UPMC Health Options, Inc. – Small Group Plans

Rate Request filing ID # UPMC-134078960 – 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:	7.23%
Revised requested average rate change:	6.86%
Range of requested rate change:	0.48% to 9.15%
Effective date:	January 1, 2025
Mapped members:	90,048
Available in:	Rating Areas 1, 2, 4, and 5

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	$532,865,761
Claims	$495,971,201
Administrative Expenses	$64,476,903
Taxes & Fees	$535,515
Insurers made (after taxes)	$-28,117,857

How it plans to spend your premium[1]

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

Claims:	87%
Administrative:	13%
Taxes & Fees:	0%
Profit:	1%

The insurer expects its annual medical costs to increase **4.7%**.

Our Decision

The insurer requested an average 7.23% rate change in the small group 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 6.86% due to revisions made during the Department's standard review. The statewide average rate increase request across all insurers is 7.6%.

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 were reasonable in relation to the benefits, and if the insurer would be able to pay projected claims and expenses. The Department also considered factors such as the insurer's revenues, medical and administrative

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

costs, actual and projected profits, and past rate changes, as well as the effect the 2025 rate change would have on Pennsylvania consumers.

The Department notes that the 2025 rates have increased by an average of 7.6% compared to the 4.1% average increase approved in 2024. Insurers have cited the following as key drivers of these rate changes:

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

The resulting average final rate change approved for this insurer is 6.86% ranging from 0.48% to 9.15%.

General Note: An insurer may not increase your rates more than once in a calendar year. Due to insurer movement between counties, employers are encouraged to shop around and compare plans. 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

State: *Pennsylvania* **Filing Company:** *UPMC Health Options, Inc.*
TOI/Sub-TOI: *H16G Group Health - Major Medical/H16G.003A Small Group Only - PPO*
Product Name: *2025 SG Health Options*
Project Name/Number: */*

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Options Inc Small Group Public PDF 1 UPMC-134078960.pdf UPMC Health Options Inc Small Group Public PDF 2 UPMC-134078960.pdf UPMC Health Options Inc Small Group Public PDF 3 UPMC-134078960.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

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May 15, 2024

Ms. Lindsi Swartz
Director - Life, Accident, and Health Rate and Policy Form Review
Bureau of Life, Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Swartz,

UPMC Health Options, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange PPO/EPO products. The rates are proposed for effective dates of 1/1/2025 through 12/31/2025.

Company Name/NAIC #: UPMC Health Options, Inc./15345
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2025
Average Rate Change Requested (Table 11): 7.23% ($25.42)
Range of Rate Change Requested (Table 11): 0.83% to 9.52% ($2.91 to $33.46)
Products Offered: PPO, EPO
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2024)
Metal Levels Offered: Bronze, Silver, Gold, Platinum
Currently Enrolled Lives Affected by the Rate Change: 90,048
Currently Enrolled Policyholders Affected by the Rate Change: 53,526
Number of Plans Offered in 2025: 52 (9 more than 2024)
Total additional annual revenue generated from the proposed rate change: $41,421,419
Corresponding Contract Form #: EPOF02, EPOF08, PPOF02, PPOF15
Binder ID#: UPMC-PA25-12511837
HIOS Issuer ID #: 16322
Submission Tracking #: UPMC-134078960

If you have any questions or require additional information, please call me at [redacted] or email me at [redacted].

Sincerely,

[redacted]

UPMC HEALTH PLAN

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July 31, 2024

Ms. Lindsi Swartz
Director - Life, Accident, and Health Rate and Policy Form Review
Bureau of Life, Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Swartz,

UPMC Health Options, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange PPO/EPO products. The rates are proposed for effective dates of 1/1/2025 through 12/31/2025.

Company Name/NAIC #: UPMC Health Options, Inc./15345
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2025
Average Rate Change Requested (Table 11): 6.86% ($24.13)
Range of Rate Change Requested (Table 11): 0.48% to 9.15% ($1.69 to $32.14)
Products Offered: PPO, EPO
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2024)
Metal Levels Offered: Bronze, Silver, Gold, Platinum
Currently Enrolled Lives Affected by the Rate Change: 90,048
Currently Enrolled Policyholders Affected by the Rate Change: 53,526
Number of Plans Offered in 2025: 52 (9 more than 2024)
Total additional annual revenue generated from the proposed rate change: $39,315,386
Corresponding Contract Form #: EPOF02, EPOF08, PPOF02, PPOF15
Binder ID#: UPMC-PA25-12511837
HIOS Issuer ID #: 16322
Submission Tracking #: UPMC-134078960

If you have any questions or require additional information, please call me at [redacted] or email me at [redacted]

Sincerely,

[redacted]

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July 31, 2024

Ms. Valerie Romig
Commonwealth of Pennsylvania Insurance Department
Insurance Product Regulation & Market Enforcement
Actuarial Review Division
Bureau of Life, Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Romig,

UPMC Health Options, Inc. has made revisions to its rate filing initially submitted May 15, 2024. As requested in the PID Final Rate Filing Guidance, and in accordance with data requests issued by the Department, the enclosed filing has been updated to reflect:

- Revised rate increases as a result of
  - updated Change in Other factor in Table 5 to account for pharmacy rebates in the projection period
  - updated pharmacy rebate experience in Tables 2, 2b, 4, and 4b to reflect experience period total dollars
  - updated Administrative Expenses as a percent of premium (<0.1%) in Table 6 and Actuarial Memoranda
    - as a PMPM, this assumption has not changed vs initial submission
  - updated risk adjustment assumption for the projection period in Tables 5 and 16

- Final 2023 risk adjustment as published in the CMS PY 2023 Final Risk Adjustment Report released on July 22, 2024.

If you have any questions or require additional information, please call me at [redacted] or email me at [redacted]

Sincerely,

[redacted]

HIOS Issuer ID #: 16322
Submission Tracking #: UPMC-134078960

PA Actuarial Memorandum

Section 1 - Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

1A. Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Options, Inc.
NAIC #: 15345
HIOS Issuer ID: 16322
Market: Small Group
Exchange: Off Exchange
Products: PPO, EPO
Effective Date: 1/1/2025

Company Contact Information:
[redacted]

Filing Information:
Rate Filing SERFF Tracking #: UPMC-134078960
Form Filing SERFF Tracking #: UPMC-134083911, UPMC-134084044, UPMC-134084055, UPMC-134084075
Binder SERFF Tracking #: UPMC-PA2512511837

1B. Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2025 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-132801371	2022	9.1%
UPMC-133258174	2023	12.6%
UPMC-133641706	2024	6.2%

** Historical increases in this table are from Table 10*

1C. Average Rate Change

• Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 6.9%

• Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 6.9%

1D. Membership Count

Various illustrations of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits. The current membership displayed in this table includes all enrollment, regardless of whether these members are enrolled in plans for plan year 2023 or 2024.

1E. Benefit Changes

A table with these changes has been included in Appendix I. All plans have metal level actuarial values in accordance with the latest HHS requirements.

1F. Experience Period Claims and Premium

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market. Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2023 - December 2023) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for Transitional (Grandmothered) policies is included in this table.

Earned Premium:
This represents the revenue accumulated by the captioned company during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

Paid Claims:
This field includes uncompleted paid medical, pharmacy, and pediatric dental and vision experience period claims for the captioned company and market.

Ultimate Incurred Claims:
This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate claims that are incurred but not reported (IBNR). Factors were calculated using our entire fully insured group commercial book of business, of which Small Group ACA business is a subset. This data set is larger, more established, and more consistent, and is an appropriate representation of the claims completion patterns of employer group policies. The completion factors used in Table 4b are displayed in the table below and no unexpected factors were observed. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred

claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2.

Month	Completion Factor
1/1/2023	0.9993
2/1/2023	0.9991
3/1/2023	0.9986
4/1/2023	0.9980
5/1/2023	0.9902
6/1/2023	0.9958
7/1/2023	0.9944
8/1/2023	0.9923
9/1/2023	0.9824
10/1/2023	0.9845
11/1/2023	0.9732
12/1/2023	0.9541

The following table shows the ultimate paid claims for the experience period distinguished between claims paid and fully adjudicated and claims estimated by IBNR:

Incurred Claims Processed by Claim System:	$	551,488,993
Claims Processed Outside Claim System:	$	-
Claims Estimated by IBNR:	$	6,380,701
Ultimate Incurred Claims:	**$**	**557,869,694**

Member Months:
The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

Estimated Cost Sharing:
This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:
This field includes allowed medical and pharmacy claims as well as pediatric dental and vision claims from the experience period for the captioned company and market, which are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:
This field displays the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:
This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT. As discussed in subsequent data call responses, Table 2 now shows rebate dollars commensurate with our receipts rather than the expected rebate receipts in the projection period, and the Change in Other factor in Table 5 has been updated accordingly.

Total EHB Capitation:
EHB benefits were not paid for via capitation during the experience period.

Total Non-EHB Capitation:
Non-EHB benefits were not paid for via capitation during the experience period.

Experience Period Risk Adjustment:
Experience period Risk Adjustment for the captioned company is a payment of $27,607,590 per the Summary Report on Permanent Risk Adjustment Transfers for the 2023 Benefit Year, published by CMS on July 22, 2024. This transfer payment translates to a PMPM of $23.71.

Estimated Reinsurance Recoveries:
No reinsurance recoveries were made during the experience period.

Loss Ratio:
The loss ratio calculated in Table 2 is 93.08%.

1G. Credibility of Data

The manual data for this filing was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,272,175 member months of experience.

The experience period data for this company consists of 1,164,162 member months from ACA-compliant policies. However, this data set includes data from groups domiciled in both western and eastern Pennsylvania, but the captioned company will only offer coverage for groups domiciled in western Pennsylvania during the projection period in the small group market. To help account for this transition, 0% credibility has been applied to the experience (just as was implemented in the prior annual filing for the captioned company and market), and the manual data for this filing is assigned 100% credibility. The manual data encompasses the single risk pool of all UPMC Small Group market companies, and assigning it 100% credibility and assigning each company-specific single risk pool 0% credibility aligns with prior filings as well. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

1H. Trend Identification

The overall annual trend used in rate development is 4.73%. Historical allowed claims from our Small Group block of ACA-compliant business from employer groups domiciled in western Pennsylvania were used to develop trend factors for use in the projected rates, and the basis for this trend is a least squares regression

analysis on 12-month rolling cost and utilization claims experience between 2019 and 2023. The selected trends fall within the 95% confidence interval of regression analysis for each service category (Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drug), and the selected aggregate trend is the weighted average aggregation of the component trends.

The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied.

Small Group Quarterly Trend Increases:
Quarterly trended rates beginning on the first day of each calendar quarter of 2025 are proposed in this filing. The proposed quarterly trend is 1.39%. Please see Exhibit 12 for the derivation of quarterly trend.

1I. Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out is provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b consists of a blend of ACA-compliant experience data from groups domiciled in western Pennsylvania under each of UPMC's subsidiary companies in the small group market and was used in the development of trend.

Section 2 - Rate Development & Change

2A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below. Table 5a is populated with the number of member months renewing in each quarter since quarterly trended rates are proposed for this filing.

Index Rate:
For this filing, the Index Rate of the Experience Period is set equal to the manual rate as outlined above in Section 1G of this memorandum. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 4.73% annual trend to the Index Rate of Experience Period.

An adjustment factor of 0.996 has been applied to the index rate to account for differences in expected allowed claims costs between the manual data and that of the captioned company. This adjustment factor brings the captioned company index rate in line with the current characteristics of the provider networks. Please see Exhibit 7 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 0.978 has been applied to the index rate in the Change in Other category. This adjustment accounts for itemized differences between the 2023 experience period and the 2025 projection

period, such as the impact of medical and pharmacy cost savings initiatives that UPMC has engaged in. Please see Exhibit 8 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

~~No other adjustments have been applied to the index rate.~~ The average age for our experience period Small Group risk pool was 36.7 with an average premium factor of 1.51. This is identical to our 2024 experience so far with age 36.7 and premium factor 1.51. Due to the stability of the population, no demographic adjustment has been made to the rates. Please note that the Index Rate of Projection Period of $574.47 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate.

Projection period Risk Adjustment PMPM has been estimated to be a payment of $12.88, which is displayed in Table 5. First, UPMC considered the final CY 2023 transfer published by CMS on July 22, 2024.

The projection period Risk Adjustment transfer PMPM also accounts for the impact of known changes to HHS model weights for the 2025 Benefit Period. The transfer amount is not adjusted to reflect the estimated impact of the Risk Adjustment Data Validation (RADV) program, as there have been fluctuations in the program's impact directionally in recent years. UPMC relies on analysis by Wakely Consulting in estimating the impacts of both the 2025 model changes and the RADV program.

The projected transfer assumes a $0 High Cost Risk Pool (HCRP) recovery net of the program's surcharge.

Please see Exhibit 9 of the Supporting Exhibits for the derivation of this estimate.

The value entered in section II, worksheet 1 of the URRT was $15.68 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment. No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

Total Allowed Claims:
The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is $1.06 PMPM.

2B. Retention Items

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

Administrative Expenses:
Administrative costs of 12.8% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

[redacted]

Taxes and Fees:
Taxes and Fees are expected to be 0.2% of premium in 2025. This accounts for the projected Federal Income Tax in 2025. Please note that the Risk Adjustment Administration Fee of $0.18 PMPM and the projected PCORI Fee of $0.27 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Profit/Contingency:
The projected surplus and risk margin for this company is 0.5% for 2025. This value is listed in both Table 6 and the URRT. The same level of margin is expected for each plan included in this filing.

Projected Loss Ratio
The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 89.5%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

2C. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2024 and 2025 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2024 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2025 factors are provided below as well as in Section 5 of this memorandum.

Average Age Factor:
The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2025. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Small Group business, the average age factor is 1.507 and average age was 36.7 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.496. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:
The calibration factor of 0.945 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:
No tobacco load is applied in the Small Group market, so the average tobacco factor is 1.0.

Average Benefit Richness:
Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Average Network Factor:
Network factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits. Please see the Network Factors section below for a discussion on the factors applied for each network.

2D. Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2024 columns have been taken from this company's 2024 annual rate filing.

Section 3 - Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2025 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:
The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2023 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (Induced Demand)
Benefit richness factors were calculated using the formula (Plan AV)^2 - (Plan AV) + 1.24, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs
Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is $1.06 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2025 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network
Please see the Network Factors section below for a discussion on the development of the provider network factors applied in Table 10.

Catastrophic Eligibility
This adjustment is not applicable to the small group market.

Non-Funding of CSR Adjustment
This adjustment is not applicable to the small group market.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2025 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

Section 5 - Plan Factors

5A. Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2025 is used in the development of the Consumer Adjusted Premium Rates. No tobacco load will be applied for the small group market in 2025.

5B. Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. For 2025, the proposed geographic factors are identical to the 2024 filing for this company. The table below displays the current and proposed factors:

Region	2024	2025
1	0.960	0.960
2	1.142	1.142
4	0.931	0.931
5	1.020	1.020

5C. Network Factors

Network factors for 2025 were calculated to reflect cost differentials between networks and to ensure normalization using projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits. Some offerings included in the 2025 product portfolio under the captioned company will utilize the MyCare Advantage Network. The MyCare Advantage Network covers many counties in rating areas 1, 4, and 5. Despite the fact that this is a relatively broad network, this network is anticipated to exhibit lower cost of delivery characteristics than the Premium Network due to the fact that it is a tiered network, with lower member cost-sharing at preferred providers. We estimate that costs under the MyCare Advantage Network will be approximately 5% less than those under the Premium Network for 2025. Other offerings will utilize the Partner Network. The Partner Network is a much more narrow network that only covers five select counties in rating areas 1, 4, and 5 and is anticipated to exhibit much lower cost characteristics than the Premium and MyCare Advantage Networks. We estimate that costs under the Partner Network will be approximately 14% less than those under the Premium Network for 2025. The current and proposed network factors are also shown in Table 14 of the PA Actuarial Memorandum Exhibits.

5D. Rate Change Summary

Table 15 of the PA Actuarial Memorandum Exhibits has been populated as described in state guidance.

5E. Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2025. Service area maps for 2024 and 2025 have been uploaded in the Supporting Documentation section in SERFF.

5F. Composite Rating

No composite rating is used with these plans.

5G. Connectivity Factors

Connectivity features are not available under these plans.

Section 6 - Reference Information and Certification

URRT Warning Alerts

The URRT for the captioned company validated with no warnings.

SERFF Rate / Rule Schedule Tables

In accordance with PID guidance, the SERFF Rate/Rule Schedule Tab of this rate filing contains the proposed premium rates for all proposed plans, and Excel versions of the Federal Rates Template and the PA Plan Design Summary and Rate Tables.

The Company Rate Information and Rate Review Detail is complete and accurate. Current premiums are consistent with our enrollment as of February 15, 2024. The rate change data presented is consistent with Table 11 and the number of policyholders affected is populated using the total covered lives shown in Table 10 cell V15. The total requested rate change entered is consistent with Cell AN13 of Table 11.

In order to accurately portray the volumes of current premium and annual premium change, current premiums are calculated using the entire Small Group ACA-compliant census as of February 15, 2024 regardless of each enrollee's employer group renewal month. Because many of the employer groups in the current census hold policies that originated in 2023, current premiums for all enrollees are calculated and annualized using the Q1 2024 premium that corresponds to each enrollee's age, area, and benefit plan as of that date. The proposed rate change is then applied to that total annualized premium.

Standard Questions

Per PID ACA Rate Filing Final Guidance issued on April 3, 2024, the Standard Questions to be included with the initial filing are enclosed with this rate filing in a separate document under the Supporting Documentation tab in SERFF.

Reliance

Below is a summary of the information that we have relied on as part of rate development.

Source	Type of Information	Comments
Jeffrey A. Bees, CFO, Commercial Products and WorkPartners	Projected administrative expenses, impact of discontinuation of SaveOnSP Program	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Rachel Oaks, Sr. Director, Medical Economics	Anticipated savings from medical savings initiatives	I have not performed any independent audit or otherwise verified the accuracy of this data/information.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Current/Projected Commissions by OEP and SEP
- Exhibit 6: Derivation of 3-Child Cap Adjustment Factor
- Exhibit 7: Derivation of Change in Network Factor
- Exhibit 8: Derivation of Change in Other Factor
- Exhibit 9: Derivation of Projected Risk Adjustment PMPM
- Exhibit 9a: HHS Risk Model Adjustment Support
- Exhibit 10: Projected Administrative Expense Load Development
- Exhibit 11: Derivation of Projected Taxes and Fees
- Exhibit 12: Derivation of Quarterly Trend
- Exhibit 13a: Calculation of 2024Q1 to 2025Q1 Rate Change
- Exhibit 13b: Calculation of 2024Q2 to 2025Q2 Rate Change
- Exhibit 13c: Calculation of 2024Q3 to 2025Q3 Rate Change
- Exhibit 13d: Calculation of 2024Q4 to 2025Q4 Rate Change

Actuarial Certification

I, [redacted], am a Member of the American Academy of Actuaries in good standing. I am currently Manager for ACA products in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR § 147.106.
- 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.
- The projected Index Rate is:
  a. In compliance with all applicable state and Federal statutes and regulations (45 CFR § 156.80 and § 147.102)
  b. Developed in compliance with the applicable Actuarial Standards of Practice
  c. Reasonable in relation to the benefits provided and the population anticipated to be covered
  d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and § 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

[redacted]

7/31/2024
Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC HEALTH OPTIONS INC.		
Product(s):	PPO, EPO		
Market Segment:	Small Group		
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	36.6	36.8	36.8
Total	1,164,162	90,048	1,084,800
<18	202,207	15,311	183,648
18-24	109,606	8,421	105,756
25-29	98,925	7,708	92,376
30-34	108,690	8,480	101,664
35-39	101,771	8,077	96,888
40-44	101,687	8,056	96,660
45-49	94,440	7,412	88,884
50-54	109,524	8,278	99,324
55-59	114,307	8,604	103,200
60-63	89,507	6,842	82,092
64+	33,498	2,859	34,308

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 560,473,350.68	$ 551,488,992.95	$ 557,869,694.22	1,164,162	$ 124,019,314.74	$ 681,889,008.97	$ 1,154,378.07	$ (61,898,493.54)	$ -	$ -	$ (27,607,589.54)	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 531.57**
Loss Ratio											**93.08%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	8.57%	-4.33%		3.87%	13.24%
Outpatient Hospital	2.28%	0.60%		2.89%	26.94%
Professional	1.46%	0.20%		1.66%	16.69%
Other Medical	6.10%	-0.99%		5.05%	12.07%
Capitation				0.00%	0.00%
Prescription Drugs	9.11%	-0.90%		8.13%	31.06%
Total Annual Trend				4.73%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.097	

