78	159,000.00	197.00	(9,111.50)	146,610.28			
Jun-11	19,954	19,954	12,538,645.10	1.0000	12,538,645.10	628.38	(250,931.28)	12,278,663.82	13,566,806.43	13,306,827	0.842	10,333,353.60	11,200,770	2,703,896.34	170,444.80	220.00	(9,111.50)	149,448.00			
Jul-11	19,200	19,200	10,358,888	1.0000	10,358,888	538.12	(290,729.86)	10,068,158.14	11,490,909.75	11,169,174	1.077	10,842,789.00	12,018,859	2,693,804.64	169,766.00	226.00	(9,111.50)	145,376.34			
Aug-11	18,883	18,883	9,738,806.20	1.0000	9,738,806.20	510.74	(300,944.58)	9,437,861.62	10,411,409	10,411,409	1.0000	9,437,861.62	10,411,409	2,584,888.11	163,121.28	210.00	(9,111.50)	140,651.48			
Sep-11	18,361	18,361	10,580,410.70	1.0000	10,580,410.70	576.54	(318,586.76)	10,261,823.94	11,368,816.86	11,101,272	0.978	10,026,263.51	10,934,821	2,452,493.61	137,150.00	178.00	(9,111.50)	117,453.52			
Oct-11	18,013	18,013	12,207,361	1.0000	12,207,361	677.47	(381,556.15)	11,826,804.85	12,744,195	12,744,195	1.796	14,005,766.65	15,113,840	2,599,812.81	168,788.00	210.00	(9,111.50)	145,065.00			
Nov-11	17,635	17,635	9,931,774.72	1.0000	9,931,774.72	562.55	(290,411.88)	9,641,362.84	10,744,844.17	10,474,431	0.922	9,047,247.09	9,731,217	2,243,988.74	134,447.37	176.00	(9,111.50)	130,206.77			
Dec-11	15,848	15,848	9,914,784	1.0000	9,914,784	429.40	(442,213.48)	9,472,570.52	10,613,649.03	10,388,385	0.954	9,274,717.47	10,009,751	2,160,994.26	142,751.24	186.00	(9,111.50)	123,188.74			5.7%
Jan-12	15,004	15,004	8,135,081	1.0000	8,135,081	462.50	(265,061.62)	7,870,019.38	9,724,152.29	9,505,242	0.951	7,051,146.01	8,136,770	1,896,248.00	149,681.31	189.00	(9,111.50)	179,807.81			2.7%
Feb-12	14,804	14,804	8,705,888	1.0000	8,705,888	508.32	(266,209.42)	8,439,678.86	9,523,023.07	9,256,028	0.953	8,040,402.30	8,818,869	1,978,688.72	145,056.67	183.00	(9,111.50)	174,403.87			5.2%
Mar-12	14,438	14,438	9,125,913	1.0000	9,125,913	466.02	(268,281.03)	8,857,631.93	10,127,819.13	9,966,796	0.951	8,089,906.96	9,498,952	2,196,546.28	150,000.00	188.00	(9,111.50)	130,244.00			3.8%
Apr-12	14,109	14,109	8,855,104.1	1.0000	8,855,104.1	450.75	(286,353.84)	8,568,750.27	9,679,444.94	9,383,099	0.951	8,197,444.24	9,197,843	1,962,444.24	139,116.18	172.00	(9,111.50)	120,326.18			2.8%