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

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20		$ 53,710,964.55	1.0000	$ 53,710,964.55	114,103	$ 470.72		$ (4,095,156.67)	$ 60,571,739.62	$ 530.85
Feb-20		$ 51,688,872.57	1.0000	$ 51,688,872.57	114,392	$ 451.86		$ (4,105,528.88)	$ 57,061,009.78	$ 498.82
Mar-20		$ 48,125,370.98	1.0000	$ 48,125,370.98	114,501	$ 420.31		$ (4,109,440.89)	$ 52,343,012.22	$ 457.14
Apr-20		$ 36,561,332.56	1.0000	$ 36,561,332.56	114,138	$ 320.33		$ (4,096,412.82)	$ 37,289,050.98	$ 326.70
May-20		$ 44,539,428.95	1.0000	$ 44,539,428.95	114,056	$ 390.50		$ (4,093,469.84)	$ 47,084,831.84	$ 412.82
Jun-20		$ 52,803,667.51	1.0000	$ 52,803,667.51	114,577	$ 460.86		$ (4,112,168.53)	$ 56,883,525.05	$ 496.47
Jul-20		$ 53,332,250.33	1.0000	$ 53,332,250.33	114,376	$ 466.29		$ (4,104,954.64)	$ 57,925,449.39	$ 506.45
Aug-20		$ 53,141,792.32	1.0000	$ 53,141,792.32	114,223	$ 465.25		$ (4,099,463.47)	$ 57,689,635.59	$ 505.06
Sep-20		$ 54,193,266.42	1.0000	$ 54,193,266.42	114,549	$ 473.10		$ (4,111,163.61)	$ 58,578,186.28	$ 511.38
Oct-20		$ 57,916,401.62	1.0000	$ 57,916,401.62	114,925	$ 503.95		$ (4,124,658.25)	$ 62,502,753.29	$ 543.86
Nov-20		$ 53,989,068.14	1.0000	$ 53,989,068.14	115,531	$ 467.31		$ (4,146,407.59)	$ 57,565,367.97	$ 498.27
Dec-20	$ 582,683,373.98	$ 56,267,943.09	1.0000	$ 56,267,943.09	116,093	$ 484.68	$ 99,551,562.69	$ (4,166,577.77)	$ 60,961,956.76	$ 525.11
Jan-21		$ 55,385,087.66	1.0000	$ 55,385,087.66	117,331	$ 472.04		$ (4,696,759.93)	$ 60,459,389.71	$ 515.29
Feb-21		$ 54,347,160.54	1.0000	$ 54,347,160.54	117,023	$ 464.41		$ (4,684,430.69)	$ 59,205,811.11	$ 505.93
Mar-21		$ 61,216,624.70	1.0000	$ 61,216,624.70	116,796	$ 524.13		$ (4,675,343.88)	$ 67,282,990.87	$ 576.07
Apr-21		$ 60,076,693.11	1.0000	$ 60,076,693.11	116,673	$ 514.92		$ (4,670,420.19)	$ 65,381,957.43	$ 560.39
May-21		$ 57,393,023.98	1.0000	$ 57,393,023.98	116,705	$ 491.78		$ (4,671,701.15)	$ 62,022,987.42	$ 531.45
Jun-21		$ 59,230,534.29	1.0000	$ 59,230,534.29	116,611	$ 507.93		$ (4,667,938.33)	$ 64,046,204.25	$ 549.23
Jul-21		$ 56,853,459.17	1.0000	$ 56,853,459.17	117,764	$ 482.77		$ (4,714,092.92)	$ 61,871,949.78	$ 525.39
Aug-21		$ 58,193,113.98	1.0000	$ 58,193,113.98	117,735	$ 494.27		$ (4,712,932.05)	$ 63,021,947.86	$ 535.29
Sep-21		$ 58,372,229.74	1.0000	$ 58,372,229.74	116,995	$ 498.93		$ (4,683,309.85)	$ 63,394,782.92	$ 541.86
Oct-21		$ 60,550,844.87	1.0000	$ 60,550,844.87	117,063	$ 517.25		$ (4,686,031.89)	$ 65,804,617.41	$ 562.13
Nov-21		$ 61,104,311.27	1.0000	$ 61,104,311.27	116,772	$ 523.28		$ (4,674,383.16)	$ 65,564,407.62	$ 561.47
Dec-21	$ 617,397,156.97	$ 58,801,411.25	1.0000	$ 58,801,411.25	116,540	$ 504.56	$ 117,423,027.40	$ (4,665,096.20)	$ 64,688,035.34	$ 555.07
Jan-22		$ 50,756,348.06	1.0000	$ 50,756,348.06	111,989	$ 453.23		$ (5,181,731.03)	$ 56,179,059.97	$ 501.65
Feb-22		$ 46,513,821.01	1.0000	$ 46,513,821.01	111,199	$ 418.29		$ (5,145,177.73)	$ 51,060,338.69	$ 459.18
Mar-22		$ 53,921,769.39	1.0000	$ 53,921,769.39	110,417	$ 488.35		$ (5,108,994.59)	$ 60,083,350.84	$ 544.15
Apr-22		$ 51,279,353.85	1.0000	$ 51,279,353.85	109,168	$ 469.73		$ (5,051,203.36)	$ 56,427,854.51	$ 516.89
May-22		$ 50,130,511.28	1.0000	$ 50,130,511.28	108,393	$ 462.49		$ (5,015,344.11)	$ 54,771,203.31	$ 505.30
Jun-22		$ 51,212,408.12	1.0000	$ 51,212,408.12	107,967	$ 474.33		$ (4,995,633.09)	$ 55,407,213.63	$ 513.19
Jul-22		$ 47,035,735.57	1.0000	$ 47,035,735.57	106,969	$ 439.71		$ (4,949,455.63)	$ 52,519,887.41	$ 490.98
Aug-22		$ 50,715,326.95	1.0000	$ 50,715,326.95	106,107	$ 477.96		$ (4,909,570.89)	$ 56,853,746.90	$ 535.82
Sep-22		$ 49,209,611.03	1.0000	$ 49,209,611.03	105,465	$ 466.60		$ (4,879,865.55)	$ 54,395,376.09	$ 515.77
Oct-22		$ 49,229,209.55	1.0000	$ 49,229,209.55	104,461	$ 471.27		$ (4,833,410.47)	$ 54,316,228.89	$ 519.97
Nov-22		$ 51,365,227.82	1.0000	$ 51,365,227.82	103,540	$ 496.09		$ (4,790,795.80)	$ 56,718,703.86	$ 547.80
Dec-22	$ 571,101,848.68	$ 47,672,945.28	1.0000	$ 47,672,945.28	103,872	$ 458.96	$ 123,014,898.36	$ (4,806,157.44)	$ 53,656,862.48	$ 516.57
Jan-23		$ 44,221,830.87	0.9993	$ 44,252,229.01	100,304	$ 441.18		$ (5,333,163.68)	$ 51,232,164.57	$ 510.77
Feb-23		$ 43,100,675.37	0.9991	$ 43,138,141.47	99,758	$ 432.43		$ (5,304,132.86)	$ 48,927,080.54	$ 490.46
Mar-23		$ 48,033,617.15	0.9986	$ 48,101,839.39	99,199	$ 484.90		$ (5,274,410.83)	$ 55,120,366.57	$ 555.65
Apr-23		$ 43,433,602.18	0.9980	$ 43,519,356.99	98,404	$ 442.25		$ (5,232,140.68)	$ 48,383,680.25	$ 491.68
May-23		$ 48,346,685.27	0.9902	$ 48,826,497.98	97,799	$ 499.25		$ (5,199,972.83)	$ 54,345,923.56	$ 555.69
Jun-23		$ 47,844,553.73	0.9958	$ 48,047,136.73	97,058	$ 495.04		$ (5,160,573.86)	$ 52,970,374.53	$ 545.76
Jul-23		$ 44,447,837.00	0.9945	$ 44,695,827.04	96,424	$ 463.53		$ (5,126,864.08)	$ 49,131,296.31	$ 509.53
Aug-23		$ 50,329,182.48	0.9923	$ 50,720,554.70	96,173	$ 527.39		$ (5,113,518.41)	$ 55,897,849.55	$ 581.22
Sep-23		$ 44,641,325.49	0.9824	$ 45,441,136.50	95,887	$ 473.90		$ (5,098,311.79)	$ 49,395,821.67	$ 515.15
Oct-23		$ 48,807,340.29	0.9845	$ 49,576,827.67	95,482	$ 519.23		$ (5,076,777.94)	$ 54,029,012.71	$ 565.86
Nov-23		$ 46,320,401.14	0.9732	$ 47,596,727.08	95,221	$ 499.86		$ (5,062,900.57)	$ 51,393,447.38	$ 539.73
Dec-23	$ 560,473,350.68	$ 41,961,941.98	0.9547	$ 43,953,419.67	92,453	$ 475.41	$ 124,019,314.74	$ (4,915,726.01)	$ 49,163,497.80	$ 531.77

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

Carrier Name:	**UPMC HEALTH OPTIONS INC.**
Product(s):	**PPO, EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2025**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 618,468,515.07	$ 613,012,823.31	$ 620,162,788.13	1,272,175	$ 133,131,338.28	$ 753,294,126.40	$ 1,226,836.81	$ (68,552,726.75)	$ -	$ -	$ (27,042,376.14)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 537.28**
Loss Ratio											**93.27%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	8.57%	-4.33%		3.87%	13.24%
Outpatient Hospital	2.28%	0.60%		2.89%	26.94%
Professional	1.46%	0.20%		1.66%	16.69%
Other Medical	6.10%	-0.99%		5.05%	12.07%
Capitation				0.00%	0.00%
Prescription Drugs	9.11%	-0.90%		8.13%	31.06%
Total Annual Trend				4.73%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.097	

** 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		$ 52,210,776.26	1.0000	$ 52,210,776.26	115,443	$ 452.26		$ (4,142,146.34)	$ 58,648,398.12	$ 508.03
Feb-20		$ 48,412,362.90	1.0000	$ 48,412,362.90	115,639	$ 418.65		$ (4,148,953.00)	$ 53,498,686.18	$ 462.64
Mar-20		$ 48,118,138.82	1.0000	$ 48,118,138.82	115,677	$ 415.97		$ (4,150,842.22)	$ 52,080,830.73	$ 450.23
Apr-20		$ 37,285,939.88	1.0000	$ 37,285,939.88	115,286	$ 323.42		$ (4,137,943.84)	$ 37,884,605.19	$ 328.61
May-20		$ 44,862,529.85	1.0000	$ 44,862,529.85	115,088	$ 389.81		$ (4,131,071.54)	$ 47,215,040.99	$ 410.25
Jun-20		$ 51,411,463.92	1.0000	$ 51,411,463.92	115,409	$ 445.47		$ (4,142,822.37)	$ 55,313,477.01	$ 479.28
Jul-20		$ 51,804,163.26	1.0000	$ 51,804,163.26	115,857	$ 447.14		$ (4,160,814.61)	$ 56,215,289.39	$ 485.21
Aug-20		$ 50,906,125.91	1.0000	$ 50,906,125.91	115,706	$ 439.96		$ (4,155,650.30)	$ 55,388,885.01	$ 478.70
Sep-20		$ 53,469,482.93	1.0000	$ 53,469,482.93	116,005	$ 460.92		$ (4,166,811.85)	$ 57,689,507.77	$ 497.30
Oct-20		$ 55,044,041.65	1.0000	$ 55,044,041.65	116,260	$ 473.46		$ (4,176,312.23)	$ 59,273,955.03	$ 509.84
Nov-20		$ 52,302,002.05	1.0000	$ 52,302,002.05	116,696	$ 448.19		$ (4,192,291.83)	$ 55,592,573.62	$ 476.39
Dec-20	$ 570,239,953.94	$ 52,834,255.40	1.0000	$ 52,834,255.40	117,060	$ 451.34	$ 97,286,235.33	$ (4,209,177.36)	$ 57,231,431.63	$ 488.91
Jan-21		$ 51,557,033.17	1.0000	$ 51,557,033.17	117,682	$ 438.10		$ (4,714,801.63)	$ 56,265,271.73	$ 478.11
Feb-21		$ 53,073,520.66	1.0000	$ 53,073,520.66	117,465	$ 451.82		$ (4,707,599.56)	$ 57,690,032.31	$ 491.13
Mar-21		$ 59,102,843.17	1.0000	$ 59,102,843.17	117,081	$ 504.80		$ (4,693,220.03)	$ 64,813,247.76	$ 553.58
Apr-21		$ 56,950,006.19	1.0000	$ 56,950,006.19	116,507	$ 488.81		$ (4,673,047.04)	$ 61,787,609.37	$ 530.33
May-21		$ 54,997,380.51	1.0000	$ 54,997,380.51	116,519	$ 472.00		$ (4,675,059.64)	$ 59,373,202.48	$ 509.56
Jun-21		$ 57,008,192.82	1.0000	$ 57,008,192.82	116,269	$ 490.31		$ (4,666,759.03)	$ 61,466,819.95	$ 528.66
Jul-21		$ 53,191,219.35	1.0000	$ 53,191,219.35	116,402	$ 456.96		$ (4,676,930.77)	$ 57,980,199.84	$ 498.10
Aug-21		$ 56,353,676.06	1.0000	$ 56,353,676.06	116,122	$ 485.30		$ (4,667,003.05)	$ 60,964,723.63	$ 525.01
Sep-21		$ 55,158,511.52	1.0000	$ 55,158,511.52	115,416	$ 477.91		$ (4,640,232.28)	$ 59,639,940.54	$ 516.74
Oct-21		$ 56,882,471.87	1.0000	$ 56,882,471.87	115,177	$ 493.87		$ (4,632,490.87)	$ 61,796,082.62	$ 536.53
Nov-21		$ 59,141,063.84	1.0000	$ 59,141,063.84	115,150	$ 513.60		$ (4,633,958.00)	$ 63,238,490.78	$ 549.18
Dec-21	$ 600,842,634.91	$ 56,887,622.44	1.0000	$ 56,887,622.44	115,654	$ 491.88	$ 113,281,153.68	$ (4,669,546.76)	$ 62,518,425.60	$ 540.56
Jan-22		$ 52,891,599.56	1.0000	$ 52,891,599.56	115,762	$ 456.90		$ (5,390,760.65)	$ 58,214,894.11	$ 502.88
Feb-22		$ 48,577,063.70	1.0000	$ 48,577,063.70	115,673	$ 419.95		$ (5,386,930.34)	$ 53,072,648.08	$ 458.82
Mar-22		$ 57,041,514.27	1.0000	$ 57,041,514.27	115,498	$ 493.87		$ (5,378,934.59)	$ 63,169,920.58	$ 546.94
Apr-22		$ 54,554,501.93	1.0000	$ 54,554,501.93	115,102	$ 473.97		$ (5,361,086.97)	$ 59,572,898.46	$ 517.57
May-22		$ 53,949,651.74	1.0000	$ 53,949,651.74	114,968	$ 469.26		$ (5,355,233.40)	$ 58,394,457.07	$ 507.92
Jun-22		$ 55,092,452.50	1.0000	$ 55,092,452.50	115,289	$ 477.86		$ (5,370,257.00)	$ 59,310,656.46	$ 514.45
Jul-22		$ 50,964,643.84	1.0000	$ 50,964,643.84	115,176	$ 442.49		$ (5,366,303.64)	$ 56,741,554.20	$ 492.65
Aug-22		$ 54,976,838.53	1.0000	$ 54,976,838.53	114,711	$ 479.26		$ (5,344,888.71)	$ 61,385,030.64	$ 535.13
Sep-22		$ 54,642,226.19	1.0000	$ 54,642,226.19	114,788	$ 476.03		$ (5,348,540.46)	$ 60,125,268.49	$ 523.79
Oct-22		$ 54,688,971.97	1.0000	$ 54,688,971.97	114,355	$ 478.24		$ (5,329,350.65)	$ 60,041,156.63	$ 525.04
Nov-22		$ 56,884,499.41	1.0000	$ 56,884,499.41	114,005	$ 498.96		$ (5,313,222.59)	$ 62,518,855.08	$ 548.39
Dec-22	$ 616,200,395.78	$ 52,724,205.68	1.0000	$ 52,724,205.68	114,345	$ 461.10	$ 128,783,771.25	$ (5,331,053.01)	$ 58,948,038.76	$ 515.53
Jan-23		$ 49,580,805.78	0.9993	$ 49,615,052.09	109,767	$ 452.00		$ (5,917,207.09)	$ 56,925,973.72	$ 518.61
Feb-23		$ 47,767,428.83	0.9991	$ 47,809,022.89	109,068	$ 438.34		$ (5,878,599.02)	$ 53,815,088.58	$ 493.41
Mar-23		$ 53,733,561.86	0.9986	$ 53,810,407.46	108,449	$ 496.18		$ (5,844,996.67)	$ 61,173,725.49	$ 564.08
Apr-23		$ 48,169,962.97	0.9980	$ 48,265,474.34	107,434	$ 449.26		$ (5,788,926.12)	$ 53,300,496.84	$ 496.12
May-23		$ 53,677,361.31	0.9902	$ 54,210,584.44	106,788	$ 507.65		$ (5,754,082.88)	$ 60,070,132.93	$ 562.52
Jun-23		$ 52,902,209.45	0.9958	$ 53,125,945.69	106,086	$ 500.78		$ (5,716,968.56)	$ 58,169,754.19	$ 548.33
Jul-23		$ 49,699,018.63	0.9944	$ 49,978,340.33	105,273	$ 474.75		$ (5,671,994.03)	$ 54,548,711.45	$ 518.16
Aug-23		$ 55,533,374.43	0.9923	$ 55,965,575.88	105,025	$ 532.88		$ (5,658,604.27)	$ 61,304,403.06	$ 583.71
Sep-23		$ 49,462,262.95	0.9824	$ 50,349,126.29	104,651	$ 481.11		$ (5,637,787.07)	$ 54,407,121.33	$ 519.89
Oct-23		$ 53,575,431.14	0.9845	$ 54,418,103.73	104,351	$ 521.49		$ (5,622,579.35)	$ 59,029,096.60	$ 565.68
Nov-23		$ 51,307,754.43	0.9732	$ 52,719,541.30	104,083	$ 506.51		$ (5,608,159.13)	$ 56,780,799.15	$ 545.53
Dec-23	$ 618,468,515.07	$ 47,603,651.53	0.9541	$ 49,895,613.70	101,200	$ 493.04	$ 133,131,338.28	$ (5,452,822.56)	$ 55,216,096.29	$ 545.61

** Express Completion Factor as a percentage*

***Express Prescription Drug Rebates as a negative number*

PA Rate Template Part II

Rate Development and Change

Carrier Name:	**UPMC HEALTH OPTIONS INC.**
Product(s):	**PPO, EPO**
Market Segment:	**Small Group**
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	$ 531.57	$ 537.28	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.097	1.097	
Unadjusted Projected Allowed EHB Claims PMPM	$ 583.10	$ 589.36	
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	0.975	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	0.996	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.978	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 583.10	$ 574.47	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 574.47**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 574.47	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.821		
Projected Incurred EHB Claims PMPM	$ 471.82		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$ (12.88)		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 484.70		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 590.15	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ 1.06		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	485.5686372		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 591.21		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 537.28**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 618,468,515.07**	
Blended Loss Ratio	**93.27%**	

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	303,035	131,012	226,048	424,705	1,084,800
Adjusted Projected Allowed EHB Claims PMPM	$ 574.47	$ 574.47	$ 574.47	$ 574.47	$ 574.47
Months of Trend	-	3	6	9	
Annual Trend	5.67%	5.67%	5.67%	5.67%	
Single Risk Pool Projected Allowed Claims	$ 574.47	$ 582.44	$ 590.53	$ 598.72	$ 588.27
Quarterly Trend Factor	1.000	1.014	1.028	1.042	1.024

Table 6. Retention

Retention Items - *Express in percentages*	**Percentages**	**PMPM Amounts**
Administrative Expenses	12.78%	$71.69
General and Claims	7.55%	$42.36
Agent/Broker Fees and Commissions	2.27%	$12.72
Quality Improvement Initiatives	2.96%	$16.61
Taxes and Fees	0.18%	$1.04
Risk Adjustment User Fee	0.03%	$0.18
PCORI Fee	0.05%	$0.27
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.11%	$0.59
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	0.50%	$2.81
Total Retention	13.46%	$75.53
Projected Required Revenue PMPM	$ 561.10	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	**2024**	**2025**
Average Age Factor	1.500	1.496
Average Geographic Factor	0.946	0.945
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 564.37	$ 591.21
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 397.60	$ 418.27

Table 8. Components of Rate Change

Rate Components	**2024**	**2025**	**Difference**	**Percent Change**
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 371.99	$ 397.52	$ 25.53	6.9%
B. Base period allowed claims before normalization	$ 521.98	$ 537.28	$ 15.30	4.1%
C. Normalization factor component of change	$ (154.24)	$ (157.16)	$ (2.92)	-0.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 367.73	$ 380.12	$ 12.39	3.3%
D2. URRT Trend	$ 31.32	$ 36.85	$ 5.53	1.5%
D3. URRT Morbidity	$ 1.20	$ -	$ (1.20)	-0.3%
D4. URRT Other	$ (14.89)	$ (10.54)	$ 4.36	1.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 11.36	$ 11.09	$ (0.27)	-0.1%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ -	$ -	$ -	0.0%
D8. Subtotal - Sum(D1:D7)	$ 396.72	$ 417.53	$ 20.81	5.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (0.06)	$ 0.03	$ 0.09	0.0%
E2. Pricing AV	$ (74.13)	$ (74.70)	$ (0.57)	-0.2%
E3. Benefit Richness	$ 0.48	$ (0.05)	$ (0.53)	-0.1%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Benefits in Addition to EHB	$ 0.74	$ 0.63	$ (0.11)	0.0%
E6. Subtotal - Sum(E1:E5)	$ (72.97)	$ (74.08)	$ (1.11)	-0.3%
F. Change in Retention Components				
F1. Administrative Expenses	$ 49.96	$ 50.79	$ 0.83	0.2%
F2. Taxes and Fees	$ 0.32	$ 0.74	$ 0.41	0.1%
F3. Profit and/or Contingency	$ -	$ 1.99	$ 1.99	0.5%
F4. Subtotal - Sum(F1:F3)	$ 50.28	$ 53.51	$ 3.23	0.9%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 374.03	$ 396.96	$ 22.93	6.2%

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

	2024	**2025**	
Paid-to-Allowed	0.810	0.821	
URRT Trend (Total Applied Trend Factor)	1.085	1.097	<- URRT W1, S2
URRT Morbidity	1.003	1.000	<- URRT W1, S2
URRT "Other"	0.963	0.975	<- URRT W1, S2
Risk Adjustment	$ 13.07	$ 12.88	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.813	0.821	<- For 2024 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.001	1.000	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.002	1.002	
Administrative Expenses	13.43%	12.78%	
Taxes and Fees	0.09%	0.18%	
Profit and/or Contingency	0.00%	0.50%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	UPMC HEALTH OPTIONS INC.
Product(s):	PPO, EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2025
Base Period Start Date:	1/1/2023
Date of Most Recent Membership:	2/1/2024
Market Adjusted Index Rate:	$ 590.15

Calibration	
Age Calibration Factor	1.400
Geographic Calibration Factor	0.905
HOS/ICD Calibration Factor	1.900
Aggregate Calibration Factor	1.419

Total Covered Lives @ 02-01-2024
90,048

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2024 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM,DNM) for 2025	1/1/2025 HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2025 Plans @ 02-01-2024	Total Projected Lives	2024 Calibrated Plan Adjusted Index Rate PMPM	2025 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2024 Number of Covered Lives by Rating Area 1	2	3	4	5	6	7	8	9	Total	2025 Continued/ Discontinued Plans Indicator	De Minimis Check
Totals- Current Membership							0.789			0.821	1.000	1.000	1.000	1.000	1.000	$ 486.24	12.8%	0.2%	0.5%	90,048	90,400	$ 371.99	$ 397.52	6.9%		9,336	946	-	70,780	8,986	-	-	-	-	90,048		
Total - Projected Membership							0.789			0.821	1.000	1.000	1.000	1.000	1.000	486.38	12.8%	0.2%	0.5%																-	0	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-	-	N/A	N/A	N/A	N/A										-	0	
Plan 1	16322PA0060083	PPO	UPMC Small Business Advantage Gold PPO $1,000 $40/$50 - Premium Network	M		Gold	0.8086	Standard AV	Off	0.868	1.027	1.002	1.017	1.000	1.000	$536.13	12.8%	0.2%	0.5%	10,996	10,996	$ 407.02	$ 438.31	7.7%	12.2%	-	41	-	8,511	1,214	-	-	-	-	10,996	1	yes
Plan 2	16322PA0060084	PPO	UPMC Small Business Advantage Gold PPO $1,500 $40/$50 - Premium Network	M		Gold	0.8042	Standard AV	Off	0.855	1.019	1.002	1.017	1.000	1.000	$523.99	12.8%	0.2%	0.5%	11,995	11,995	$ 402.57	$ 428.38	6.4%	13.3%	-	195	-	8,907	1,501	-	-	-	-	11,995	1	yes
Plan 3	16322PA0060086	PPO	UPMC Small Business Advantage Gold PPO $2,000 $35/$50 - Premium Network	M		Gold	0.8047	Standard AV	Off	0.848	1.014	1.002	1.017	1.000	1.000	$516.69	12.8%	0.2%	0.5%	1,908	1,908	$ 398.23	$ 422.42	6.1%	2.1%	-	4	-	1,447	186	-	-	-	-	1,908	1	yes
Plan 4	16322PA0060087	PPO	UPMC Small Business Advantage Gold PPO $3,100 $30/$40 - Premium Network	M		Gold	0.8009	Standard AV	Off	0.832	1.004	1.002	1.017	1.000	1.000	$502.30	12.8%	0.2%	0.5%	1,316	1,316	$ 390.18	$ 410.66	5.2%	1.5%	-	29	-	871	179	-	-	-	-	1,316	1	yes
Plan 5	16322PA0060088	PPO	UPMC Small Business Advantage Silver PPO $4,400 $60/$80 - Premium Network	M		Silver	0.70290681	Standard AV	Off	0.768	0.969	1.002	1.017	1.000	1.000	$447.55	12.8%	0.2%	0.5%	1,570	1,570	$ 340.99	$ 365.89	7.3%	1.7%	-	2	-	1,170	224	-	-	-	-	1,570	1	yes
Plan 6	16322PA0060089	PPO	UPMC First Care Bronze PPO $8,550 $80/$100 - Premium Network	M		Bronze	0.6035	Standard AV	Off	0.624	0.918	1.002	1.017	1.000	1.000	$344.59	12.8%	0.2%	0.5%	552	552	$ 276.17	$ 281.72	2.0%	0.6%	-	-	-	322	81	-	-	-	-	552	1	yes
Plan 7	16322PA0060097	PPO	UPMC Consumer Advantage Gold HSA PPO $1,750/10% - Premium Network	E		Gold	0.81575056	Standard AV	Off	0.803	0.986	1.002	1.017	1.000	1.000	$474.77	12.8%	0.2%	0.5%	1,155	1,155	$ 362.33	$ 388.15	7.1%	1.3%	-	-	-	880	184	-	-	-	-	1,155	1	yes
Plan 8	16322PA0060098	PPO	UPMC Consumer Advantage Gold HSA PPO $2,200/10% - Premium Network	E		Gold	0.79821948	Standard AV	Off	0.779	0.971	1.002	1.017	1.000	1.000	$456.39	12.8%	0.2%	0.5%	7,617	7,617	$ 347.59	$ 373.12	7.3%	8.5%	-	51	-	6,122	957	-	-	-	-	7,617	1	yes
Plan 9	16322PA0060099	PPO	UPMC Consumer Advantage Silver HSA PPO $4,700 - Premium Network	E		Silver	0.71365647	Standard AV	Off	0.722	0.948	1.002	1.017	1.000	1.000	$411.68	12.8%	0.2%	0.5%	2,548	2,548	$ 313.78	$ 336.56	7.3%	2.8%	-	36	-	2,049	205	-	-	-	-	2,548	1	yes
Plan 10	16322PA0060126	PPO	UPMC First Care Silver PPO $6,400 $50/$70 - Premium Network	M		Silver	0.7192	Standard AV	Off	0.769	0.970	1.002	1.017	1.000	1.000	$448.37	12.8%	0.2%	0.5%	505	505	$ 336.34	$ 366.56	9.0%	0.6%	-	11	-	441	28	-	-	-	-	505	1	yes
Plan 11	16322PA0060128	PPO	UPMC MyCare Advantage Gold PPO $1,250 $35/$50 - Premium Network	E		Gold	0.80565272	Standard AV	Off	0.856	1.019	1.002	0.967	1.000	1.000	$498.72	12.8%	0.2%	0.5%	1,526	1,526	$ 382.23	$ 407.72	6.7%	1.7%	-	-	-	1,255	83	-	-	-	-	1,526	1	yes
Plan 12	16322PA0060129	PPO	UPMC MyCare Advantage Gold PPO $2,000 $35/$50 - Premium Network	E		Gold	0.80386281	Standard AV	Off	0.835	1.006	1.002	0.967	1.000	1.000	$479.91	12.8%	0.2%	0.5%	1,372	1,372	$ 367.58	$ 392.35	6.7%	1.5%	-	28	-	1,301	43	-	-	-	-	1,372	1	yes
Plan 13	16322PA0060130	PPO	UPMC MyCare Advantage Gold PPO $2,500/10% $30/$50 - Premium Network	E		Gold	0.81172449	Standard AV	Off	0.824	0.999	1.002	0.967	1.000	1.000	$470.54	12.8%	0.2%	0.5%	129	129	$ 360.42	$ 384.68	6.7%	0.1%	-	-	-	111	18	-	-	-	-	129	1	yes
Plan 14	16322PA0060131	PPO	UPMC MyCare Advantage Silver PPO HSA $3,800/10% - Premium Network	E		Silver	0.70621151	Standard AV	Off	0.723	0.948	1.002	0.967	1.000	1.000	$390.83	12.8%	0.2%	0.5%	76	76	$ 298.94	$ 319.52	6.9%	0.1%	-	5	-	71	-	-	-	-	-	76	1	yes
Plan 15	16322PA0060132	PPO	UPMC MyCare Advantage Silver PPO $5,000/10% $50/$70 - Premium Network	M		Silver	0.70244566	Standard AV	Off	0.735	0.954	1.002	0.967	1.000	1.000	$400.70	12.8%	0.2%	0.5%	247	268	$ 304.55	$ 327.55	7.6%	0.3%	-	-	-	222	25	-	-	-	-	247	1	yes
Plan 16	16322PA0060133	PPO	UPMC MyCare Advantage Silver PPO $7,000/10% $40/$80 - Premium Network	DM	16322PA0060132	Silver	0.70244566	Standard AV	Off	0.735	0.954	1.002	0.967	1.000	1.000	$400.70	12.8%	0.2%	0.5%	21	-	$ 306.16	$ 327.55	7.0%	0.0%	-	-	-	21	-	-	-	-	-	21	1	yes
Plan 17	16322PA0060134	PPO	UPMC MyCare Advantage Gold PPO $1,000/10% $30/$50 - Premium Network	E		Gold	0.81084023	Standard AV	Off	0.850	1.015	1.002	0.967	1.000	1.000	$493.03	12.8%	0.2%	0.5%	175	175	$ 376.28	$ 403.08	7.1%	0.2%	-	29	-	144	2	-	-	-	-	175	1	yes
Plan 18	16322PA0060135	PPO	UPMC MyCare Advantage Silver PPO $4,400/10% $50/$80 - Premium Network	M		Silver	0.70906785	Standard AV	Off	0.748	0.960	1.002	0.967	1.000	1.000	$410.12	12.8%	0.2%	0.5%	157	157	$ 310.53	$ 335.29	8.0%	0.2%	-	16	-	140	1	-	-	-	-	157	1	yes
Plan 19	16322PA0060140	PPO	UPMC Small Business Advantage Platinum PPO $0 $10/$25 - Premium Network	N		Platinum	0.9112	Standard AV	Off	0.933	1.075	1.002	1.017	1.000	1.000	$602.82	12.8%	0.2%	0.5%	-	32	$ -	$ 492.83	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 20	16322PA0060141	PPO	UPMC Small Business Advantage Platinum PPO $250 $20/$40 - Premium Network	N		Platinum	0.891	Standard AV	Off	0.922	1.066	1.002	1.017	1.000	1.000	$590.86	12.8%	0.2%	0.5%	-	32	$ -	$ 483.06	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 21	16322PA0060142	PPO	UPMC Small Business Advantage Gold PPO $500 $40/$50 - Premium Network	N		Gold	0.8193	Standard AV	Off	0.883	1.038	1.002	1.017	1.000	1.000	$550.93	12.8%	0.2%	0.5%	-	32	$ -	$ 450.41	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 22	16322PA0060143	PPO	UPMC Consumer Advantage Gold HSA PPO $3,000 - Premium Network	M		Gold	0.7969	Standard AV	Off	0.768	0.969	1.002	1.017	1.000	1.000	$447.59	12.8%	0.2%	0.5%	-	32	$ -	$ 365.92	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 23	16322PA0070029	EPO	UPMC Small Business Advantage Gold EPO $1,000 $40/$50 - Premium Network	M		Gold	0.8086	Standard AV	Off	0.848	1.014	1.002	1.017	1.000	1.000	$516.92	12.8%	0.2%	0.5%	5,994	5,994	$ 391.95	$ 422.61	7.8%	6.7%	460	160	-	4,740	634	-	-	-	-	5,994	1	yes
Plan 24	16322PA0070030	EPO	UPMC Small Business Advantage Gold EPO $1,500 $40/$50 - Premium Network	M		Gold	0.8042	Standard AV	Off	0.836	1.007	1.002	1.017	1.000	1.000	$506.06	12.8%	0.2%	0.5%	14,395	14,595	$ 388.28	$ 413.73	6.6%	16.0%	1,436	181	-	10,638	2,140	-	-	-	-	14,395	1	yes
Plan 25	16322PA0070032	EPO	UPMC Small Business Advantage Gold EPO $2,000 $35/$50 - Premium Network	M		Gold	0.8047	Standard AV	Off	0.829	1.002	1.002	1.017	1.000	1.000	$499.66	12.8%	0.2%	0.5%	1,879	1,879	$ 384.58	$ 408.49	6.2%	2.1%	199	80	-	1,378	222	-	-	-	-	1,879	1	yes
Plan 26	16322PA0070033	EPO	UPMC Small Business Advantage Gold EPO $3,100 $30/$40 - Premium Network	M		Gold	0.8009	Standard AV	Off	0.814	0.994	1.002	1.017	1.000	1.000	$486.73	12.8%	0.2%	0.5%	1,467	1,467	$ 377.48	$ 397.92	5.4%	1.6%	326	4	-	1,089	48	-	-	-	-	1,467	1	yes
Plan 27	16322PA0070034	EPO	UPMC Small Business Advantage Silver EPO $4,400 $60/$80 - Premium Network	M		Silver	0.70290681	Standard AV	Off	0.752	0.962	1.002	1.017	1.000	1.000	$434.74	12.8%	0.2%	0.5%	2,414	2,414	$ 331.19	$ 355.42	7.3%	2.7%	256	29	-	1,882	247	-	-	-	-	2,414	1	yes
Plan 28	16322PA0070035	EPO	UPMC First Care Bronze EPO $8,550 $80/$100 - Premium Network	M		Bronze	0.6035	Standard AV	Off	0.608	0.914	1.002	1.017	1.000	1.000	$334.11	12.8%	0.2%	0.5%	1,012	1,012	$ 271.85	$ 273.15	0.5%	1.1%	266	48	-	654	44	-	-	-	-	1,012	1	yes
Plan 29	16322PA0070072	EPO	UPMC First Care Silver EPO $6,400 $50/$70 - Premium Network	M		Silver	0.7192	Standard AV	Off	0.754	0.962	1.002	1.017	1.000	1.000	$436.05	12.8%	0.2%	0.5%	432	432	$ 326.84	$ 356.49	9.1%	0.5%	50	55	-	294	33	-	-	-	-	432	1	yes
Plan 30	16322PA0070075	EPO	UPMC MyCare Advantage Gold EPO $1,250 $35/$50 - Premium Network	E		Gold	0.80565272	Standard AV	Off	0.838	1.008	1.002	0.967	1.000	1.000	$483.02	12.8%	0.2%	0.5%	5,921	5,921	$ 369.65	$ 394.89	6.8%	6.6%	727	-	-	5,105	89	-	-	-	-	5,921	1	yes
Plan 31	16322PA0070076	EPO	UPMC MyCare Advantage Gold EPO $2,000 $35/$50 - Premium Network	E		Gold	0.80386281	Standard AV	Off	0.819	0.996	1.002	0.967	1.000	1.000	$466.58	12.8%	0.2%	0.5%	4,578	4,578	$ 356.82	$ 381.45	6.9%	5.1%	310	-	-	4,134	134	-	-	-	-	4,578	1	yes
Plan 32	16322PA0070077	EPO	UPMC MyCare Advantage Gold EPO $2,500/10% $30/$50 - Premium Network	E		Gold	0.81172449	Standard AV	Off	0.807	0.990	1.002	0.967	1.000	1.000	$456.95	12.8%	0.2%	0.5%	330	330	$ 349.47	$ 373.58	6.9%	0.4%	15	-	-	300	15	-	-	-	-	330	1	yes
Plan 33	16322PA0070078	EPO	UPMC MyCare Advantage Silver EPO HSA $3,800/10% - Premium Network	E		Silver	0.70621151	Standard AV	Off	0.705	0.942	1.002	0.967	1.000	1.000	$379.54	12.8%	0.2%	0.5%	437	437	$ 289.84	$ 310.29	7.1%	0.5%	2	-	-	432	3	-	-	-	-	437	1	yes
Plan 34	16322PA0070079	EPO	UPMC MyCare Advantage Silver EPO $5,000/10% $50/$70 - Premium Network	M		Silver	0.70244566	Standard AV	Off	0.719	0.948	1.002	0.967	1.000	1.000	$389.78	12.8%	0.2%	0.5%	723	745	$ 295.77	$ 318.66	7.7%	0.8%	67	-	-	625	31	-	-	-	-	723	1	yes
Plan 35	16322PA0070080	EPO	UPMC MyCare Advantage Silver EPO $7,000/10% $40/$80 - Premium Network	DM	16322PA0070079	Silver	0.70244566	Standard AV	Off	0.719	0.948	1.002	0.967	1.000	1.000	$389.78	12.8%	0.2%	0.5%	22	-	$ 297.31	$ 318.66	7.2%	0.0%	-	-	-	22	-	-	-	-	-	22	1	yes
Plan 36	16322PA0070081	EPO	UPMC MyCare Advantage Gold EPO $1,000/10% $30/$50 - Premium Network	E		Gold	0.81084023	Standard AV	Off	0.831	1.004	1.002	0.967	1.000	1.000	$477.01	12.8%	0.2%	0.5%	508	508	$ 365.16	$ 389.98	6.8%	0.6%	30	-	-	460	18	-	-	-	-	508	1	yes
Plan 37	16322PA0070082	EPO	UPMC MyCare Advantage Silver EPO $4,400/10% $50/$80 - Premium Network	M		Silver	0.70906785	Standard AV	Off	0.732	0.953	1.002	0.967	1.000	1.000	$398.98	12.8%	0.2%	0.5%	1,204	1,204	$ 302.68	$ 326.18	7.8%	1.3%	98	-	-	1,096	10	-	-	-	-	1,204	1	yes
Plan 38	16322PA0070091	EPO	UPMC Consumer Advantage Gold HSA EPO $1,750/10% - Premium Network	E		Gold	0.81575056	Standard AV	Off	0.782	0.976	1.002	1.017	1.000	1.000	$459.19	12.8%	0.2%	0.5%	32	32	$ 349.93	$ 375.41	7.3%	0.0%	-	-	-	24	8	-	-	-	-	32	1	yes
Plan 39	16322PA0070092	EPO	UPMC Consumer Advantage Gold HSA EPO $2,200/10% - Premium Network	E		Gold	0.79821948	Standard AV	Off	0.761	0.966	1.002	1.017	1.000	1.000	$442.00	12.8%	0.2%	0.5%	92	92	$ 336.16	$ 361.35	7.5%	0.0%	-	-	-	71	21	-	-	-	-	92	1	yes
Plan 40	16322PA0070093	EPO	UPMC Consumer Advantage Silver HSA EPO $4,700 - Premium Network	E		Silver	0.71365647	Standard AV	Off	0.705	0.942	1.002	1.017	1.000	1.000	$399.48	12.8%	0.2%	0.5%	77	77	$ 303.92	$ 326.59	7.5%	0.1%	33	-	-	36	8	-	-	-	-	77	1	yes
Plan 41	16322PA0070094	EPO	UPMC Small Business Advantage Platinum EPO $0 $10/$25 - Premium Network	N		Platinum	0.9112	Standard AV	Off	0.908	1.056	1.002	1.017	1.000	1.000	$576.71	12.8%	0.2%	0.5%	-	32	$ -	$ 471.48	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 42	16322PA0070095	EPO	UPMC Small Business Advantage Platinum EPO $250 $20/$40 - Premium Network	N		Platinum	0.891	Standard AV	Off	0.899	1.049	1.002	1.017	1.000	1.000	$566.80	12.8%	0.2%	0.5%	-	32	$ -	$ 463.39	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 43	16322PA0070096	EPO	UPMC Small Business Advantage Gold EPO $500 $40/$50 - Premium Network	N		Gold	0.8193	Standard AV	Off	0.862	1.023	1.002	1.017	1.000	1.000	$529.95	12.8%	0.2%	0.5%	-	32	$ -	$ 433.26	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 44	16322PA0070097	EPO	UPMC Consumer Advantage Gold HSA EPO $3,000 - Premium Network	N		Gold	0.7969	Standard AV	Off	0.751	0.961	1.002	1.017	1.000	1.000	$434.29	12.8%	0.2%	0.5%	-	32	$ -	$ 355.06	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 45	16322PA0080001	EPO	UPMC Small Business Advantage Gold EPO $1,000 $40/$50 - Partner Network	M		Gold	0.8086	Standard AV	Off	0.848	1.014	1.002	0.877	1.000	1.000	$445.76	12.8%	0.2%	0.5%	1,307	1,307	$ 337.77	$ 364.43	7.9%	1.5%	127	-	-	1,075	105	-	-	-	-	1,307	1	yes
Plan 46	16322PA0080002	EPO	UPMC Small Business Advantage Gold EPO $1,500 $40/$50 - Partner Network	M		Gold	0.8042	Standard AV	Off	0.836	1.007	1.002	0.877	1.000	1.000	$436.40	12.8%	0.2%	0.5%	1,614	1,614	$ 334.61	$ 356.78	6.6%	1.8%	82	-	-	1,414	118	-	-	-	-	1,614	1	yes
Plan 47	16322PA0080003	EPO	UPMC Small Business Advantage Silver EPO $4,400 $60/$80 - Partner Network	M		Silver	0.70290681	Standard AV	Off	0.752	0.962	1.002	0.877	1.000	1.000	$374.89	12.8%	0.2%	0.5%	543	543	$ 285.41	$ 306.49	7.4%	0.6%	46	-	-	399	98	-	-	-	-	543	1	yes
Plan 48	16322PA0080004	EPO	UPMC First Care Bronze EPO $8,550 $80/$100 - Partner Network	M		Bronze	0.6035	Standard AV	Off	0.608	0.914	1.002	0.877	1.000	1.000	$288.12	12.8%	0.2%	0.5%	114	114	$ 234.27	$ 235.55	0.5%	0.1%	37	-	-	54	23	-	-	-	-	114	1	yes
Plan 49	16322PA0080005	EPO	UPMC VirtualCare Gold EPO $1,500 $40/$50 - Partner Network	M		Gold	0.8042	Standard AV	Off	0.815	0.994	1.002	0.877	1.000	1.000	$419.80	12.8%	0.2%	0.5%	945	945	$ 326.55	$ 343.20	5.1%	1.0%	181	-	-	761	3	-	-	-	-	945	1	yes
Plan 50	16322PA0080006	EPO	UPMC VirtualCare Silver EPO $4,400 $60/$80 - Partner Network	M		Silver	0.70290681	Standard AV	Off	0.731	0.952	1.002	0.877	1.000	1.000	$361.27	12.8%	0.2%	0.5%	89	89	$ 279.10	$ 295.35	5.8%	0.1%	28	-	-	58	3	-	-	-	-	89	1	yes
Plan 51	16322PA0080009	EPO	UPMC First Care Silver EPO $6,400 $50/$70 - Partner Network	M		Silver	0.7192	Standard AV	Off	0.754	0.962	1.002	0.877	1.000	1.000	$376.02	12.8%	0.2%	0.5%	54	54	$ 281.66	$ 307.42	9.1%	0.1%	-	-	-	54	-	-	-	-	-	54	1	yes
Plan 52	16322PA0080010	EPO	UPMC Small Business Advantage Platinum EPO $0 $10/$25 - Partner Network	N		Platinum	0.9112	Standard AV	Off	0.908	1.056	1.002	0.877	1.000	1.000	$497.32	12.8%	0.2%	0.5%	-	32	$ -	$ 406.58	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 53	16322PA0080011	EPO	UPMC Small Business Advantage Platinum EPO $250 $20/$40 - Partner Network	N		Platinum	0.891	Standard AV	Off	0.899	1.049	1.002	0.877	1.000	1.000	$488.78	12.8%	0.2%	0.5%	-	32	$ -	$ 399.60	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 54	16322PA0080012	EPO	UPMC Small Business Advantage Gold EPO $500 $40/$50 - Partner Network	N		Gold	0.8193	Standard AV	Off	0.883	1.038	1.002	0.877	1.000	1.000	$471.09	12.8%	0.2%	0.5%	-	32	$ -	$ 388.41	0.0%	0.0%	-	-	-	-	-	-	-	-	-	-	1	yes
Plan 55																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 56																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 57																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 58																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 59																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 60																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 61																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 62																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 63																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 64																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 65																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 66																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 67																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 68																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 69																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 70																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 71																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 72																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 73																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 74																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 75																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 76																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 77																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 78																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 79																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 80																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 81																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 82																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 83																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 84																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 85																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 86																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 87																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 88																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 89																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 90																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 91																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 92																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 93																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 94																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 95																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 96																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 97																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 98																$0.00				-	-	$ -		0.0%	0.0%										-	0	
Plan 99																$0.00				-