May-12	13,811	13,811	9,669,178	1.0000	9,669,178	620.74	(298,167.42)	9,371,010.68	9,765,776.77	9,474,611	0.951	8,188,272.81	9,024,249	1,898,811.61	164,100.00	172.00	(9,111.50)	141,778.50			2.8%
Jun-12	13,661	13,661	9,958,171.55	1.0000	9,958,171.55	728.00	(319,574.56)	9,638,596.99	10,107,150.86	9,847,276	0.951	8,391,789.78	9,955,287	2,009,094.24	164,202.00	209.00	(9,111.50)	141,086.20			2.8%
Jul-12	13,393	13,393	8,650,819.76	1.0000	8,650,819.76	467.04	(247,774.43)	8,403,045.33	9,127,142.25	9,124,388	0.951	8,020,299.44	8,695,249	2,041,138.88	161,037.88	201.00	(9,111.50)	132,636.71			4.1%
Aug-12	13,298	13,298	8,504,154	1.0000	8,504,154	464.35	(262,021.11)	8,242,132.93	9,243,151.65	9,076,940	0.951	7,846,167.68	8,551,693	1,905,135.71	160,541.01	197.00	(9,111.50)	132,837.56			5.4%
Sep-12	13,065	13,065	8,436,616.72	1.0000	8,436,616.72	465.74	(245,529.71)	8,191,087.01	9,071,896.01	8,826,839	0.951	7,803,841.61	8,400,951	1,884,881.11	160,000.00	201.00	(9,111.50)	131,896.11			6.2%
Oct-12	12,776	12,776	8,141,511.45	1.0000	8,141,511.45	677.25	(226,899.88)	7,914,611.57	8,720,522.31	8,532,623	0.951	7,540,839.81	8,026,885	1,989,438.48	170,748.41	214.00	(9,111.50)	139,527.62			6.8%
Nov-12	12,511	12,511	8,400,801	1.0000	8,400,801	671.81	(239,744.80)	8,160,056.21	9,050,860.20	8,816,185	0.951	7,790,331.31	8,400,731	1,989,416.88	163,009.00	201.00	(9,111.50)	134,841.71			6.6%
Dec-12	11,453	11,453	9,094,801	1.0000	9,094,801	794.10	(243,360.01)	8,851,440.93	9,775,336.79	9,531,986	0.951	8,433,887.78	9,089,230	1,929,296.26	172,802.31	212.00	(9,111.50)	143,952.30			9.9%
Jan-13	11,375	11,375	7,616,369.10	1.0000	7,616,369.10	626.17	(268,578.52)	7,347,790.58	8,247,798.51	7,927,226	1.0000	7,347,790.58	7,927,226	1,994,881.30	160,000.00	186.00	(9,111.50)	161,000.00			12.9%
Feb-13	10,914	10,914	7,511,511.1	1.0000	7,511,511.1	632.06	(259,894.04)	7,251,617.06	8,055,957.87	7,869,201	1.0000	7,251,617.06	7,869,201	1,920,792.51	152,000.00	172.00	(9,111.50)	160,845.24			11.7%
Mar-13	11,155	11,155	7,919,662.37	1.0000	7,919,662.37	709.96	(366,379.54)	7,553,272.83	8,466,207.88	8,259,828	1.0000	7,553,272.83	8,259,828	2,076,107.67	176,133.36	209.00	(9,111.50)	112,438.00			11.9%
Apr-13	10,953	10,953	6,584,053	1.0000	6,584,053	582.86															