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:	UPMC HEALTH OPTIONS INC.
Product(s):	PPO, EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2025

Plan Number	HIOS Plan ID (Standard Component)	1/1/2024 Plan Marketing Name	Discontinued, New, Modified, Existing (E,N,M,D)	1/1/2025 HIOS Plan ID (If Existing (E,N,M) 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	16312PA0060083	pa|cap Gold PPO $1,000 1X	M		Gold	Off
Plan 2	16312PA0060084	pa|cap Gold PPO $1,500 1X	M		Gold	Off
Plan 3	16312PA0060086	pa|cap Gold PPO $1,000 1X	M		Gold	Off
Plan 4	16312PA0060087	pa|cap Gold PPO $1,500 1X	M		Gold	Off
Plan 5	16312PA0060088	pa|cap Silver PPO $4,400 1X	M		Silver	Off
Plan 6	16312PA0060089	Bronze PPO $8,550 $60/$500	M		Bronze	Off
Plan 7	16312PA0060097	pa|cap Gold HSA PPO $1,750	E		Gold	Off
Plan 8	16312PA0060096	pa|cap Gold HSA PPO $2,500	E		Gold	Off
Plan 9	16312PA0060098	pa|cap Silver HSA PPO $4,000	E		Silver	Off
Plan 10	16312PA0060126	Bronze PPO $6,400 $10/$70	M		Silver	Off
Plan 11	16312PA0060128	pa|cap Gold PPO $1,250 $35/$	E		Gold	Off
Plan 12	16312PA0060129	pa|cap Gold PPO $2,000 $35/$	E		Gold	Off
Plan 13	16312PA0060126	Gold PPO $1,000/$0/$35	E		Gold	Off
Plan 14	16312PA0060131	pa|cap Silver PPO HSA $3,800/$	E		Silver	Off
Plan 15	16312PA0060132	Silver PPO $1,000/$0/$35	M		Silver	Off
Plan 16	16312PA0060133	Silver PPO $7,000/$0% 1X	DM	16312PA0060132	Silver	Off
Plan 17	16312PA0060134	Silver PPO $2,000/$0/$35	E		Silver	Off
Plan 18	16312PA0060135	Silver PPO $4,400/$0% 1X	M		Silver	Off
Plan 19	16312PA0060140	pa|cap Platinum PPO $0 $1	N		Platinum	Off
Plan 20	16312PA0060141	pa|cap Platinum PPO $20 $	N		Platinum	Off
Plan 21	16312PA0060142	pa|cap Gold PPO $500 1X	N		Gold	Off
Plan 22	16312PA0060143	pa|cap Gold HSA PPO $1,0	N		Gold	Off
Plan 23	16312PA0070029	pa|cap Gold EPO $1,000 1X	M		Gold	Off
Plan 24	16312PA0070030	pa|cap Gold EPO $1,500 1X	M		Gold	Off
Plan 25	16312PA0070032	pa|cap Gold EPO $1,000 1X	E		Gold	Off
Plan 26	16312PA0070033	pa|cap Gold EPO $1,500 1X	M		Gold	Off
Plan 27	16312PA0070034	pa|cap Silver EPO $4,400 1X	E		Silver	Off
Plan 28	16312PA0070035	Bronze EPO $8,550 $60/$500	M		Bronze	Off
Plan 29	16312PA0070075	Bronze EPO $6,400 $10/$70	E		Silver	Off
Plan 30	16312PA0070075	pa|cap Gold EPO $1,250 $35/$	E		Gold	Off
Plan 31	16312PA0070076	pa|cap Gold EPO $2,000 $35/$	E		Gold	Off
Plan 32	16312PA0070077	Silver EPO $1,000/$0% 1X	E		Silver	Off
Plan 33	16312PA0070078	pa|cap Silver EPO HSA $3,800/$	E		Silver	Off
Plan 34	16312PA0070079	Silver EPO $5,000/$0% 1X	M		Silver	Off
Plan 35	16312PA0070080	Silver EPO $7,000/$0% 1X	DM	16312PA0070079	Silver	Off
Plan 36	16312PA0070081	Gold EPO $1,000/$0% 1X	E		Gold	Off
Plan 37	16312PA0070082	Silver EPO $4,400/$0% 1X	M		Silver	Off
Plan 38	16312PA0070091	pa|cap Gold EPO $1,750	E		Gold	Off
Plan 39	16312PA0070092	pa|cap Gold EPO $2,500	E		Gold	Off
Plan 40	16312PA0070093	pa|cap Silver HSA EPO $4,0	E		Silver	Off
Plan 41	16312PA0070094	pa|cap Platinum PPO $0 $1	N		Platinum	Off
Plan 42	16312PA0070095	pa|cap Platinum EPO $20/$	N		Platinum	Off
Plan 43	16312PA0070096	pa|cap Gold PPO $500 1X	N		Gold	Off
Plan 44	16312PA0070097	pa|cap Gold HSA PPO $1,0	N		Gold	Off
Plan 45	16312PA0070001	pa|cap Gold EPO $1,000 1X	E		Gold	Off
Plan 46	16312PA0070002	pa|cap Gold EPO $1,500 1X	E		Gold	Off
Plan 47	16312PA0070003	Silver EPO $4,400/$0% 1X	E		Silver	Off
Plan 48	16312PA0070004	Bronze EPO $8,550 $60/$500	E		Bronze	Off
Plan 49	16312PA0080001	Gold EPO $1,500 $40/$50	M		Gold	Off
Plan 50	16312PA0080002	Silver EPO $4,400 $50/$70	M		Silver	Off
Plan 51	16312PA0080009	Silver EPO $6,400 $50/$70	M		Silver	Off
Plan 52	16312PA0080010	pa|cap Platinum EPO $0 $1	N		Platinum	Off
Plan 53	16312PA0080011	pa|cap Platinum EPO $20/	N		Platinum	Off
Plan 54	16312PA0080012	pa|cap Gold EPO $500 1X	N		Gold	Off
Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
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Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
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Plan 295	0	0	0	0	0	0
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Plan 297	0	0	0	0	0	0
Plan 298	0	0	0	0	0	0
Plan 299	0	0	0	0	0	0
Plan 300	0	0	0	0	0	0

Quarter 1 2024, 21-year-old Non-Tobacco Premium PMPM

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ 356.86	$ 429.27	$ -	$ 345.48	$ 381.05	$ -	$ -	$ -	$ -	$ 351.49
Plan 1	$ 280.74	$ 404.89	$ -	$ 314.35	$ 415.13	$ -	$ -	$ -	$ -	$ 384.56
Plan 2	$ 306.24	$ 410.30	$ -	$ 314.35	$ 410.57	$ -	$ -	$ -	$ -	$ 381.87
Plan 3	$ 282.20	$ 424.85	$ -	$ 372.57	$ 496.19	$ -	$ -	$ -	$ -	$ 375.88
Plan 4	$ 314.57	$ 424.85	$ -	$ 372.57	$ 397.87	$ -	$ -	$ -	$ -	$ 377.19
Plan 5	$ 327.35	$ 389.48	$ -	$ 317.71	$ 347.81	$ -	$ -	$ -	$ -	$ 322.84
Plan 6	$ 202.13	$ 315.43	$ -	$ 256.98	$ 291.68	$ -	$ -	$ -	$ -	$ 262.88
Plan 7	$ 347.81	$ 413.84	$ -	$ 337.16	$ 369.58	$ -	$ -	$ -	$ -	$ 343.16
Plan 8	$ 412.28	$ 492.07	$ -	$ 399.47	$ 354.54	$ -	$ -	$ -	$ -	$ 397.32
Plan 9	$ 352.89	$ 421.16	$ -	$ 343.06	$ 376.19	$ -	$ -	$ -	$ -	$ 349.77
Plan 10	$ 212.89	$ 384.15	$ -	$ 312.98	$ 343.06	$ -	$ -	$ -	$ -	$ 316.03
Plan 11	$ 364.94	$ 430.14	$ -	$ 355.68	$ 389.87	$ -	$ -	$ -	$ -	$ 361.86
Plan 12	$ 312.88	$ 419.84	$ -	$ 342.05	$ 374.92	$ -	$ -	$ -	$ -	$ 349.30
Plan 13	$ 394.00	$ 413.66	$ -	$ 335.38	$ 367.32	$ -	$ -	$ -	$ -	$ 339.88
Plan 14	$ 283.98	$ 341.44	$ -	$ 278.18	$ 304.91	$ -	$ -	$ -	$ -	$ 278.75
Plan 15	$ 292.37	$ 397.85	$ -	$ 287.69	$ 310.64	$ -	$ -	$ -	$ -	$ 297.94
Plan 16	$ 292.01	$ 349.64	$ -	$ 284.98	$ 312.20	$ -	$ -	$ -	$ -	$ 284.90
Plan 17	$ 292.37	$ 397.85	$ -	$ 287.69	$ 310.64	$ -	$ -	$ -	$ -	$ 297.94
Plan 18	$ 298.52	$ 358.47	$ -	$ 288.95	$ 318.25	$ -	$ -	$ -	$ -	$ 290.06
Plan 19	$ 473.12	$ 562.60	$ -	$ 458.60	$ 502.68	$ -	$ -	$ -	$ -	$ 461.57
Plan 20	$ 469.19	$ 551.73	$ -	$ 449.50	$ 492.70	$ -	$ -	$ -	$ -	$ 452.39
Plan 21	$ 432.39	$ 514.45	$ -	$ 419.12	$ 459.41	$ -	$ -	$ -	$ -	$ 421.94
Plan 22	$ 352.29	$ 417.85	$ -	$ 349.00	$ 373.73	$ -	$ -	$ -	$ -	$ 353.68
Plan 23	$ 378.29	$ 447.68	$ -	$ 362.73	$ 390.78	$ -	$ -	$ -	$ -	$ 373.53
Plan 24	$ 352.29	$ 417.85	$ -	$ 349.00	$ 373.73	$ -	$ -	$ -	$ -	$ 353.68
Plan 25	$ 369.21	$ 438.27	$ -	$ 357.86	$ 383.27	$ -	$ -	$ -	$ -	$ 362.15
Plan 26	$ 352.38	$ 421.15	$ -	$ 351.26	$ 380.02	$ -	$ -	$ -	$ -	$ 355.05
Plan 27	$ 317.94	$ 378.28	$ -	$ 308.19	$ 337.87	$ -	$ -	$ -	$ -	$ 319.28
Plan 28	$ 260.97	$ 310.50	$ -	$ 252.96	$ 277.28	$ -	$ -	$ -	$ -	$ 258.85
Plan 29	$ 312.77	$ 373.51	$ -	$ 304.28	$ 326.42	$ -	$ -	$ -	$ -	$ 316.09
Plan 30	$ 314.86	$ 422.21	$ -	$ 343.97	$ 377.03	$ -	$ -	$ -	$ -	$ 345.81
Plan 31	$ 314.86	$ 422.21	$ -	$ 343.97	$ 377.03	$ -	$ -	$ -	$ -	$ 345.81
Plan 32	$ 265.52	$ 298.14	$ -	$ 255.20	$ 274.01	$ -	$ -	$ -	$ -	$ 264.40
Plan 33	$ 278.24	$ 331.04	$ -	$ 269.70	$ 291.61	$ -	$ -	$ -	$ -	$ 269.92
Plan 34	$ 283.93	$ 337.82	$ -	$ 275.28	$ 296.62	$ -	$ -	$ -	$ -	$ 275.40
Plan 35	$ 283.42	$ 339.58	$ -	$ 276.66	$ 303.23	$ -	$ -	$ -	$ -	$ 276.66
Plan 36	$ 350.26	$ 417.08	$ -	$ 339.80	$ 372.46	$ -	$ -	$ -	$ -	$ 351.59
Plan 37	$ 283.58	$ 345.72	$ -	$ 281.46	$ 308.73	$ -	$ -	$ -	$ -	$ 282.61
Plan 38	$ 323.75	$ 385.09	$ -	$ 313.84	$ 337.78	$ -	$ -	$ -	$ -	$ 324.87
Plan 39	$ 312.77	$ 373.51	$ -	$ 304.28	$ 326.42	$ -	$ -	$ -	$ -	$ 316.09
Plan 40	$ 292.27	$ 347.13	$ -	$ 282.81	$ 303.95	$ -	$ -	$ -	$ -	$ 288.47
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ 444.89	$ 529.27	$ -	$ 431.20	$ 472.64	$ -	$ -	$ -	$ -	$ 441.98
Plan 43	$ 413.93	$ 494.88	$ -	$ 403.16	$ 441.89	$ -	$ -	$ -	$ -	$ 412.40
Plan 44	$ 340.85	$ 405.54	$ -	$ 330.39	$ 362.15	$ -	$ -	$ -	$ -	$ 338.19
Plan 45	$ 324.26	$ 385.79	$ -	$ 314.11	$ 344.32	$ -	$ -	$ -	$ -	$ 317.70
Plan 46	$ 372.22	$ 442.18	$ -	$ 361.06	$ 397.12	$ -	$ -	$ -	$ -	$ 370.51
Plan 47	$ 283.58	$ 345.72	$ -	$ 281.46	$ 308.73	$ -	$ -	$ -	$ -	$ 282.61
Plan 48	$ 224.96	$ 267.47	$ -	$ 217.98	$ 238.95	$ -	$ -	$ -	$ -	$ 219.42
Plan 49	$ 313.49	$ 372.98	$ -	$ 303.87	$ 333.07	$ -	$ -	$ -	$ -	$ 305.80
Plan 50	$ 267.84	$ 318.78	$ -	$ 259.71	$ 284.67	$ -	$ -	$ -	$ -	$ 261.29
Plan 51	$ 270.39	$ 321.79	$ -	$ 262.09	$ 287.18	$ -	$ -	$ -	$ -	$ 262.09
Plan 52	$ 316.22	$ 364.39	$ -	$ 329.24	$ 353.07	$ -	$ -	$ -	$ -	$ 329.24
Plan 53	$ 307.63	$ 354.41	$ -	$ 319.84	$ 347.58	$ -	$ -	$ -	$ -	$ 319.84
Plan 54	$ 327.87	$ 377.61	$ -	$ 341.45	$ 366.47	$ -	$ -	$ -	$ -	$ 341.45
Plan 55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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Plan 67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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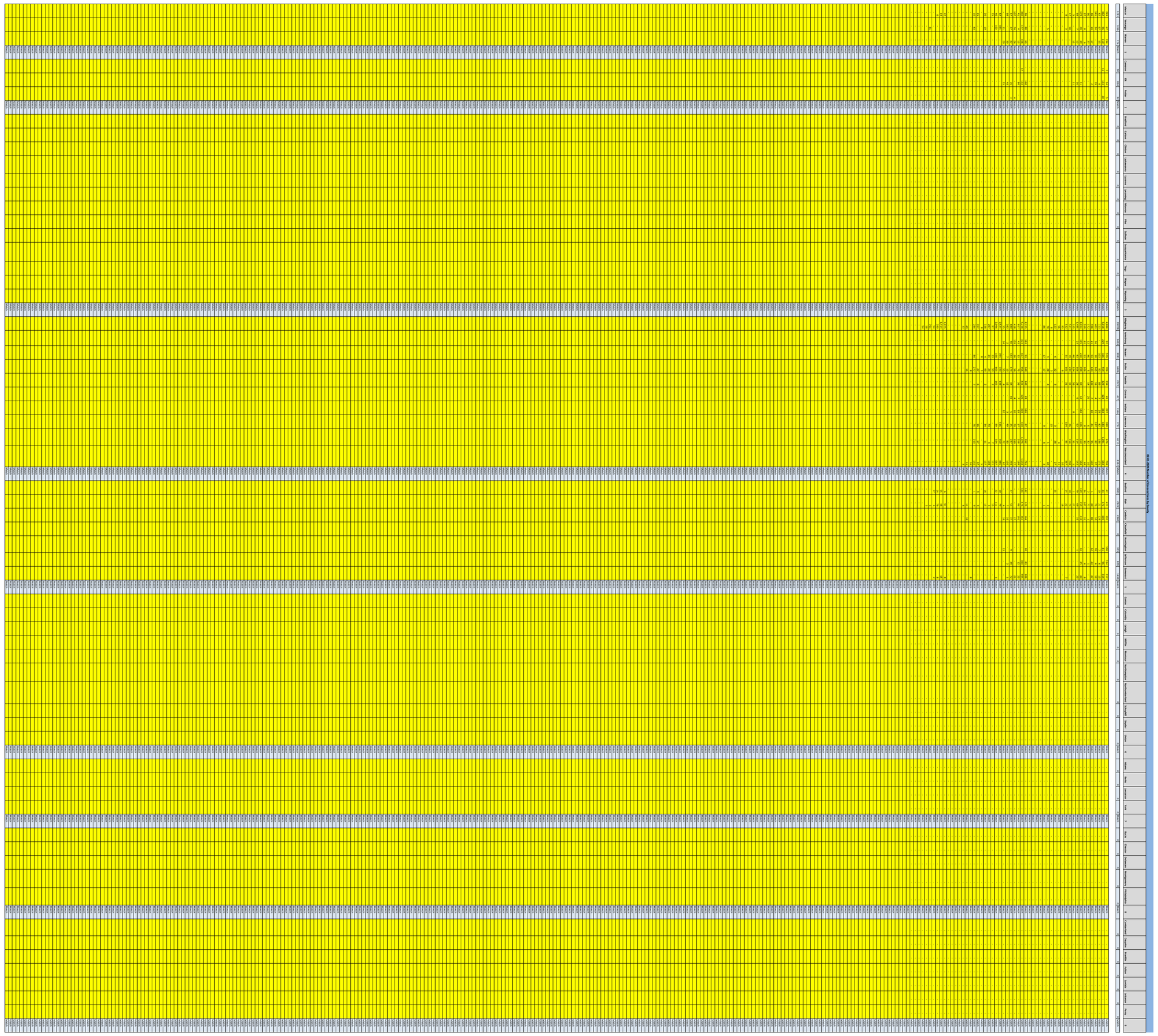
Plan 69	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	$ -	$ -	$ -	$ -	$



PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**UPMC HEALTH OPTIONS INC.**
Product(s):	**PPO, EPO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2025**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	**Counties**	**Current Factor**	**Proposed Factor**
Rating Area 1	Clarion, Erie, Forest, Mckean, Mercer, Venango, Warren	0.960	0.960
Rating Area 2	Elk, Cameron, Potter	1.142	1.142
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.931	0.931
Rating Area 5	Bedford, Blair, Cambria, Huntingdon, Jefferson, Somerset	1.020	1.020
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

Projection Period Network Factors				
Network Name	**Rating Area**	**Current Factor**	**Proposed Factor**	**Approval Date**
Premium	1, 2, 4, 5	1.013	1.017	
MyCare Advantage	1, 4, 5	0.963	0.967	
Partner	1, 2, 4, 5	0.873	0.877	

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.072317355
Revised Requested Average Rate Change:	6.86%
Minimum Requested Rate Change:	0.48%
Maximum Requested Rate Change:	9.15%
Mapped Members:	90,048
Available in Rating Areas:	Rating Areas 1, 2, 4, and 5

Carrier Name:	UPMC HEALTH OPTIONS INC.
Product(s):	PPO, EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2025

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

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	$	532,865,761.14
Claims	$	495,971,200.68
Administrative Expenses	$	64,476,903.37
Taxes & Fees	$	535,514.52
Company Made After Taxes	$	(28,117,857.43)

How It Plans to Spend Your Premium

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

Claims:	87%
Administrative Expenses:	13%
Taxes & Fees:	0%
Profit:	1%

The company expects its annual medical costs to increase: 4.73%

Explanation of requested rate change: Increases in medical and pharmacy cost and utilization.

Table 16. Risk Adjustment Calculation			
Component	**Statewide**	**Insurer Specific**	
State Average Monthly Premium Before Adjustment	590.25		
Administrative Cost Adjustment	0.86		
State Average Monthly Premium	507.61		
Actuarial Value (AV)	0.78	[redacted]	
Plan Liability Risk Score (PLRS)	1.26	[redacted]	
Allowable Rating Factor (ARF)	1.50	[redacted]	
Induced Demand Factor (IDF)	1.07	[redacted]	
Geographic Cost Factor (GCF)	0.97	[redacted]	
Factors Including Risk Score	1.31	1.12	
Factors Excluding Risk Score	1.22	1.09	
Risk Adjustment Transfer PMPM		(18.43)	<-- Negative implies payer of RA
Insurer Specific Manual Adjustment PMPM		5.553143168	<-- Please provide explanation and calculation if value provided.
High Cost Risk Pool Adjustment PMPM		0	
Total Risk Adjustment Transfer		(12.88)	

Company Name:	UPMC Health Options, Inc.
Market:	Small Group
Product:	PPO, EPO
Effective Date of Rates:	January 1, 2025

Ending date of Rates: March 31, 2025

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	16322PA0060083		16322PA0060083		16322PA0060083		16322PA0060083		16322PA0060084		16322PA0060084		16322PA0060084		16322PA0060084		16322PA0060086		16322PA	
Plan Marketing Name =>	dvantage Gold PPO $1,000 $40/		dvantage Gold PPO $1,000 $40/		dvantage Gold PPO $1,000 $40/		dvantage Gold PPO $1,000 $40/		dvantage Gold PPO $1,500 $40/		dvantage Gold PPO $1,500 $40/		dvantage Gold PPO $1,500 $40/		dvantage Gold PPO $1,500 $40/		dvantage Gold PPO $2,000 $35/		dvantage Gold P	
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPO	
Rating Area =>	1		2		4		5		1		2		4		5		1		2	
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go	
Deductible =>	$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$2,000 / $4,000		$2,000 /	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10	
Copays =>	$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$35 / $50		$35 /	
OOP Maximum =>	$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 /	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	$321.90	$321.90	$382.98	$382.98	$312.02	$312.02	$342.01	$342.01	$314.61	$314.61	$374.31	$374.31	$304.95	$304.95	$334.26	$334.26	$310.22	$310.22	$369.09	
15	$350.51	$350.51	$417.02	$417.02	$339.76	$339.76	$372.41	$372.41	$342.57	$342.57	$407.58	$407.58	$332.06	$332.06	$363.97	$363.97	$337.80	$337.80	$401.90	
16	$361.45	$361.45	$430.04	$430.04	$350.36	$350.36	$384.03	$384.03	$353.26	$353.26	$420.30	$420.30	$342.42	$342.42	$375.33	$375.33	$348.34	$348.34	$414.44	
17	$372.39	$372.39	$443.06	$443.06	$360.96	$360.96	$395.66	$395.66	$363.96	$363.96	$433.02	$433.02	$352.79	$352.79	$386.69	$386.69	$358.89	$358.89	$426.99	
18	$384.17	$384.17	$457.08	$457.08	$372.39	$372.39	$408.17	$408.17	$375.47	$375.47	$446.72	$446.72	$363.95	$363.95	$398.93	$398.93	$370.24	$370.24	$440.50	
19	$395.95	$395.95	$471.09	$471.09	$383.81	$383.81	$420.69	$420.69	$386.99	$386.99	$460.42	$460.42	$375.11	$375.11	$411.16	$411.16	$381.59	$381.59	$454.00	
20	$408.16	$408.16	$485.61	$485.61	$395.63	$395.63	$433.66	$433.66	$398.91	$398.91	$474.61	$474.61	$386.67	$386.67	$423.83	$423.83	$393.35	$393.35	$468.00	
21	$420.78	$420.78	$500.63	$500.63	$407.87	$407.87	$447.07	$447.07	$411.25	$411.25	$489.29	$489.29	$398.63	$398.63	$436.94	$436.94	$405.52	$405.52	$482.47	
22	$420.78	$420.78	$500.63	$500.63	$407.87	$407.87	$447.07	$447.07	$411.25	$411.25	$489.29	$489.29	$398.63	$398.63	$436.94	$436.94	$405.52	$405.52	$482.47	
23	$420.78	$420.78	$500.63	$500.63	$407.87	$407.87	$447.07	$447.07	$411.25	$411.25	$489.29	$489.29	$398.63	$398.63	$436.94	$436.94	$405.52	$405.52	$482.47	
24	$420.78	$420.78	$500.63	$500.63	$407.87	$407.87	$447.07	$447.07	$411.25	$411.25	$489.29	$489.29	$398.63	$398.63	$436.94	$436.94	$405.52	$405.52	$482.47	
25	$422.46	$422.46	$502.63	$502.63	$409.50	$409.50	$448.86	$448.86	$412.90	$412.90	$491.25	$491.25	$400.22	$400.22	$438.69	$438.69	$407.14	$407.14	$484.40	
26	$430.88	$430.88	$512.65	$512.65	$417.66	$417.66	$457.80	$457.80	$421.12	$421.12	$501.03	$501.03	$408.20	$408.20	$447.43	$447.43	$415.25	$415.25	$494.05	
27	$440.98	$440.98	$524.66	$524.66	$427.45	$427.45	$468.53	$468.53	$430.99	$430.99	$512.78	$512.78	$417.76	$417.76	$457.91	$457.91	$424.98	$424.98	$505.63	
28	$457.39	$457.39	$544.18	$544.18	$443.35	$443.35	$485.97	$485.97	$447.03	$447.03	$531.86	$531.86	$433.31	$433.31	$474.95	$474.95	$440.80	$440.80	$524.44	
29	$470.85	$470.85	$560.20	$560.20	$456.41	$456.41	$500.27	$500.27	$460.19	$460.19	$547.52	$547.52	$446.07	$446.07	$488.94	$488.94	$453.78	$453.78	$539.88	
30	$477.59	$477.59	$568.22	$568.22	$462.93	$462.93	$507.42	$507.42	$466.77	$466.77	$555.34	$555.34	$452.45	$452.45	$495.93	$495.93	$460.27	$460.27	$547.60	
31	$487.68	$487.68	$580.23	$580.23	$472.72	$472.72	$518.15	$518.15	$476.64	$476.64	$567.09	$567.09	$462.01	$462.01	$506.41	$506.41	$470.00	$470.00	$559.18	
32	$497.78	$497.78	$592.25	$592.25	$482.51	$482.51	$528.88	$528.88	$486.51	$486.51	$578.83	$578.83	$471.58	$471.58	$516.90	$516.90	$479.73	$479.73	$570.76	
33	$504.09	$504.09	$599.75	$599.75	$488.63	$488.63	$535.59	$535.59	$492.68	$492.68	$586.17	$586.17	$477.56	$477.56	$523.45	$523.45	$485.81	$485.81	$578.00	
34	$510.83	$510.83	$607.76	$607.76	$495.15	$495.15	$542.74	$542.74	$499.26	$499.26	$594.00	$594.00	$483.94	$483.94	$530.45	$530.45	$492.30	$492.30	$585.72	
35	$514.19	$514.19	$611.77	$611.77	$498.42	$498.42	$546.32	$546.32	$502.55	$502.55	$597.91	$597.91	$487.13	$487.13	$533.94	$533.94	$495.55	$495.55	$589.58	
36	$517.56	$517.56	$615.77	$615.77	$501.68	$501.68	$549.90	$549.90	$505.84	$505.84	$601.83	$601.83	$490.31	$490.31	$537.44	$537.44	$498.79	$498.79	$593.44	
37	$520.93	$520.93	$619.78	$619.78	$504.94	$504.94	$553.47	$553.47	$509.13	$509.13	$605.74	$605.74	$493.50	$493.50	$540.93	$540.93	$502.03	$502.03	$597.30	
38	$524.29	$524.29	$623.78	$623.78	$508.21	$508.21	$557.05	$557.05	$512.42	$512.42	$609.66	$609.66	$496.69	$496.69	$544.43	$544.43	$505.28	$505.28	$601.16	
39	$531.02	$531.02	$631.80	$631.80	$514.73	$514.73	$564.20	$564.20	$519.00	$519.00	$617.48	$617.48	$503.07	$503.07	$551.42	$551.42	$511.77	$511.77	$608.88	
40	$537.76	$537.76	$639.81	$639.81	$521.26	$521.26	$571.36	$571.36	$525.58	$525.58	$625.31	$625.31	$509.45	$509.45	$558.41	$558.41	$518.25	$518.25	$616.60	
41	$547.86	$547.86	$651.82	$651.82	$531.05	$531.05	$582.09	$582.09	$535.45	$535.45	$637.06	$637.06	$519.02	$519.02	$568.90	$568.90	$527.99	$527.99	$628.18	
42	$557.53	$557.53	$663.33	$663.33	$540.43	$540.43	$592.37	$592.37	$544.91	$544.91	$648.31	$648.31	$528.18	$528.18	$578.95	$578.95	$537.31	$537.31	$639.27	
43	$571.00	$571.00	$679.35	$679.35	$553.48	$553.48	$606.67	$606.67	$558.07	$558.07	$663.97	$663.97	$540.94	$540.94	$592.93	$592.93	$550.29	$550.29	$654.71	
44	$587.83	$587.83	$699.38	$699.38	$569.79	$569.79	$624.56	$624.56	$574.52	$574.52	$683.54	$683.54	$556.89	$556.89	$610.41	$610.41	$566.51	$566.51	$674.01	
45	$607.61	$607.61	$722.91	$722.91	$588.96	$588.96	$645.57	$645.57	$593.85	$593.85	$706.53	$706.53	$575.62	$575.62	$630.94	$630.94	$585.57	$585.57	$696.69	
46	$631.17	$631.17	$750.95	$750.95	$611.81	$611.81	$670.61	$670.61	$616.88	$616.88	$733.94	$733.94	$597.95	$597.95	$655.41	$655.41	$608.28	$608.28	$723.71	
47	$657.68	$657.68	$782.48	$782.48	$637.50	$637.50	$698.77	$698.77	$642.78	$642.78	$764.76	$764.76	$623.06	$623.06	$682.94	$682.94	$633.83	$633.83	$754.10	
48	$687.98	$687.98	$818.53	$818.53	$666.87	$666.87	$730.96	$730.96	$672.39	$672.39	$799.99	$799.99	$651.76	$651.76	$714.40	$714.40	$663.03	$663.03	$788.84	
49	$717.85	$717.85	$854.07	$854.07	$695.83	$695.83	$762.70	$762.70	$701.59	$701.59	$834.73	$834.73	$680.06	$680.06	$745.42	$745.42	$691.82	$691.82	$823.09	
50	$751.51	$751.51	$894.13	$894.13	$728.46	$728.46	$798.47	$798.47	$734.49	$734.49	$873.87	$873.87	$711.95	$711.95	$780.37	$780.37	$724.26	$724.26	$861.69	
51	$784.75	$784.75	$933.67	$933.67	$760.68	$760.68	$833.79	$833.79	$766.98	$766.98	$912.53	$912.53	$743.44	$743.44	$814.89	$814.89	$756.29	$756.29	$899.81	
52	$821.36	$821.36	$977.23	$977.23	$796.16	$796.16	$872.68	$872.68	$802.76	$802.76	$955.09	$955.09	$778.13	$778.13	$852.91	$852.91	$791.58	$791.58	$941.78	
53	$858.39	$858.39	$1,021.29	$1,021.29	$832.05	$832.05	$912.02	$912.02	$838.95	$838.95	$998.15	$998.15	$813.21	$813.21	$891.36	$891.36	$827.26	$827.26	$984.24	
54	$898.37	$898.37	$1,068.85	$1,068.85	$870.80	$870.80	$954.49	$954.49	$878.02	$878.02	$1,044.63	$1,044.63	$851.08	$851.08	$932.87	$932.87	$865.79	$865.79	$1,030.07	
55	$938.34	$938.34	$1,116.40	$1,116.40	$909.55	$909.55	$996.97	$996.97	$917.09	$917.09	$1,091.12	$1,091.12	$888.94	$888.94	$974.38	$974.38	$904.31	$904.31	$1,075.91	
56	$981.68	$981.68	$1,167.97	$1,167.97	$951.56	$951.56	$1,043.01	$1,043.01	$959.45	$959.45	$1,141.51	$1,141.51	$930.00	$930.00	$1,019.38	$1,019.38	$946.08	$946.08	$1,125.60	
57	$1,025.44	$1,025.44	$1,220.04	$1,220.04	$993.98	$993.98	$1,089.51	$1,089.51	$1,002.22	$1,002.22	$1,192.40	$1,192.40	$971.46	$971.46	$1,064.82	$1,064.82	$988.25	$988.25	$1,175.78	
58	$1,072.15	$1,072.15	$1,275.61	$1,275.61	$1,039.25	$1,039.25	$1,139.13	$1,139.13	$1,047.87	$1,047.87	$1,246.71	$1,246.71	$1,015.71	$1,015.71	$1,113.32	$1,113.32	$1,033.26	$1,033.26	$1,229.33	
59	$1,095.29	$1,095.29	$1,303.14	$1,303.14	$1,061.69	$1,061.69	$1,163.72	$1,163.72	$1,070.48	$1,070.48	$1,273.62	$1,273.62	$1,037.63	$1,037.63	$1,137.35	$1,137.35	$1,055.57	$1,055.57	$1,255.87	
60	$1,142.00	$1,142.00	$1,358.71	$1,358.71	$1,106.96	$1,106.96	$1,213.35	$1,213.35	$1,116.13	$1,116.13	$1,327.93	$1,327.93	$1,081.88	$1,081.88	$1,185.86	$1,185.86	$1,100.58	$1,100.58	$1,309.42	
61	$1,182.39	$1,182.39	$1,406.77	$1,406.77	$1,146.11	$1,146.11	$1,256.27	$1,256.27	$1,155.61	$1,155.61	$1,374.90	$1,374.90	$1,120.15	$1,120.15	$1,227.80	$1,227.80	$1,139.51	$1,139.51	$1,355.74	
62	$1,208.90	$1,208.90	$1,438.31	$1,438.31	$1,171.81	$1,171.81	$1,284.43	$1,284.43	$1,181.52	$1,181.52	$1,405.73	$1,405.73	$1,145.26	$1,145.26	$1,255.33	$1,255.33	$1,165.06	$1,165.06	$1,386.14	
63	$1,242.14	$1,242.14	$1,477.86	$1,477.86	$1,204.03	$1,204.03	$1,319.75	$1,319.75	$1,214.01	$1,214.01	$1,444.38	$1,444.38	$1,176.76	$1,176.76	$1,289.85	$1,289.85	$1,197.10	$1,197.10	$1,424.25	
64+	$1,262.34	$1,262.34	$1,501.89	$1,501.89	$1,223.61	$1,223.61	$1,341.21	$1,341.21	$1,233.75	$1,233.75	$1,467.87	$1,467.87	$1,195.89	$1,195.89	$1,310.82	$1,310.82	$1,216.56	$1,216.56	$1,447.41	

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060086	16322PA0060086		16322PA0060086		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060088		16322PA0060088		16322PA0060088	
Plan Marketing Name =>	PO $2,000 $35/	dvantage Gold PPO $2,000 $35/		dvantage Gold PPO $2,000 $35/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		vantage Silver PPO $4,400 $60/		vantage Silver PPO $4,400 $60/		vantage Silver PPO $4,400 $60/	
Form # =>	PF02	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>	/ $4,000	$2,000 / $4,000		$2,000 / $4,000		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$35 / $50		$35 / $50		$30 / $40		$30 / $40		$30 / $40		$30 / $40		$60 / $80		$60 / $80		$60 / $80	
OOP Maximum =>	$13,000	$6,500 / $13,000		$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$369.09	$300.70	$300.70	$329.60	$329.60	$301.59	$301.59	$358.82	$358.82	$292.33	$292.33	$320.43	$320.43	$268.71	$268.71	$319.70	$319.70	$260.46	$260.46
15	$401.90	$327.43	$327.43	$358.90	$358.90	$328.39	$328.39	$390.71	$390.71	$318.31	$318.31	$348.91	$348.91	$292.60	$292.60	$348.12	$348.12	$283.61	$283.61
16	$414.44	$337.65	$337.65	$370.10	$370.10	$338.64	$338.64	$402.91	$402.91	$328.25	$328.25	$359.80	$359.80	$301.73	$301.73	$358.98	$358.98	$292.46	$292.46
17	$426.99	$347.87	$347.87	$381.30	$381.30	$348.89	$348.89	$415.10	$415.10	$338.19	$338.19	$370.69	$370.69	$310.87	$310.87	$369.85	$369.85	$301.32	$301.32
18	$440.50	$358.87	$358.87	$393.37	$393.37	$359.93	$359.93	$428.23	$428.23	$348.88	$348.88	$382.42	$382.42	$320.70	$320.70	$381.55	$381.55	$310.85	$310.85
19	$454.00	$369.88	$369.88	$405.43	$405.43	$370.97	$370.97	$441.37	$441.37	$359.58	$359.58	$394.15	$394.15	$330.54	$330.54	$393.25	$393.25	$320.38	$320.38
20	$468.00	$381.28	$381.28	$417.92	$417.92	$382.40	$382.40	$454.97	$454.97	$370.67	$370.67	$406.29	$406.29	$340.72	$340.72	$405.37	$405.37	$330.26	$330.26
21	$482.47	$393.07	$393.07	$430.85	$430.85	$394.23	$394.23	$469.04	$469.04	$382.13	$382.13	$418.86	$418.86	$351.26	$351.26	$417.91	$417.91	$340.47	$340.47
22	$482.47	$393.07	$393.07	$430.85	$430.85	$394.23	$394.23	$469.04	$469.04	$382.13	$382.13	$418.86	$418.86	$351.26	$351.26	$417.91	$417.91	$340.47	$340.47
23	$482.47	$393.07	$393.07	$430.85	$430.85	$394.23	$394.23	$469.04	$469.04	$382.13	$382.13	$418.86	$418.86	$351.26	$351.26	$417.91	$417.91	$340.47	$340.47
24	$482.47	$393.07	$393.07	$430.85	$430.85	$394.23	$394.23	$469.04	$469.04	$382.13	$382.13	$418.86	$418.86	$351.26	$351.26	$417.91	$417.91	$340.47	$340.47
25	$484.40	$394.64	$394.64	$432.57	$432.57	$395.81	$395.81	$470.92	$470.92	$383.66	$383.66	$420.54	$420.54	$352.67	$352.67	$419.58	$419.58	$341.83	$341.83
26	$494.05	$402.50	$402.50	$441.19	$441.19	$403.69	$403.69	$480.30	$480.30	$391.30	$391.30	$428.91	$428.91	$359.69	$359.69	$427.94	$427.94	$348.64	$348.64
27	$505.63	$411.94	$411.94	$451.53	$451.53	$413.15	$413.15	$491.55	$491.55	$400.47	$400.47	$438.97	$438.97	$368.12	$368.12	$437.97	$437.97	$356.81	$356.81
28	$524.44	$427.27	$427.27	$468.33	$468.33	$428.53	$428.53	$509.85	$509.85	$415.38	$415.38	$455.30	$455.30	$381.82	$381.82	$454.27	$454.27	$370.09	$370.09
29	$539.88	$439.85	$439.85	$482.12	$482.12	$441.14	$441.14	$524.86	$524.86	$427.60	$427.60	$468.70	$468.70	$393.06	$393.06	$467.64	$467.64	$380.99	$380.99
30	$547.60	$446.13	$446.13	$489.01	$489.01	$447.45	$447.45	$532.36	$532.36	$433.72	$433.72	$475.41	$475.41	$398.68	$398.68	$474.33	$474.33	$386.43	$386.43
31	$559.18	$455.57	$455.57	$499.36	$499.36	$456.91	$456.91	$543.62	$543.62	$442.89	$442.89	$485.46	$485.46	$407.11	$407.11	$484.36	$484.36	$394.60	$394.60
32	$570.76	$465.00	$465.00	$509.70	$509.70	$466.37	$466.37	$554.87	$554.87	$452.06	$452.06	$495.51	$495.51	$415.54	$415.54	$494.39	$494.39	$402.78	$402.78
33	$578.00	$470.90	$470.90	$516.16	$516.16	$472.29	$472.29	$561.91	$561.91	$457.79	$457.79	$501.79	$501.79	$420.81	$420.81	$500.66	$500.66	$407.88	$407.88
34	$585.72	$477.19	$477.19	$523.05	$523.05	$478.60	$478.60	$569.41	$569.41	$463.91	$463.91	$508.50	$508.50	$426.43	$426.43	$507.34	$507.34	$413.33	$413.33
35	$589.58	$480.33	$480.33	$526.50	$526.50	$481.75	$481.75	$573.17	$573.17	$466.96	$466.96	$511.85	$511.85	$429.24	$429.24	$510.69	$510.69	$416.05	$416.05
36	$593.44	$483.48	$483.48	$529.95	$529.95	$484.90	$484.90	$576.92	$576.92	$470.02	$470.02	$515.20	$515.20	$432.05	$432.05	$514.03	$514.03	$418.78	$418.78
37	$597.30	$486.62	$486.62	$533.39	$533.39	$488.06	$488.06	$580.67	$580.67	$473.08	$473.08	$518.55	$518.55	$434.86	$434.86	$517.37	$517.37	$421.50	$421.50
38	$601.16	$489.77	$489.77	$536.84	$536.84	$491.21	$491.21	$584.42	$584.42	$476.13	$476.13	$521.90	$521.90	$437.67	$437.67	$520.72	$520.72	$424.23	$424.23
39	$608.88	$496.05	$496.05	$543.73	$543.73	$497.52	$497.52	$591.93	$591.93	$482.25	$482.25	$528.60	$528.60	$443.29	$443.29	$527.40	$527.40	$429.67	$429.67
40	$616.60	$502.34	$502.34	$550.63	$550.63	$503.83	$503.83	$599.43	$599.43	$488.36	$488.36	$535.30	$535.30	$448.91	$448.91	$534.09	$534.09	$435.12	$435.12
41	$628.18	$511.78	$511.78	$560.97	$560.97	$513.29	$513.29	$610.69	$610.69	$497.53	$497.53	$545.36	$545.36	$457.34	$457.34	$544.12	$544.12	$443.29	$443.29
42	$639.27	$520.82	$520.82	$570.88	$570.88	$522.35	$522.35	$621.48	$621.48	$506.32	$506.32	$554.99	$554.99	$465.42	$465.42	$553.73	$553.73	$451.12	$451.12
43	$654.71	$533.40	$533.40	$584.66	$584.66	$534.97	$534.97	$636.49	$636.49	$518.55	$518.55	$568.39	$568.39	$476.66	$476.66	$567.10	$567.10	$462.02	$462.02
44	$674.01	$549.12	$549.12	$601.90	$601.90	$550.74	$550.74	$655.25	$655.25	$533.84	$533.84	$585.15	$585.15	$490.71	$490.71	$583.82	$583.82	$475.64	$475.64
45	$696.69	$567.59	$567.59	$622.15	$622.15	$569.27	$569.27	$677.29	$677.29	$551.80	$551.80	$604.83	$604.83	$507.22	$507.22	$603.46	$603.46	$491.64	$491.64
46	$723.71	$589.61	$589.61	$646.28	$646.28	$591.35	$591.35	$703.56	$703.56	$573.20	$573.20	$628.29	$628.29	$526.89	$526.89	$626.87	$626.87	$510.71	$510.71
47	$754.10	$614.37	$614.37	$673.42	$673.42	$616.18	$616.18	$733.11	$733.11	$597.27	$597.27	$654.68	$654.68	$549.02	$549.02	$653.19	$653.19	$532.15	$532.15
48	$788.84	$642.67	$642.67	$704.44	$704.44	$644.57	$644.57	$766.88	$766.88	$624.78	$624.78	$684.84	$684.84	$574.31	$574.31	$683.28	$683.28	$556.67	$556.67
49	$823.09	$670.58	$670.58	$735.03	$735.03	$672.56	$672.56	$800.18	$800.18	$651.91	$651.91	$714.58	$714.58	$599.25	$599.25	$712.95	$712.95	$580.84	$580.84
50	$861.69	$702.02	$702.02	$769.50	$769.50	$704.09	$704.09	$837.71	$837.71	$682.48	$682.48	$748.08	$748.08	$627.35	$627.35	$746.39	$746.39	$608.08	$608.08
51	$899.81	$733.08	$733.08	$803.54	$803.54	$735.24	$735.24	$874.76	$874.76	$712.67	$712.67	$781.17	$781.17	$655.10	$655.10	$779.40	$779.40	$634.98	$634.98
52	$941.78	$767.27	$767.27	$841.02	$841.02	$769.54	$769.54	$915.57	$915.57	$745.92	$745.92	$817.61	$817.61	$685.66	$685.66	$815.76	$815.76	$664.60	$664.60
53	$984.24	$801.86	$801.86	$878.93	$878.93	$804.23	$804.23	$956.84	$956.84	$779.55	$779.55	$854.47	$854.47	$716.57	$716.57	$852.54	$852.54	$694.56	$694.56
54	$1,030.07	$839.20	$839.20	$919.86	$919.86	$841.68	$841.68	$1,001.40	$1,001.40	$815.85	$815.85	$894.27	$894.27	$749.94	$749.94	$892.24	$892.24	$726.90	$726.90
55	$1,075.91	$876.55	$876.55	$960.80	$960.80	$879.13	$879.13	$1,045.96	$1,045.96	$852.15	$852.15	$934.06	$934.06	$783.31	$783.31	$931.94	$931.94	$759.25	$759.25
56	$1,125.60	$917.03	$917.03	$1,005.17	$1,005.17	$919.74	$919.74	$1,094.27	$1,094.27	$891.51	$891.51	$977.20	$977.20	$819.49	$819.49	$974.98	$974.98	$794.32	$794.32
57	$1,175.78	$957.91	$957.91	$1,049.98	$1,049.98	$960.74	$960.74	$1,143.05	$1,143.05	$931.25	$931.25	$1,020.76	$1,020.76	$856.02	$856.02	$1,018.45	$1,018.45	$829.73	$829.73
58	$1,229.33	$1,001.54	$1,001.54	$1,097.81	$1,097.81	$1,004.50	$1,004.50	$1,195.11	$1,195.11	$973.67	$973.67	$1,067.26	$1,067.26	$895.01	$895.01	$1,064.83	$1,064.83	$867.52	$867.52
59	$1,255.87	$1,023.16	$1,023.16	$1,121.50	$1,121.50	$1,026.18	$1,026.18	$1,220.91	$1,220.91	$994.68	$994.68	$1,090.29	$1,090.29	$914.33	$914.33	$1,087.82	$1,087.82	$886.24	$886.24
60	$1,309.42	$1,066.79	$1,066.79	$1,169.33	$1,169.33	$1,069.94	$1,069.94	$1,272.97	$1,272.97	$1,037.10	$1,037.10	$1,136.79	$1,136.79	$953.32	$953.32	$1,134.21	$1,134.21	$924.04	$924.04
61	$1,355.74	$1,104.53	$1,104.53	$1,210.69	$1,210.69	$1,107.79	$1,107.79	$1,318.00	$1,318.00	$1,073.79	$1,073.79	$1,177.00	$1,177.00	$987.04	$987.04	$1,174.33	$1,174.33	$956.72	$956.72
62	$1,386.14	$1,129.29	$1,129.29	$1,237.83	$1,237.83	$1,132.62	$1,132.62	$1,347.55	$1,347.55	$1,097.86	$1,097.86	$1,203.38	$1,203.38	$1,009.17	$1,009.17	$1,200.66	$1,200.66	$978.17	$978.17
63	$1,424.25	$1,160.34	$1,160.34	$1,271.87	$1,271.87	$1,163.77	$1,163.77	$1,384.61	$1,384.61	$1,128.05	$1,128.05	$1,236.47	$1,236.47	$1,036.92	$1,036.92	$1,233.67	$1,233.67	$1,005.07	$1,005.07
64+	$1,447.41	$1,179.21	$1,179.21	$1,292.55	$1,292.55	$1,182.69	$1,182.69	$1,407.12	$1,407.12	$1,146.39	$1,146.39	$1,256.58	$1,256.58	$1,053.78	$1,053.78	$1,253.73	$1,253.73	$1,021.41	$1,021.41