Geisinger Health Plan
Individual Filing for 2025
Trend Backup

Month-Year	Premium	Members	Incurred Claims	Completion Factor	Ultimate Incurred Claims	Ultimate Incurred PMPM	Prescription Drug Rebates (Enter negative)	Ultimate Incurred Claims (Net of Prescription Drug Rebates)	Allowed Claims Gross	Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjustment Factor	COVID Adjusted Ultimate Incurred Claims (Net of Prescription Drug Rebates)	COVID Adjusted Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjusted Annual Allowed PMPM	Allowed Total Drug Costs	GLP-1 Gross Allowed Claims	GLP-1 Scripts	GLP-1 Rebates (Enter negative)	GLP-1 Net Rebates	12 month rolling Allowed Claims PMPM	12 month rolling Allowed Claims Trend	Updated Trend Calculation
Jan-10		42,721	20,814,980.64	1.0000	20,814,980.64	487.23	(507,381.30)	20,307,599.35	26,347,727.85	25,840,346.55	1.0000	20,307,599.35	25,840,346.55	4.754,447.71	124,286.48	17.77		(15,134.47)	109,091.01			
Feb-10		40,126	19,926,560.51	1.0000	19,926,560.51	496.23	(507,381.30)	19,419,179.21	24,154,654.97	23,648,274.27	1.0000	19,419,179.21	23,648,274.27	4.520,541.62	166,015.51	23.00		(19,134.50)	146,880.01			
Mar-10		38,408	21,204,773.51	1.0000	21,204,773.51	553.11	(507,381.30)	20,697,392.21	26,052,172.71	25,544,711.41	1.0000	20,697,392.21	25,544,711.41	4.656,775.74	169,100.71	23.60		(19,134.50)	150,022.21			
Apr-10		37,275	23,336,338.04	1.0000	23,336,338.04	623.07	(507,381.30)	22,828,956.74	27,745,217.77	27,230,310.10	1.0000	22,828,956.74	27,230,310.10	4.920,633.43	169,140.51	23.40		(19,134.50)	149,875.01			
May-10		37,113	22,007,361.60	1.0000	22,007,361.60	593.08	(507,381.30)	21,500,000.30	24,960,000.04	24,446,276.24	1.0000	21,500,000.30	24,446,276.24	4.306,261.44	186,171.24	23.80		(21,134.50)	165,036.74			
Jun-10		36,709	18,309,761.00	1.0000	18,309,761.00	501.59	(507,381.30)	17,802,379.70	21,804,030.43	21,289,659.13	1.0000	17,802,379.70	21,289,659.13	4.419,270.84	117,200.84	18.00		(15,134.50)	102,066.34			
Jul-10		35,727	19,743,223.38	1.0000	19,743,223.38	551.53	(507,381.30)	19,235,842.08	23,049,690.08	22,561,814.44	1.0000	19,235,842.08	22,561,814.44	4.748,862.24	183,915.24	23.40		(23,134.50)	160,780.74			
Aug-10		35,321	21,605,100.00	1.0000	21,605,100.00	611.67	(507,381.30)	21,097,718.70	24,462,777.70	24,152,097.40	1.0000	21,097,718.70	24,152,097.40	4.748,862.24	202,801.51	24.60		(25,134.50)	175,667.01			
Sep-10		34,671	19,842,439.51	1.0000	19,842,439.51	574.19	(507,381.30)	19,335,058.21	22,999,621.48	22,446,716.28	1.0000	19,335,058.21	22,446,716.28	4.213,109.86	169,445.21	22.60		(22,014.50)	147,430.71			
Oct-10		34,027	22,384,883.00	1.0000	22,384,883.00	657.28	(507,381.30)	21,876,501.70	25,049,272.95	24,519,218.28	1.0000	21,876,501.70	24,519,218.28	4.901,119.25	202,417.25	27.60		(25,134.50)	176,282.75			
Nov-10		33,402	20,348,322.00	1.0000	20,348,322.00	608.57	(507,381.30)	19,840,940.70	23,048,413.73	22,528,817.00	1.0000	19,840,940.70	22,528,817.00	4.339,753.13	179,340.13	24.00		(22,726.51)	156,613.61			