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060088		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097		16322PA
Plan Marketing Name =>	vantage Silver PPO $4,400 $60/		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF15		PPOF15		PPOF15		PPOF15		PPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gold		Go
Deductible =>	$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$2,200 /
Coinsurance =>	100%		100%		100%		100%		100%		90%		90%		90%		90%		90
Copays =>	$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$285.50	$285.50	$206.89	$206.89	$246.15	$246.15	$200.54	$200.54	$219.82	$219.82	$285.05	$285.05	$339.15	$339.15	$276.30	$276.30	$302.86	$302.86	$274.02
15	$310.88	$310.88	$225.28	$225.28	$268.03	$268.03	$218.37	$218.37	$239.36	$239.36	$310.39	$310.39	$369.29	$369.29	$300.86	$300.86	$329.78	$329.78	$298.37
16	$320.58	$320.58	$232.32	$232.32	$276.40	$276.40	$225.19	$225.19	$246.83	$246.83	$320.08	$320.08	$380.82	$380.82	$310.25	$310.25	$340.08	$340.08	$307.69
17	$330.28	$330.28	$239.35	$239.35	$284.77	$284.77	$232.00	$232.00	$254.30	$254.30	$329.77	$329.77	$392.35	$392.35	$319.64	$319.64	$350.37	$350.37	$317.00
18	$340.73	$340.73	$246.92	$246.92	$293.78	$293.78	$239.34	$239.34	$262.35	$262.35	$340.20	$340.20	$404.76	$404.76	$329.76	$329.76	$361.46	$361.46	$327.03
19	$351.18	$351.18	$254.49	$254.49	$302.79	$302.79	$246.68	$246.68	$270.40	$270.40	$350.64	$350.64	$417.17	$417.17	$339.87	$339.87	$372.54	$372.54	$337.06
20	$362.00	$362.00	$262.34	$262.34	$312.12	$312.12	$254.29	$254.29	$278.73	$278.73	$361.44	$361.44	$430.03	$430.03	$350.34	$350.34	$384.02	$384.02	$347.44
21	$373.20	$373.20	$270.45	$270.45	$321.77	$321.77	$262.15	$262.15	$287.35	$287.35	$372.62	$372.62	$443.33	$443.33	$361.18	$361.18	$395.90	$395.90	$358.19
22	$373.20	$373.20	$270.45	$270.45	$321.77	$321.77	$262.15	$262.15	$287.35	$287.35	$372.62	$372.62	$443.33	$443.33	$361.18	$361.18	$395.90	$395.90	$358.19
23	$373.20	$373.20	$270.45	$270.45	$321.77	$321.77	$262.15	$262.15	$287.35	$287.35	$372.62	$372.62	$443.33	$443.33	$361.18	$361.18	$395.90	$395.90	$358.19
24	$373.20	$373.20	$270.45	$270.45	$321.77	$321.77	$262.15	$262.15	$287.35	$287.35	$372.62	$372.62	$443.33	$443.33	$361.18	$361.18	$395.90	$395.90	$358.19
25	$374.69	$374.69	$271.53	$271.53	$323.06	$323.06	$263.20	$263.20	$288.50	$288.50	$374.11	$374.11	$445.10	$445.10	$362.62	$362.62	$397.48	$397.48	$359.62
26	$382.16	$382.16	$276.94	$276.94	$329.49	$329.49	$268.44	$268.44	$294.25	$294.25	$381.56	$381.56	$453.97	$453.97	$369.85	$369.85	$405.40	$405.40	$366.79
27	$391.11	$391.11	$283.43	$283.43	$337.21	$337.21	$274.73	$274.73	$301.14	$301.14	$390.51	$390.51	$464.61	$464.61	$378.52	$378.52	$414.90	$414.90	$375.38
28	$405.67	$405.67	$293.98	$293.98	$349.76	$349.76	$284.96	$284.96	$312.35	$312.35	$405.04	$405.04	$481.90	$481.90	$392.60	$392.60	$430.34	$430.34	$389.35
29	$417.61	$417.61	$302.63	$302.63	$360.06	$360.06	$293.35	$293.35	$321.54	$321.54	$416.96	$416.96	$496.09	$496.09	$404.16	$404.16	$443.01	$443.01	$400.81
30	$423.58	$423.58	$306.96	$306.96	$365.21	$365.21	$297.54	$297.54	$326.14	$326.14	$422.92	$422.92	$503.18	$503.18	$409.94	$409.94	$449.35	$449.35	$406.55
31	$432.54	$432.54	$313.45	$313.45	$372.93	$372.93	$303.83	$303.83	$333.04	$333.04	$431.87	$431.87	$513.82	$513.82	$418.61	$418.61	$458.85	$458.85	$415.14
32	$441.50	$441.50	$319.94	$319.94	$380.65	$380.65	$310.12	$310.12	$339.94	$339.94	$440.81	$440.81	$524.46	$524.46	$427.28	$427.28	$468.35	$468.35	$423.74
33	$447.09	$447.09	$324.00	$324.00	$385.48	$385.48	$314.06	$314.06	$344.25	$344.25	$446.40	$446.40	$531.11	$531.11	$432.69	$432.69	$474.29	$474.29	$429.11
34	$453.06	$453.06	$328.33	$328.33	$390.63	$390.63	$318.25	$318.25	$348.84	$348.84	$452.36	$452.36	$538.20	$538.20	$438.47	$438.47	$480.62	$480.62	$434.84
35	$456.05	$456.05	$330.49	$330.49	$393.20	$393.20	$320.35	$320.35	$351.14	$351.14	$455.34	$455.34	$541.75	$541.75	$441.36	$441.36	$483.79	$483.79	$437.71
36	$459.04	$459.04	$332.65	$332.65	$395.78	$395.78	$322.44	$322.44	$353.44	$353.44	$458.32	$458.32	$545.30	$545.30	$444.25	$444.25	$486.96	$486.96	$440.57
37	$462.02	$462.02	$334.82	$334.82	$398.35	$398.35	$324.54	$324.54	$355.74	$355.74	$461.30	$461.30	$548.84	$548.84	$447.14	$447.14	$490.12	$490.12	$443.44
38	$465.01	$465.01	$336.98	$336.98	$400.93	$400.93	$326.64	$326.64	$358.04	$358.04	$464.28	$464.28	$552.39	$552.39	$450.03	$450.03	$493.29	$493.29	$446.30
39	$470.98	$470.98	$341.31	$341.31	$406.07	$406.07	$330.83	$330.83	$362.64	$362.64	$470.25	$470.25	$559.48	$559.48	$455.81	$455.81	$499.63	$499.63	$452.04
40	$476.95	$476.95	$345.64	$345.64	$411.22	$411.22	$335.03	$335.03	$367.23	$367.23	$476.21	$476.21	$566.58	$566.58	$461.59	$461.59	$505.96	$505.96	$457.77
41	$485.91	$485.91	$352.13	$352.13	$418.94	$418.94	$341.32	$341.32	$374.13	$374.13	$485.15	$485.15	$577.22	$577.22	$470.26	$470.26	$515.46	$515.46	$466.36
42	$494.49	$494.49	$358.35	$358.35	$426.35	$426.35	$347.35	$347.35	$380.74	$380.74	$493.72	$493.72	$587.41	$587.41	$478.56	$478.56	$524.57	$524.57	$474.60
43	$506.43	$506.43	$367.00	$367.00	$436.64	$436.64	$355.74	$355.74	$389.93	$389.93	$505.65	$505.65	$601.60	$601.60	$490.12	$490.12	$537.24	$537.24	$486.06
44	$521.36	$521.36	$377.82	$377.82	$449.51	$449.51	$366.22	$366.22	$401.43	$401.43	$520.55	$520.55	$619.33	$619.33	$504.57	$504.57	$553.07	$553.07	$500.39
45	$538.90	$538.90	$390.53	$390.53	$464.64	$464.64	$378.54	$378.54	$414.93	$414.93	$538.06	$538.06	$640.17	$640.17	$521.54	$521.54	$571.68	$571.68	$517.23
46	$559.80	$559.80	$405.68	$405.68	$482.66	$482.66	$393.23	$393.23	$431.03	$431.03	$558.93	$558.93	$665.00	$665.00	$541.77	$541.77	$593.85	$593.85	$537.29
47	$583.31	$583.31	$422.71	$422.71	$502.93	$502.93	$409.74	$409.74	$449.13	$449.13	$582.41	$582.41	$692.92	$692.92	$564.52	$564.52	$618.79	$618.79	$559.85
48	$610.18	$610.18	$442.19	$442.19	$526.09	$526.09	$428.62	$428.62	$469.82	$469.82	$609.23	$609.23	$724.84	$724.84	$590.53	$590.53	$647.30	$647.30	$585.64
49	$636.68	$636.68	$461.39	$461.39	$548.94	$548.94	$447.23	$447.23	$490.22	$490.22	$635.69	$635.69	$756.32	$756.32	$616.17	$616.17	$675.41	$675.41	$611.07
50	$666.54	$666.54	$483.02	$483.02	$574.68	$574.68	$468.20	$468.20	$513.21	$513.21	$665.50	$665.50	$791.79	$791.79	$645.07	$645.07	$707.08	$707.08	$639.73
51	$696.02	$696.02	$504.39	$504.39	$600.10	$600.10	$488.91	$488.91	$535.91	$535.91	$694.94	$694.94	$826.81	$826.81	$673.60	$673.60	$738.35	$738.35	$668.02
52	$728.49	$728.49	$527.92	$527.92	$628.10	$628.10	$511.72	$511.72	$560.91	$560.91	$727.35	$727.35	$865.38	$865.38	$705.02	$705.02	$772.80	$772.80	$699.19
53	$761.33	$761.33	$551.72	$551.72	$656.41	$656.41	$534.79	$534.79	$586.19	$586.19	$760.14	$760.14	$904.39	$904.39	$736.81	$736.81	$807.64	$807.64	$730.71
54	$796.78	$796.78	$577.41	$577.41	$686.98	$686.98	$559.69	$559.69	$613.49	$613.49	$795.54	$795.54	$946.51	$946.51	$771.12	$771.12	$845.25	$845.25	$764.74
55	$832.24	$832.24	$603.10	$603.10	$717.55	$717.55	$584.59	$584.59	$640.79	$640.79	$830.94	$830.94	$988.63	$988.63	$805.43	$805.43	$882.86	$882.86	$798.76
56	$870.68	$870.68	$630.96	$630.96	$750.69	$750.69	$611.60	$611.60	$670.39	$670.39	$869.32	$869.32	$1,034.29	$1,034.29	$842.63	$842.63	$923.63	$923.63	$835.66
57	$909.49	$909.49	$659.09	$659.09	$784.15	$784.15	$638.86	$638.86	$700.27	$700.27	$908.07	$908.07	$1,080.40	$1,080.40	$880.20	$880.20	$964.81	$964.81	$872.91
58	$950.91	$950.91	$689.11	$689.11	$819.87	$819.87	$667.96	$667.96	$732.17	$732.17	$949.44	$949.44	$1,129.60	$1,129.60	$920.29	$920.29	$1,008.75	$1,008.75	$912.67
59	$971.44	$971.44	$703.98	$703.98	$837.57	$837.57	$682.38	$682.38	$747.97	$747.97	$969.93	$969.93	$1,153.99	$1,153.99	$940.15	$940.15	$1,030.53	$1,030.53	$932.37
60	$1,012.86	$1,012.86	$734.00	$734.00	$873.28	$873.28	$711.48	$711.48	$779.87	$779.87	$1,011.29	$1,011.29	$1,203.20	$1,203.20	$980.24	$980.24	$1,074.47	$1,074.47	$972.13
61	$1,048.69	$1,048.69	$759.96	$759.96	$904.17	$904.17	$736.64	$736.64	$807.45	$807.45	$1,047.06	$1,047.06	$1,245.76	$1,245.76	$1,014.92	$1,014.92	$1,112.48	$1,112.48	$1,006.51
62	$1,072.20	$1,072.20	$777.00	$777.00	$924.45	$924.45	$753.16	$753.16	$825.56	$825.56	$1,070.54	$1,070.54	$1,273.69	$1,273.69	$1,037.67	$1,037.67	$1,137.42	$1,137.42	$1,029.08
63	$1,101.69	$1,101.69	$798.37	$798.37	$949.87	$949.87	$773.87	$773.87	$848.26	$848.26	$1,099.97	$1,099.97	$1,308.71	$1,308.71	$1,066.20	$1,066.20	$1,168.70	$1,168.70	$1,057.38
64+	$1,119.60	$1,119.60	$811.35	$811.35	$965.31	$965.31	$786.45	$786.45	$862.05	$862.05	$1,117.86	$1,117.86	$1,329.99	$1,329.99	$1,083.54	$1,083.54	$1,187.70	$1,187.70	$1,074.57

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060098	16322PA0060098		16322PA0060098		16322PA0060098		16322PA0060099		16322PA0060099		16322PA0060099		16322PA0060099		16322PA0060126		16322PA0060126	
Plan Marketing Name =>	PPO $2,200/10	ntage Gold HSA PPO $2,200/10		ntage Gold HSA PPO $2,200/10		ntage Gold HSA PPO $2,200/10		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		Silver PPO $6,400 $80/$100 - P		Silver PPO $6,400 $80/$100 - P	
Form # =>	F15	PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF02		PPOF02	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	/ $4,400	$2,200 / $4,400		$2,200 / $4,400		$2,200 / $4,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$6,400 / $12,800		$6,400 / $12,800	
Coinsurance =>	%	90%		90%		90%		100%		100%		100%		100%		100%		100%	
Copays =>	/ 10%	10% / 10%		10% / 10%		10% / 10%		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0	
OOP Maximum =>	/ $9,200	$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$274.02	$326.02	$326.02	$265.61	$265.61	$291.14	$291.14	$247.17	$247.17	$294.08	$294.08	$239.58	$239.58	$262.62	$262.62	$269.20	$269.20	$320.29	$320.29
15	$298.37	$355.00	$355.00	$289.22	$289.22	$317.01	$317.01	$269.14	$269.14	$320.22	$320.22	$260.88	$260.88	$285.96	$285.96	$293.13	$293.13	$348.76	$348.76
16	$307.69	$366.08	$366.08	$298.24	$298.24	$326.91	$326.91	$277.54	$277.54	$330.22	$330.22	$269.02	$269.02	$294.89	$294.89	$302.28	$302.28	$359.65	$359.65
17	$317.00	$377.16	$377.16	$307.27	$307.27	$336.80	$336.80	$285.94	$285.94	$340.21	$340.21	$277.16	$277.16	$303.81	$303.81	$311.43	$311.43	$370.53	$370.53
18	$327.03	$389.09	$389.09	$316.99	$316.99	$347.46	$347.46	$294.99	$294.99	$350.98	$350.98	$285.93	$285.93	$313.42	$313.42	$321.28	$321.28	$382.25	$382.25
19	$337.06	$401.03	$401.03	$326.72	$326.72	$358.12	$358.12	$304.04	$304.04	$361.74	$361.74	$294.70	$294.70	$323.04	$323.04	$331.14	$331.14	$393.98	$393.98
20	$347.44	$413.38	$413.38	$336.78	$336.78	$369.15	$369.15	$313.41	$313.41	$372.89	$372.89	$303.78	$303.78	$332.99	$332.99	$341.34	$341.34	$406.12	$406.12
21	$358.19	$426.17	$426.17	$347.20	$347.20	$380.57	$380.57	$323.10	$323.10	$384.42	$384.42	$313.18	$313.18	$343.29	$343.29	$351.90	$351.90	$418.68	$418.68
22	$358.19	$426.17	$426.17	$347.20	$347.20	$380.57	$380.57	$323.10	$323.10	$384.42	$384.42	$313.18	$313.18	$343.29	$343.29	$351.90	$351.90	$418.68	$418.68
23	$358.19	$426.17	$426.17	$347.20	$347.20	$380.57	$380.57	$323.10	$323.10	$384.42	$384.42	$313.18	$313.18	$343.29	$343.29	$351.90	$351.90	$418.68	$418.68
24	$358.19	$426.17	$426.17	$347.20	$347.20	$380.57	$380.57	$323.10	$323.10	$384.42	$384.42	$313.18	$313.18	$343.29	$343.29	$351.90	$351.90	$418.68	$418.68
25	$359.62	$427.87	$427.87	$348.59	$348.59	$382.09	$382.09	$324.39	$324.39	$385.96	$385.96	$314.43	$314.43	$344.66	$344.66	$353.31	$353.31	$420.35	$420.35
26	$366.79	$436.40	$436.40	$355.53	$355.53	$389.70	$389.70	$330.85	$330.85	$393.65	$393.65	$320.70	$320.70	$351.53	$351.53	$360.35	$360.35	$428.73	$428.73
27	$375.38	$446.63	$446.63	$363.87	$363.87	$398.84	$398.84	$338.61	$338.61	$402.87	$402.87	$328.21	$328.21	$359.77	$359.77	$368.79	$368.79	$438.78	$438.78
28	$389.35	$463.25	$463.25	$377.41	$377.41	$413.68	$413.68	$351.21	$351.21	$417.86	$417.86	$340.43	$340.43	$373.16	$373.16	$382.52	$382.52	$455.11	$455.11
29	$400.81	$476.88	$476.88	$388.52	$388.52	$425.86	$425.86	$361.55	$361.55	$430.17	$430.17	$350.45	$350.45	$384.14	$384.14	$393.78	$393.78	$468.50	$468.50
30	$406.55	$483.70	$483.70	$394.07	$394.07	$431.95	$431.95	$366.72	$366.72	$436.32	$436.32	$355.46	$355.46	$389.63	$389.63	$399.41	$399.41	$475.20	$475.20
31	$415.14	$493.93	$493.93	$402.40	$402.40	$441.08	$441.08	$374.47	$374.47	$445.54	$445.54	$362.98	$362.98	$397.87	$397.87	$407.85	$407.85	$485.25	$485.25
32	$423.74	$504.16	$504.16	$410.74	$410.74	$450.21	$450.21	$382.23	$382.23	$454.77	$454.77	$370.49	$370.49	$406.11	$406.11	$416.30	$416.30	$495.30	$495.30
33	$429.11	$510.55	$510.55	$415.95	$415.95	$455.92	$455.92	$387.07	$387.07	$460.54	$460.54	$375.19	$375.19	$411.26	$411.26	$421.58	$421.58	$501.58	$501.58
34	$434.84	$517.37	$517.37	$421.50	$421.50	$462.01	$462.01	$392.24	$392.24	$466.69	$466.69	$380.20	$380.20	$416.75	$416.75	$427.21	$427.21	$508.28	$508.28
35	$437.71	$520.78	$520.78	$424.28	$424.28	$465.06	$465.06	$394.83	$394.83	$469.76	$469.76	$382.71	$382.71	$419.50	$419.50	$430.02	$430.02	$511.63	$511.63
36	$440.57	$524.19	$524.19	$427.06	$427.06	$468.10	$468.10	$397.41	$397.41	$472.84	$472.84	$385.21	$385.21	$422.25	$422.25	$432.84	$432.84	$514.98	$514.98
37	$443.44	$527.60	$527.60	$429.83	$429.83	$471.15	$471.15	$400.00	$400.00	$475.91	$475.91	$387.72	$387.72	$424.99	$424.99	$435.65	$435.65	$518.33	$518.33
38	$446.30	$531.01	$531.01	$432.61	$432.61	$474.19	$474.19	$402.58	$402.58	$478.99	$478.99	$390.22	$390.22	$427.74	$427.74	$438.47	$438.47	$521.68	$521.68
39	$452.04	$537.83	$537.83	$438.17	$438.17	$480.28	$480.28	$407.75	$407.75	$485.14	$485.14	$395.23	$395.23	$433.23	$433.23	$444.10	$444.10	$528.37	$528.37
40	$457.77	$544.65	$544.65	$443.72	$443.72	$486.37	$486.37	$412.92	$412.92	$491.29	$491.29	$400.24	$400.24	$438.72	$438.72	$449.73	$449.73	$535.07	$535.07
41	$466.36	$554.87	$554.87	$452.05	$452.05	$495.50	$495.50	$420.68	$420.68	$500.51	$500.51	$407.76	$407.76	$446.96	$446.96	$458.17	$458.17	$545.12	$545.12
42	$474.60	$564.68	$564.68	$460.04	$460.04	$504.26	$504.26	$428.11	$428.11	$509.36	$509.36	$414.96	$414.96	$454.86	$454.86	$466.27	$466.27	$554.75	$554.75
43	$486.06	$578.31	$578.31	$471.15	$471.15	$516.43	$516.43	$438.45	$438.45	$521.66	$521.66	$424.99	$424.99	$465.84	$465.84	$477.53	$477.53	$568.15	$568.15
44	$500.39	$595.36	$595.36	$485.04	$485.04	$531.66	$531.66	$451.37	$451.37	$537.03	$537.03	$437.51	$437.51	$479.58	$479.58	$491.60	$491.60	$584.90	$584.90
45	$517.23	$615.39	$615.39	$501.36	$501.36	$549.54	$549.54	$466.56	$466.56	$555.10	$555.10	$452.23	$452.23	$495.71	$495.71	$508.14	$508.14	$604.57	$604.57
46	$537.29	$639.26	$639.26	$520.80	$520.80	$570.86	$570.86	$484.65	$484.65	$576.63	$576.63	$469.77	$469.77	$514.94	$514.94	$527.85	$527.85	$628.02	$628.02
47	$559.85	$666.10	$666.10	$542.67	$542.67	$594.83	$594.83	$505.01	$505.01	$600.85	$600.85	$489.50	$489.50	$536.56	$536.56	$550.02	$550.02	$654.40	$654.40
48	$585.64	$696.79	$696.79	$567.67	$567.67	$622.23	$622.23	$528.27	$528.27	$628.53	$628.53	$512.05	$512.05	$561.28	$561.28	$575.36	$575.36	$684.54	$684.54
49	$611.07	$727.05	$727.05	$592.32	$592.32	$649.25	$649.25	$551.21	$551.21	$655.82	$655.82	$534.29	$534.29	$585.65	$585.65	$600.34	$600.34	$714.27	$714.27
50	$639.73	$761.14	$761.14	$620.10	$620.10	$679.70	$679.70	$577.06	$577.06	$686.57	$686.57	$559.34	$559.34	$613.12	$613.12	$628.49	$628.49	$747.76	$747.76
51	$668.02	$794.81	$794.81	$647.53	$647.53	$709.76	$709.76	$602.58	$602.58	$716.94	$716.94	$584.08	$584.08	$640.24	$640.24	$656.29	$656.29	$780.84	$780.84
52	$699.19	$831.88	$831.88	$677.73	$677.73	$742.87	$742.87	$630.69	$630.69	$750.39	$750.39	$611.33	$611.33	$670.10	$670.10	$686.91	$686.91	$817.26	$817.26
53	$730.71	$869.39	$869.39	$708.29	$708.29	$776.36	$776.36	$659.12	$659.12	$784.22	$784.22	$638.89	$638.89	$700.31	$700.31	$717.88	$717.88	$854.11	$854.11
54	$764.74	$909.87	$909.87	$741.27	$741.27	$812.52	$812.52	$689.82	$689.82	$820.74	$820.74	$668.64	$668.64	$732.92	$732.92	$751.31	$751.31	$893.88	$893.88
55	$798.76	$950.36	$950.36	$774.26	$774.26	$848.67	$848.67	$720.51	$720.51	$857.26	$857.26	$698.39	$698.39	$765.54	$765.54	$784.74	$784.74	$933.66	$933.66
56	$835.66	$994.25	$994.25	$810.02	$810.02	$887.87	$887.87	$753.79	$753.79	$896.85	$896.85	$730.65	$730.65	$800.90	$800.90	$820.98	$820.98	$976.78	$976.78
57	$872.91	$1,038.58	$1,038.58	$846.13	$846.13	$927.45	$927.45	$787.39	$787.39	$936.83	$936.83	$763.22	$763.22	$836.60	$836.60	$857.58	$857.58	$1,020.32	$1,020.32
58	$912.67	$1,085.88	$1,085.88	$884.67	$884.67	$969.69	$969.69	$823.26	$823.26	$979.50	$979.50	$797.98	$797.98	$874.70	$874.70	$896.64	$896.64	$1,066.80	$1,066.80
59	$932.37	$1,109.32	$1,109.32	$903.76	$903.76	$990.62	$990.62	$841.03	$841.03	$1,000.65	$1,000.65	$815.21	$815.21	$893.58	$893.58	$916.00	$916.00	$1,089.82	$1,089.82
60	$972.13	$1,156.63	$1,156.63	$942.30	$942.30	$1,032.87	$1,032.87	$876.89	$876.89	$1,043.32	$1,043.32	$849.97	$849.97	$931.69	$931.69	$955.06	$955.06	$1,136.30	$1,136.30
61	$1,006.51	$1,197.54	$1,197.54	$975.63	$975.63	$1,069.40	$1,069.40	$907.91	$907.91	$1,080.22	$1,080.22	$880.04	$880.04	$964.64	$964.64	$988.84	$988.84	$1,176.49	$1,176.49
62	$1,029.08	$1,224.39	$1,224.39	$997.51	$997.51	$1,093.38	$1,093.38	$928.27	$928.27	$1,104.44	$1,104.44	$899.77	$899.77	$986.27	$986.27	$1,011.01	$1,011.01	$1,202.87	$1,202.87
63	$1,057.38	$1,258.05	$1,258.05	$1,024.93	$1,024.93	$1,123.44	$1,123.44	$953.79	$953.79	$1,134.81	$1,134.81	$924.51	$924.51	$1,013.39	$1,013.39	$1,038.81	$1,038.81	$1,235.94	$1,235.94
64+	$1,074.57	$1,278.51	$1,278.51	$1,041.60	$1,041.60	$1,141.71	$1,141.71	$969.30	$969.30	$1,153.26	$1,153.26	$939.54	$939.54	$1,029.87	$1,029.87	$1,055.70	$1,055.70	$1,256.04	$1,256.04

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060126		16322PA0060126		16322PA0060128		16322PA0060128		16322PA0060128		16322PA0060129		16322PA0060129		16322PA0060129		16322PA0060130		16322PA
Plan Marketing Name =>	Silver PPO $6,400 $80/$100 - P		Silver PPO $6,400 $80/$100 - P		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $2,000 $35/$50		ntage Gold PPO $2,000 $35/$50		ntage Gold PPO $2,000 $35/$50		ge Gold PPO $2,500/10% $30/$		ge Gold PPO $2
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPO
Rating Area =>	4		5		1		4		5		1		4		5		1		4
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$6,400 / $12,800		$6,400 / $12,800		$1,250 / $2,500		$1,250 / $2,500		$1,250 / $2,500		$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$2,500 / $5,000		$2,500 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		90%		90
Copays =>	$0 / $0		$0 / $0		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,000 / $12,000		$6,000 / $12,000		$6,000 / $12,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$260.94	$260.94	$286.02	$286.02	$299.43	$299.43	$290.24	$290.24	$318.14	$318.14	$288.14	$288.14	$279.29	$279.29	$306.15	$306.15	$282.51	$282.51	$273.84
15	$284.14	$284.14	$311.44	$311.44	$326.04	$326.04	$316.04	$316.04	$346.42	$346.42	$313.76	$313.76	$304.12	$304.12	$333.36	$333.36	$307.63	$307.63	$298.18
16	$293.00	$293.00	$321.16	$321.16	$336.22	$336.22	$325.90	$325.90	$357.23	$357.23	$323.55	$323.55	$313.61	$313.61	$343.76	$343.76	$317.23	$317.23	$307.49
17	$301.87	$301.87	$330.88	$330.88	$346.40	$346.40	$335.77	$335.77	$368.04	$368.04	$333.34	$333.34	$323.10	$323.10	$354.17	$354.17	$326.83	$326.83	$316.79
18	$311.42	$311.42	$341.35	$341.35	$357.36	$357.36	$346.39	$346.39	$379.69	$379.69	$343.89	$343.89	$333.33	$333.33	$365.37	$365.37	$337.17	$337.17	$326.82
19	$320.98	$320.98	$351.82	$351.82	$368.32	$368.32	$357.02	$357.02	$391.33	$391.33	$354.44	$354.44	$343.55	$343.55	$376.58	$376.58	$347.51	$347.51	$336.84
20	$330.87	$330.87	$362.66	$362.66	$379.67	$379.67	$368.02	$368.02	$403.39	$403.39	$365.36	$365.36	$354.14	$354.14	$388.18	$388.18	$358.22	$358.22	$347.22
21	$341.10	$341.10	$373.88	$373.88	$391.41	$391.41	$379.40	$379.40	$415.87	$415.87	$376.66	$376.66	$365.09	$365.09	$400.19	$400.19	$369.30	$369.30	$357.96
22	$341.10	$341.10	$373.88	$373.88	$391.41	$391.41	$379.40	$379.40	$415.87	$415.87	$376.66	$376.66	$365.09	$365.09	$400.19	$400.19	$369.30	$369.30	$357.96
23	$341.10	$341.10	$373.88	$373.88	$391.41	$391.41	$379.40	$379.40	$415.87	$415.87	$376.66	$376.66	$365.09	$365.09	$400.19	$400.19	$369.30	$369.30	$357.96
24	$341.10	$341.10	$373.88	$373.88	$391.41	$391.41	$379.40	$379.40	$415.87	$415.87	$376.66	$376.66	$365.09	$365.09	$400.19	$400.19	$369.30	$369.30	$357.96
25	$342.46	$342.46	$375.38	$375.38	$392.98	$392.98	$380.92	$380.92	$417.53	$417.53	$378.17	$378.17	$366.55	$366.55	$401.79	$401.79	$370.78	$370.78	$359.39
26	$349.29	$349.29	$382.85	$382.85	$400.80	$400.80	$388.51	$388.51	$425.85	$425.85	$385.70	$385.70	$373.85	$373.85	$409.79	$409.79	$378.16	$378.16	$366.55
27	$357.47	$357.47	$391.83	$391.83	$410.20	$410.20	$397.61	$397.61	$435.83	$435.83	$394.74	$394.74	$382.61	$382.61	$419.40	$419.40	$387.03	$387.03	$375.14
28	$370.78	$370.78	$406.41	$406.41	$425.46	$425.46	$412.41	$412.41	$452.05	$452.05	$409.43	$409.43	$396.85	$396.85	$435.01	$435.01	$401.43	$401.43	$389.10
29	$381.69	$381.69	$418.37	$418.37	$437.99	$437.99	$424.55	$424.55	$465.36	$465.36	$421.48	$421.48	$408.54	$408.54	$447.81	$447.81	$413.25	$413.25	$400.56
30	$387.15	$387.15	$424.35	$424.35	$444.25	$444.25	$430.62	$430.62	$472.01	$472.01	$427.51	$427.51	$414.38	$414.38	$454.22	$454.22	$419.16	$419.16	$406.28
31	$395.33	$395.33	$433.33	$433.33	$453.64	$453.64	$439.72	$439.72	$481.99	$481.99	$436.55	$436.55	$423.14	$423.14	$463.82	$463.82	$428.02	$428.02	$414.88
32	$403.52	$403.52	$442.30	$442.30	$463.04	$463.04	$448.83	$448.83	$491.97	$491.97	$445.59	$445.59	$431.90	$431.90	$473.42	$473.42	$436.88	$436.88	$423.47
33	$408.64	$408.64	$447.91	$447.91	$468.91	$468.91	$454.52	$454.52	$498.21	$498.21	$451.24	$451.24	$437.38	$437.38	$479.43	$479.43	$442.42	$442.42	$428.84
34	$414.10	$414.10	$453.89	$453.89	$475.17	$475.17	$460.59	$460.59	$504.87	$504.87	$457.27	$457.27	$443.22	$443.22	$485.83	$485.83	$448.33	$448.33	$434.56
35	$416.82	$416.82	$456.88	$456.88	$478.30	$478.30	$463.63	$463.63	$508.19	$508.19	$460.28	$460.28	$446.14	$446.14	$489.03	$489.03	$451.28	$451.28	$437.43
36	$419.55	$419.55	$459.87	$459.87	$481.43	$481.43	$466.66	$466.66	$511.52	$511.52	$463.29	$463.29	$449.06	$449.06	$492.23	$492.23	$454.24	$454.24	$440.29
37	$422.28	$422.28	$462.86	$462.86	$484.57	$484.57	$469.70	$469.70	$514.85	$514.85	$466.31	$466.31	$451.98	$451.98	$495.44	$495.44	$457.19	$457.19	$443.15
38	$425.01	$425.01	$465.85	$465.85	$487.70	$487.70	$472.73	$472.73	$518.17	$518.17	$469.32	$469.32	$454.90	$454.90	$498.64	$498.64	$460.15	$460.15	$446.02
39	$430.47	$430.47	$471.84	$471.84	$493.96	$493.96	$478.80	$478.80	$524.83	$524.83	$475.34	$475.34	$460.74	$460.74	$505.04	$505.04	$466.06	$466.06	$451.75
40	$435.93	$435.93	$477.82	$477.82	$500.22	$500.22	$484.87	$484.87	$531.48	$531.48	$481.37	$481.37	$466.59	$466.59	$511.44	$511.44	$471.97	$471.97	$457.47
41	$444.11	$444.11	$486.79	$486.79	$509.62	$509.62	$493.98	$493.98	$541.46	$541.46	$490.41	$490.41	$475.35	$475.35	$521.05	$521.05	$480.83	$480.83	$466.06
42	$451.96	$451.96	$495.39	$495.39	$518.62	$518.62	$502.71	$502.71	$551.03	$551.03	$499.07	$499.07	$483.74	$483.74	$530.25	$530.25	$489.32	$489.32	$474.30
43	$462.87	$462.87	$507.36	$507.36	$531.14	$531.14	$514.85	$514.85	$564.34	$564.34	$511.13	$511.13	$495.43	$495.43	$543.06	$543.06	$501.14	$501.14	$485.75
44	$476.52	$476.52	$522.31	$522.31	$546.80	$546.80	$530.02	$530.02	$580.97	$580.97	$526.19	$526.19	$510.03	$510.03	$559.07	$559.07	$515.91	$515.91	$500.07
45	$492.55	$492.55	$539.88	$539.88	$565.20	$565.20	$547.85	$547.85	$600.52	$600.52	$543.90	$543.90	$527.19	$527.19	$577.87	$577.87	$533.27	$533.27	$516.89
46	$511.65	$511.65	$560.82	$560.82	$587.12	$587.12	$569.10	$569.10	$623.81	$623.81	$564.99	$564.99	$547.64	$547.64	$600.29	$600.29	$553.95	$553.95	$536.94
47	$533.14	$533.14	$584.37	$584.37	$611.77	$611.77	$593.00	$593.00	$650.00	$650.00	$588.72	$588.72	$570.64	$570.64	$625.50	$625.50	$577.22	$577.22	$559.49
48	$557.70	$557.70	$611.29	$611.29	$639.96	$639.96	$620.32	$620.32	$679.95	$679.95	$615.84	$615.84	$596.92	$596.92	$654.31	$654.31	$603.81	$603.81	$585.26
49	$581.92	$581.92	$637.84	$637.84	$667.75	$667.75	$647.26	$647.26	$709.47	$709.47	$642.58	$642.58	$622.84	$622.84	$682.72	$682.72	$630.03	$630.03	$610.68
50	$609.20	$609.20	$667.75	$667.75	$699.06	$699.06	$677.61	$677.61	$742.74	$742.74	$672.71	$672.71	$652.05	$652.05	$714.74	$714.74	$659.57	$659.57	$639.32
51	$636.15	$636.15	$697.29	$697.29	$729.98	$729.98	$707.58	$707.58	$775.60	$775.60	$702.47	$702.47	$680.89	$680.89	$746.35	$746.35	$688.74	$688.74	$667.60
52	$665.83	$665.83	$729.81	$729.81	$764.03	$764.03	$740.59	$740.59	$811.78	$811.78	$735.24	$735.24	$712.66	$712.66	$781.17	$781.17	$720.87	$720.87	$698.74
53	$695.84	$695.84	$762.72	$762.72	$798.48	$798.48	$773.98	$773.98	$848.37	$848.37	$768.39	$768.39	$744.78	$744.78	$816.39	$816.39	$753.37	$753.37	$730.24
54	$728.25	$728.25	$798.23	$798.23	$835.66	$835.66	$810.02	$810.02	$887.88	$887.88	$804.17	$804.17	$779.47	$779.47	$854.41	$854.41	$788.46	$788.46	$764.24
55	$760.65	$760.65	$833.75	$833.75	$872.84	$872.84	$846.06	$846.06	$927.39	$927.39	$839.95	$839.95	$814.15	$814.15	$892.42	$892.42	$823.54	$823.54	$798.25
56	$795.79	$795.79	$872.26	$872.26	$913.16	$913.16	$885.14	$885.14	$970.22	$970.22	$878.75	$878.75	$851.75	$851.75	$933.64	$933.64	$861.58	$861.58	$835.12
57	$831.26	$831.26	$911.15	$911.15	$953.87	$953.87	$924.60	$924.60	$1,013.48	$1,013.48	$917.92	$917.92	$889.72	$889.72	$975.26	$975.26	$899.98	$899.98	$872.35
58	$869.12	$869.12	$952.65	$952.65	$997.31	$997.31	$966.71	$966.71	$1,059.64	$1,059.64	$959.73	$959.73	$930.25	$930.25	$1,019.68	$1,019.68	$940.98	$940.98	$912.08
59	$887.88	$887.88	$973.21	$973.21	$1,018.84	$1,018.84	$987.58	$987.58	$1,082.51	$1,082.51	$980.45	$980.45	$950.33	$950.33	$1,041.69	$1,041.69	$961.29	$961.29	$931.77
60	$925.75	$925.75	$1,014.71	$1,014.71	$1,062.29	$1,062.29	$1,029.69	$1,029.69	$1,128.67	$1,128.67	$1,022.26	$1,022.26	$990.85	$990.85	$1,086.12	$1,086.12	$1,002.28	$1,002.28	$971.50
61	$958.49	$958.49	$1,050.60	$1,050.60	$1,099.86	$1,099.86	$1,066.11	$1,066.11	$1,168.59	$1,168.59	$1,058.41	$1,058.41	$1,025.90	$1,025.90	$1,124.53	$1,124.53	$1,037.73	$1,037.73	$1,005.87
62	$979.98	$979.98	$1,074.16	$1,074.16	$1,124.52	$1,124.52	$1,090.02	$1,090.02	$1,194.79	$1,194.79	$1,082.14	$1,082.14	$1,048.90	$1,048.90	$1,149.75	$1,149.75	$1,061.00	$1,061.00	$1,028.42
63	$1,006.93	$1,006.93	$1,103.69	$1,103.69	$1,155.44	$1,155.44	$1,119.99	$1,119.99	$1,227.65	$1,227.65	$1,111.90	$1,111.90	$1,077.75	$1,077.75	$1,181.36	$1,181.36	$1,090.17	$1,090.17	$1,056.70
64+	$1,023.30	$1,023.30	$1,121.64	$1,121.64	$1,174.23	$1,174.23	$1,138.20	$1,138.20	$1,247.61	$1,247.61	$1,129.98	$1,129.98	$1,095.27	$1,095.27	$1,200.57	$1,200.57	$1,107.90	$1,107.90	$1,073.88