Dec-10		32,910	21,381,348.21	1.0000	21,381,348.21	646.04	(507,381.30)	20,873,966.91	23,615,348.92	23,104,928.62	1.0000	20,873,966.91	23,104,928.62	4.637,710.90	192,230.90	23.00		(22,743.65)	169,487.25			
Jan-11		32,268	21,573,819.18	1.0000	21,573,819.18	638.40	(507,381.30)	21,066,437.88	24,022,215.39	23,507,275.09	1.0000	21,066,437.88	23,507,275.09	4.500,630.21	193,056.88	23.00		(19,134.50)	173,922.38			
Feb-11		32,481	19,677,099.67	1.0000	19,677,099.67	547.00	(507,381.30)	19,170,000.97	22,451,477.77	21,959,795.45	1.0000	19,170,000.97	21,959,795.45	3.677,044.86	162,000.86	20.00		(15,134.50)	146,866.36			
Mar-11		32,285	14,971,135.00	1.0000	14,971,135.00	474.84	(447,832.99)	14,523,302.01	17,348,949.04	16,839,466.02	0.962	13,967,463.00	16,129,300.00	3,994,703.87	195,881.00	23.00		(23,728.00)	172,153.00			
Apr-11		31,865	17,473,655.85	1.0000	17,473,655.85	517.36	(447,832.99)	17,025,822.86	19,792,988.85	19,274,945.86	1.0000	17,025,822.86	19,274,945.86	3,979,074.86	179,455.86	23.00		(23,489.00)	155,966.86			
May-11		31,699	17,324,086.00	1.0000	17,324,086.00	515.55	(447,832.99)	16,876,253.01	19,641,827.88	19,131,020.00	1.056	16,461,555.46	18,438,007.00	3,969,204.08	167,015.21	21.00		(20,111.21)	146,903.00			
Jun-11		31,443	13,411,993.00	1.0000	13,411,993.00	426.48	(371,278.31)	13,040,714.69	15,529,942.72	15,207,664.00	0.957	12,673,288.20	14,558,194.00	3,883,204.84	197,467.84	26.00		(25,200.15)	172,267.69			
Jul-11		31,200	14,472,834.00	1.0000	14,472,834.00	495.11	(418,800.00)	14,054,034.00	16,939,870.21	16,541,070.00	0.965	13,335,323.33	15,433,238.00	3,099,426.71	164,488.00	22.00		(23,200.80)	141,287.20			
Aug-11		30,898	15,387,198.88	1.0000	15,387,198.88	530.30	(407,739.99)	14,979,458.89	17,469,030.95	16,997,780.00	0.982	13,208,863.07	14,988,200.00	3,507,972.01	177,607.01	23.00		(23,439.00)	154,167.01			
Sep-11		30,580	16,099,608.92	1.0000	16,099,608.92	558.80	(424,172.81)	15,675,436.11	18,122,426.96	17,608,248.00	0.821	12,786,261.87	14,424,527.00	3,509,688.13	178,414.13	26.00		(26,104.40)	152,313.73			
Oct-11		30,361	15,446,841.33	1.0000	15,446,841.33	535.66	(386,374.00)	15,060,467.33	17,591,011.12	16,987,446.00	0.880	13,141,691.73	14,946,799.00	3,707,623.26	193,158.26	24.00		(25,301.40)	167,856.86			
Nov-11		29,980	15,122,261.41	1.0000	15,122,261.41	536.87	(426,198.30)	14,696,063.11	16,841,132.96	16,415,115.00	0.844	12,532,227.23	14,020,527.00	3,273,742.23	140,270.23	24.00		(25,312.20)	114,958.03			
Dec-11		29,511	16,381,227.27	1.0000	16,381,227.27	619.00	(412,424.14)	15,968,803.13	17,947,767.16	17,429,549.00	0.987	13,842,141.41	15,200,871.00	3,809,361.26	221,369.41	26.00		(20,734.00)	190,635.41			10.5%
Jan-12		29,544	17,468,007.92	1.0000	17,468,007.92	690.00	(374,996.92)	17,093,011.00	19,400,000.00	19,000,000.00	0.963	15,624,626.90	17,422,974.00	2,881,347.92	160,118.91	21.00		(22,014.50)	147,604.41			7.1%
Feb-12		29,130	17,020,316.00	1.0000	17,020,316.00	686.99	(360,027.51)	16,660,288.49	18,480,314.12	18,119,287.00	0.953	13,203,420.84	15,420,874.00	2,767,380.16	147,210.16	18.00		(19,138.00)	128,072.16			2.0%
Mar-12		29,077	14,818,411.00	1.0000	14,818,411.00	708.72	(444,906.26)	14,373,504.74	17,049,774.73	17,049,774.00	0.953	13,467,170.20	15,029,666.00	3,415,494.41	218,515.41	24.00		(27,149.00)	191,366.41			1.9%
Apr-12		29,125	16,411,890.80	1.0000	16,411,890.80	728.21	(428,550.84)	15,983,339.96	18,174,272.54	18,745,682.00	0.963	15,231,064.88	17,861,661.00	3,130,596.44	213,114.50	27.00		(28,305.00)	184,809.50			7.1%
May-12		29,152	14,187,107.00	1.0000	14,187,107.00	693.25	(411,074.50)	13,776,032.50	16,386,488.92	16,172,415.00	0.953	13,105,261.91	15,409,461.00	3,052,460.44	184,750.44	23.00		(24,804.00)	160,287.44			4.3%
Jun-12		29,279	16,444,008.00	1.0000	16,444,008.00	756.41	(460,370.24)	16,083,637.76	18,909,211.68	18,533,316.00	0.953	15,097,119.18	17,659,499.00	3,097,379.82	220,175.82	27.00		(20,114.00)	199,065.82			7.3%
Jul-12		29,380	16,219,423.00	1.0000	16,219,423.00	739.61	(440,454.16)	15,778,968.84	18,365,651.46	18,145,249.00	0.953	15,035,968.85	17,290,307.00	3,143,014.02	194,146.02	24.00		(33,145.67)	160,600.34			4.9%
Aug-12		29,262	16,341,773.00	1.0000	16,341,773.00	756.43	(440,615.66)	15,891,157.34	18,020,311.36	18,471,000.00	0.953	15,524,427.90	17,620,731.00	3,090,809.00	237,043.00	29.00		(41,725.50)	195,317.50			6.4%
Sep-12		29,246	16,219,288.24	1.0000	16,219,288.24	735.61	(434,277.73)	15,785,010.51	20,411,042.11	19,028,631.00	0.953	15,011,042.11	17,028,631.00	3,751,411.00	239,446.00	28.00		(41,112.61)	200,333.39			6.4%
Oct-12		29,254	17,355,608.00	1.0000	17,355,608.00	779.00	(436,245.22)	16,918,862.78	19,443,811.45	18,989,066.00	0.953	15,620,704.81	17,809,429.00	3,276,046.04	202,831.04	25.00		(35,303.41)	167,527.63			7.3%
Nov-12		29,014	19,736,400.00	1.0000	19,736,400.00	875.74	(454,530.62)	19,281,869.38	21,463,300.00	20,958,300.00	0.953	17,886,068.00	19,971,451.00	4,062,596.45	238,250.45	33.00		(46,729.80)	241,921.65			8.4%
Dec-12		29,279	17,103,200.94	1.0000	17,103,200.94	787.13	(434,530.62)	16,668,670.32	18,974,391.00	18,500,288.00	0.953	15,850,228.00	17,509,291.00	3,272,063.94	202,831.94	27.00		(39,781.24)	163,050.70			8.2%
Jan-13		29,130	14,633,276.00	1.0000	14,633,276.00	642.51	(421,331.00)	14,211,945.00	17,088,714.00	16,527,031.00	1.0000	13,711,421.61	15,409,291.00	3,688,308.34	241,021.34	25.00		(35,524.27)	105,507.07			10.2%
Feb-13		29,274	14,023,355.00	1.0000	14,023,355.00	645.45	(409,650.00)	13,613,705.00	17,275,611.00	17,275,611.00	1.0000	13,119,021.00	15,459,371.00	3,346,350.00	239,370.00	26.00		(39,341.67)	100,028.33			

**Geisinger Health Plan
Individual Filing for 2025
Response to Questions
SERFF Tracking Number: GSHP-134083328**

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.

[Confirmed.](#)

2. Please ensure that the 8/16/24 versions of the following items are posted in SERFF with your August 16th 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. URRRT
- 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).

[All items have been posted in SERFF with our response to this data call.](#)

3. Please update the Rate/Rule Schedule tab in SERFF.

[The Rate/Rule Schedule tab in SERFF has been updated.](#)