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060130	16322PA0060130		16322PA0060131		16322PA0060131		16322PA0060131		16322PA0060132		16322PA0060132		16322PA0060132		16322PA0060134		16322PA0060134	
Plan Marketing Name =>	,500/10% $30/$	ge Gold PPO $2,500/10% $30/$		tage Silver PPO HSA $3,800/10%		tage Silver PPO HSA $3,800/10%		tage Silver PPO HSA $3,800/10%		ge Silver PPO $5,000/10% $50/$		ge Silver PPO $5,000/10% $50/$		ge Silver PPO $5,000/10% $50/$		ge Gold PPO $1,000/10% $30/$		ge Gold PPO $1,000/10% $30/$	
Form # =>	F02	PPOF02		PPOF15		PPOF15		PPOF15		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>	4	5		1		4		5		1		4		5		1		4	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Deductible =>	/ $5,000	$2,500 / $5,000		$3,800 / $7,600		$3,800 / $7,600		$3,800 / $7,600		$5,000 / $10,000		$5,000 / $10,000		$5,000 / $10,000		$1,000 / $2,000		$1,000 / $2,000	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $50	$30 / $50		10% / 10%		10% / 10%		10% / 10%		$50 / $70		$50 / $70		$50 / $70		$30 / $50		$30 / $50	
OOP Maximum =>	$13,000	$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$273.84	$300.16	$300.16	$234.66	$234.66	$227.45	$227.45	$249.31	$249.31	$240.58	$240.58	$233.19	$233.19	$255.61	$255.61	$296.02	$296.02	$286.94	$286.94
15	$298.18	$326.84	$326.84	$255.51	$255.51	$247.67	$247.67	$271.47	$271.47	$261.97	$261.97	$253.92	$253.92	$278.33	$278.33	$322.33	$322.33	$312.44	$312.44
16	$307.49	$337.05	$337.05	$263.49	$263.49	$255.40	$255.40	$279.95	$279.95	$270.15	$270.15	$261.85	$261.85	$287.02	$287.02	$332.39	$332.39	$322.19	$322.19
17	$316.79	$347.25	$347.25	$271.46	$271.46	$263.13	$263.13	$288.42	$288.42	$278.32	$278.32	$269.77	$269.77	$295.71	$295.71	$342.45	$342.45	$331.95	$331.95
18	$326.82	$358.23	$358.23	$280.05	$280.05	$271.45	$271.45	$297.55	$297.55	$287.13	$287.13	$278.31	$278.31	$305.06	$305.06	$353.29	$353.29	$342.45	$342.45
19	$336.84	$369.22	$369.22	$288.64	$288.64	$279.78	$279.78	$306.67	$306.67	$295.94	$295.94	$286.85	$286.85	$314.42	$314.42	$364.12	$364.12	$352.95	$352.95
20	$347.22	$380.60	$380.60	$297.54	$297.54	$288.40	$288.40	$316.12	$316.12	$305.06	$305.06	$295.69	$295.69	$324.11	$324.11	$375.34	$375.34	$363.83	$363.83
21	$357.96	$392.37	$392.37	$306.74	$306.74	$297.32	$297.32	$325.90	$325.90	$314.49	$314.49	$304.83	$304.83	$334.13	$334.13	$386.95	$386.95	$375.08	$375.08
22	$357.96	$392.37	$392.37	$306.74	$306.74	$297.32	$297.32	$325.90	$325.90	$314.49	$314.49	$304.83	$304.83	$334.13	$334.13	$386.95	$386.95	$375.08	$375.08
23	$357.96	$392.37	$392.37	$306.74	$306.74	$297.32	$297.32	$325.90	$325.90	$314.49	$314.49	$304.83	$304.83	$334.13	$334.13	$386.95	$386.95	$375.08	$375.08
24	$357.96	$392.37	$392.37	$306.74	$306.74	$297.32	$297.32	$325.90	$325.90	$314.49	$314.49	$304.83	$304.83	$334.13	$334.13	$386.95	$386.95	$375.08	$375.08
25	$359.39	$393.94	$393.94	$307.97	$307.97	$298.51	$298.51	$327.20	$327.20	$315.75	$315.75	$306.05	$306.05	$335.47	$335.47	$388.50	$388.50	$376.58	$376.58
26	$366.55	$401.79	$401.79	$314.10	$314.10	$304.46	$304.46	$333.72	$333.72	$322.04	$322.04	$312.15	$312.15	$342.15	$342.15	$396.24	$396.24	$384.08	$384.08
27	$375.14	$411.20	$411.20	$321.46	$321.46	$311.59	$311.59	$341.54	$341.54	$329.59	$329.59	$319.46	$319.46	$350.17	$350.17	$405.52	$405.52	$393.08	$393.08
28	$389.10	$426.51	$426.51	$333.43	$333.43	$323.19	$323.19	$354.25	$354.25	$341.85	$341.85	$331.35	$331.35	$363.20	$363.20	$420.61	$420.61	$407.71	$407.71
29	$400.56	$439.06	$439.06	$343.24	$343.24	$332.70	$332.70	$364.68	$364.68	$351.91	$351.91	$341.10	$341.10	$373.89	$373.89	$433.00	$433.00	$419.71	$419.71
30	$406.28	$445.34	$445.34	$348.15	$348.15	$337.46	$337.46	$369.90	$369.90	$356.95	$356.95	$345.98	$345.98	$379.24	$379.24	$439.19	$439.19	$425.72	$425.72
31	$414.88	$454.76	$454.76	$355.51	$355.51	$344.59	$344.59	$377.72	$377.72	$364.49	$364.49	$353.30	$353.30	$387.26	$387.26	$448.48	$448.48	$434.72	$434.72
32	$423.47	$464.17	$464.17	$362.87	$362.87	$351.73	$351.73	$385.54	$385.54	$372.04	$372.04	$360.61	$360.61	$395.28	$395.28	$457.76	$457.76	$443.72	$443.72
33	$428.84	$470.06	$470.06	$367.47	$367.47	$356.19	$356.19	$390.43	$390.43	$376.76	$376.76	$365.19	$365.19	$400.29	$400.29	$463.57	$463.57	$449.35	$449.35
34	$434.56	$476.34	$476.34	$372.38	$372.38	$360.95	$360.95	$395.64	$395.64	$381.79	$381.79	$370.06	$370.06	$405.63	$405.63	$469.76	$469.76	$455.35	$455.35
35	$437.43	$479.48	$479.48	$374.84	$374.84	$363.33	$363.33	$398.25	$398.25	$384.31	$384.31	$372.50	$372.50	$408.31	$408.31	$472.85	$472.85	$458.35	$458.35
36	$440.29	$482.62	$482.62	$377.29	$377.29	$365.70	$365.70	$400.86	$400.86	$386.82	$386.82	$374.94	$374.94	$410.98	$410.98	$475.95	$475.95	$461.35	$461.35
37	$443.15	$485.75	$485.75	$379.74	$379.74	$368.08	$368.08	$403.46	$403.46	$389.34	$389.34	$377.38	$377.38	$413.65	$413.65	$479.04	$479.04	$464.35	$464.35
38	$446.02	$488.89	$488.89	$382.20	$382.20	$370.46	$370.46	$406.07	$406.07	$391.85	$391.85	$379.82	$379.82	$416.33	$416.33	$482.14	$482.14	$467.35	$467.35
39	$451.75	$495.17	$495.17	$387.11	$387.11	$375.22	$375.22	$411.29	$411.29	$396.89	$396.89	$384.70	$384.70	$421.67	$421.67	$488.33	$488.33	$473.35	$473.35
40	$457.47	$501.45	$501.45	$392.01	$392.01	$379.97	$379.97	$416.50	$416.50	$401.92	$401.92	$389.57	$389.57	$427.02	$427.02	$494.52	$494.52	$479.35	$479.35
41	$466.06	$510.87	$510.87	$399.38	$399.38	$387.11	$387.11	$424.32	$424.32	$409.47	$409.47	$396.89	$396.89	$435.04	$435.04	$503.81	$503.81	$488.35	$488.35
42	$474.30	$519.89	$519.89	$406.43	$406.43	$393.95	$393.95	$431.82	$431.82	$416.70	$416.70	$403.90	$403.90	$442.72	$442.72	$512.71	$512.71	$496.98	$496.98
43	$485.75	$532.45	$532.45	$416.25	$416.25	$403.46	$403.46	$442.25	$442.25	$426.76	$426.76	$413.65	$413.65	$453.41	$453.41	$525.09	$525.09	$508.98	$508.98
44	$500.07	$548.14	$548.14	$428.52	$428.52	$415.36	$415.36	$455.28	$455.28	$439.34	$439.34	$425.85	$425.85	$466.78	$466.78	$540.57	$540.57	$523.99	$523.99
45	$516.89	$566.58	$566.58	$442.93	$442.93	$429.33	$429.33	$470.60	$470.60	$454.12	$454.12	$440.17	$440.17	$482.48	$482.48	$558.76	$558.76	$541.62	$541.62
46	$536.94	$588.56	$588.56	$460.11	$460.11	$445.98	$445.98	$488.85	$488.85	$471.74	$471.74	$457.25	$457.25	$501.20	$501.20	$580.43	$580.43	$562.62	$562.62
47	$559.49	$613.27	$613.27	$479.43	$479.43	$464.71	$464.71	$509.38	$509.38	$491.55	$491.55	$476.45	$476.45	$522.25	$522.25	$604.80	$604.80	$586.25	$586.25
48	$585.26	$641.52	$641.52	$501.52	$501.52	$486.12	$486.12	$532.85	$532.85	$514.19	$514.19	$498.40	$498.40	$546.30	$546.30	$632.66	$632.66	$613.26	$613.26
49	$610.68	$669.38	$669.38	$523.30	$523.30	$507.23	$507.23	$555.99	$555.99	$536.52	$536.52	$520.04	$520.04	$570.03	$570.03	$660.14	$660.14	$639.89	$639.89
50	$639.32	$700.77	$700.77	$547.84	$547.84	$531.01	$531.01	$582.06	$582.06	$561.68	$561.68	$544.43	$544.43	$596.76	$596.76	$691.09	$691.09	$669.89	$669.89
51	$667.60	$731.77	$731.77	$572.07	$572.07	$554.50	$554.50	$607.80	$607.80	$586.52	$586.52	$568.51	$568.51	$623.15	$623.15	$721.66	$721.66	$699.52	$699.52
52	$698.74	$765.91	$765.91	$598.76	$598.76	$580.37	$580.37	$636.16	$636.16	$613.88	$613.88	$595.03	$595.03	$652.22	$652.22	$755.33	$755.33	$732.16	$732.16
53	$730.24	$800.43	$800.43	$625.75	$625.75	$606.53	$606.53	$664.84	$664.84	$641.56	$641.56	$621.85	$621.85	$681.63	$681.63	$789.38	$789.38	$765.16	$765.16
54	$764.24	$837.71	$837.71	$654.89	$654.89	$634.78	$634.78	$695.80	$695.80	$671.44	$671.44	$650.81	$650.81	$713.37	$713.37	$826.14	$826.14	$800.80	$800.80
55	$798.25	$874.99	$874.99	$684.03	$684.03	$663.02	$663.02	$726.76	$726.76	$701.31	$701.31	$679.77	$679.77	$745.11	$745.11	$862.90	$862.90	$836.43	$836.43
56	$835.12	$915.40	$915.40	$715.62	$715.62	$693.65	$693.65	$760.32	$760.32	$733.71	$733.71	$711.17	$711.17	$779.53	$779.53	$902.75	$902.75	$875.06	$875.06
57	$872.35	$956.21	$956.21	$747.53	$747.53	$724.57	$724.57	$794.22	$794.22	$766.41	$766.41	$742.87	$742.87	$814.27	$814.27	$943.00	$943.00	$914.07	$914.07
58	$912.08	$999.76	$999.76	$781.57	$781.57	$757.57	$757.57	$830.39	$830.39	$801.32	$801.32	$776.71	$776.71	$851.36	$851.36	$985.95	$985.95	$955.70	$955.70
59	$931.77	$1,021.34	$1,021.34	$798.44	$798.44	$773.92	$773.92	$848.32	$848.32	$818.62	$818.62	$793.47	$793.47	$869.74	$869.74	$1,007.23	$1,007.23	$976.33	$976.33
60	$971.50	$1,064.89	$1,064.89	$832.49	$832.49	$806.93	$806.93	$884.49	$884.49	$853.53	$853.53	$827.31	$827.31	$906.83	$906.83	$1,050.18	$1,050.18	$1,017.97	$1,017.97
61	$1,005.87	$1,102.56	$1,102.56	$861.94	$861.94	$835.47	$835.47	$915.78	$915.78	$883.72	$883.72	$856.57	$856.57	$938.91	$938.91	$1,087.33	$1,087.33	$1,053.97	$1,053.97
62	$1,028.42	$1,127.28	$1,127.28	$881.26	$881.26	$854.20	$854.20	$936.31	$936.31	$903.53	$903.53	$875.78	$875.78	$959.96	$959.96	$1,111.71	$1,111.71	$1,077.60	$1,077.60
63	$1,056.70	$1,158.28	$1,158.28	$905.50	$905.50	$877.69	$877.69	$962.06	$962.06	$928.37	$928.37	$899.86	$899.86	$986.35	$986.35	$1,142.28	$1,142.28	$1,107.24	$1,107.24
64+	$1,073.88	$1,177.11	$1,177.11	$920.22	$920.22	$891.96	$891.96	$977.70	$977.70	$943.47	$943.47	$914.49	$914.49	$1,002.39	$1,002.39	$1,160.85	$1,160.85	$1,125.24	$1,125.24

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060134		16322PA0060135		16322PA0060135		16322PA0060135		16322PA0060140		16322PA0060140		16322PA0060140		16322PA0060140		16322PA0060141		16322PA
Plan Marketing Name =>	ge Gold PPO $1,000/10% $30/		ge Silver PPO $4,400/10% $50/		ge Silver PPO $4,400/10% $50/		ge Silver PPO $4,400/10% $50/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		vantage Platinum PPO $250 $20		vantage Platinu
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPO
Rating Area =>	5		1		4		5		1		2		4		5		1		2
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Plati
Deductible =>	$1,000 / $2,000		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 / $500		$250 /
Coinsurance =>	90%		90%		90%		90%		100%		100%		100%		100%		100%		10
Copays =>	$30 / $50		$50 / $80		$50 / $80		$50 / $80		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 /
OOP Maximum =>	$6,500 / $13,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$314.51	$314.51	$246.24	$246.24	$238.68	$238.68	$261.62	$261.62	$361.94	$361.94	$430.62	$430.62	$350.83	$350.83	$384.55	$384.55	$354.75	$354.75	$422.07
15	$342.47	$342.47	$268.13	$268.13	$259.90	$259.90	$284.88	$284.88	$394.11	$394.11	$468.90	$468.90	$382.01	$382.01	$418.73	$418.73	$386.29	$386.29	$459.59
16	$353.16	$353.16	$276.49	$276.49	$268.01	$268.01	$293.77	$293.77	$406.41	$406.41	$483.53	$483.53	$393.94	$393.94	$431.80	$431.80	$398.34	$398.34	$473.94
17	$363.85	$363.85	$284.86	$284.86	$276.12	$276.12	$302.66	$302.66	$418.71	$418.71	$498.17	$498.17	$405.86	$405.86	$444.87	$444.87	$410.40	$410.40	$488.28
18	$375.36	$375.36	$293.88	$293.88	$284.86	$284.86	$312.24	$312.24	$431.96	$431.96	$513.93	$513.93	$418.70	$418.70	$458.95	$458.95	$423.39	$423.39	$503.73
19	$386.87	$386.87	$302.89	$302.89	$293.59	$293.59	$321.81	$321.81	$445.21	$445.21	$529.69	$529.69	$431.54	$431.54	$473.02	$473.02	$436.37	$436.37	$519.18
20	$398.80	$398.80	$312.22	$312.22	$302.64	$302.64	$331.73	$331.73	$458.93	$458.93	$546.01	$546.01	$444.84	$444.84	$487.60	$487.60	$449.82	$449.82	$535.18
21	$411.13	$411.13	$321.88	$321.88	$312.00	$312.00	$341.99	$341.99	$473.12	$473.12	$562.90	$562.90	$458.60	$458.60	$502.68	$502.68	$463.73	$463.73	$551.73
22	$411.13	$411.13	$321.88	$321.88	$312.00	$312.00	$341.99	$341.99	$473.12	$473.12	$562.90	$562.90	$458.60	$458.60	$502.68	$502.68	$463.73	$463.73	$551.73
23	$411.13	$411.13	$321.88	$321.88	$312.00	$312.00	$341.99	$341.99	$473.12	$473.12	$562.90	$562.90	$458.60	$458.60	$502.68	$502.68	$463.73	$463.73	$551.73
24	$411.13	$411.13	$321.88	$321.88	$312.00	$312.00	$341.99	$341.99	$473.12	$473.12	$562.90	$562.90	$458.60	$458.60	$502.68	$502.68	$463.73	$463.73	$551.73
25	$412.77	$412.77	$323.17	$323.17	$313.25	$313.25	$343.36	$343.36	$475.01	$475.01	$565.15	$565.15	$460.43	$460.43	$504.69	$504.69	$465.58	$465.58	$553.94
26	$421.00	$421.00	$329.61	$329.61	$319.49	$319.49	$350.20	$350.20	$484.47	$484.47	$576.41	$576.41	$469.61	$469.61	$514.74	$514.74	$474.86	$474.86	$564.97
27	$430.86	$430.86	$337.33	$337.33	$326.98	$326.98	$358.41	$358.41	$495.83	$495.83	$589.92	$589.92	$480.61	$480.61	$526.81	$526.81	$485.99	$485.99	$578.21
28	$446.90	$446.90	$349.88	$349.88	$339.14	$339.14	$371.74	$371.74	$514.28	$514.28	$611.87	$611.87	$498.50	$498.50	$546.41	$546.41	$504.07	$504.07	$599.73
29	$460.05	$460.05	$360.18	$360.18	$349.13	$349.13	$382.69	$382.69	$529.42	$529.42	$629.89	$629.89	$513.17	$513.17	$562.50	$562.50	$518.91	$518.91	$617.39
30	$466.63	$466.63	$365.33	$365.33	$354.12	$354.12	$388.16	$388.16	$536.99	$536.99	$638.89	$638.89	$520.51	$520.51	$570.54	$570.54	$526.33	$526.33	$626.21
31	$476.50	$476.50	$373.06	$373.06	$361.61	$361.61	$396.37	$396.37	$548.35	$548.35	$652.40	$652.40	$531.52	$531.52	$582.61	$582.61	$537.46	$537.46	$639.46
32	$486.37	$486.37	$380.78	$380.78	$369.10	$369.10	$404.57	$404.57	$559.70	$559.70	$665.91	$665.91	$542.52	$542.52	$594.67	$594.67	$548.59	$548.59	$652.70
33	$492.53	$492.53	$385.61	$385.61	$373.78	$373.78	$409.70	$409.70	$566.80	$566.80	$674.35	$674.35	$549.40	$549.40	$602.21	$602.21	$555.55	$555.55	$660.97
34	$499.11	$499.11	$390.76	$390.76	$378.77	$378.77	$415.18	$415.18	$574.37	$574.37	$683.36	$683.36	$556.74	$556.74	$610.25	$610.25	$562.97	$562.97	$669.80
35	$502.40	$502.40	$393.34	$393.34	$381.26	$381.26	$417.91	$417.91	$578.15	$578.15	$687.86	$687.86	$560.41	$560.41	$614.27	$614.27	$566.68	$566.68	$674.21
36	$505.69	$505.69	$395.91	$395.91	$383.76	$383.76	$420.65	$420.65	$581.94	$581.94	$692.37	$692.37	$564.08	$564.08	$618.30	$618.30	$570.39	$570.39	$678.63
37	$508.98	$508.98	$398.49	$398.49	$386.26	$386.26	$423.38	$423.38	$585.72	$585.72	$696.87	$696.87	$567.75	$567.75	$622.32	$622.32	$574.10	$574.10	$683.04
38	$512.27	$512.27	$401.06	$401.06	$388.75	$388.75	$426.12	$426.12	$589.51	$589.51	$701.37	$701.37	$571.42	$571.42	$626.34	$626.34	$577.81	$577.81	$687.46
39	$518.85	$518.85	$406.21	$406.21	$393.74	$393.74	$431.59	$431.59	$597.08	$597.08	$710.38	$710.38	$578.75	$578.75	$634.38	$634.38	$585.23	$585.23	$696.28
40	$525.42	$525.42	$411.36	$411.36	$398.74	$398.74	$437.06	$437.06	$604.65	$604.65	$719.39	$719.39	$586.09	$586.09	$642.43	$642.43	$592.65	$592.65	$705.11
41	$535.29	$535.29	$419.09	$419.09	$406.22	$406.22	$445.27	$445.27	$616.00	$616.00	$732.90	$732.90	$597.10	$597.10	$654.49	$654.49	$603.78	$603.78	$718.35
42	$544.75	$544.75	$426.49	$426.49	$413.40	$413.40	$453.14	$453.14	$626.88	$626.88	$745.84	$745.84	$607.65	$607.65	$666.05	$666.05	$614.44	$614.44	$731.04
43	$557.90	$557.90	$436.79	$436.79	$423.38	$423.38	$464.08	$464.08	$642.02	$642.02	$763.86	$763.86	$622.32	$622.32	$682.14	$682.14	$629.28	$629.28	$748.70
44	$574.35	$574.35	$449.67	$449.67	$435.86	$435.86	$477.76	$477.76	$660.95	$660.95	$786.37	$786.37	$640.66	$640.66	$702.24	$702.24	$647.83	$647.83	$770.77
45	$593.67	$593.67	$464.79	$464.79	$450.53	$450.53	$493.83	$493.83	$683.19	$683.19	$812.83	$812.83	$662.22	$662.22	$725.87	$725.87	$669.63	$669.63	$796.70
46	$616.70	$616.70	$482.82	$482.82	$468.00	$468.00	$512.99	$512.99	$709.68	$709.68	$844.35	$844.35	$687.90	$687.90	$754.02	$754.02	$695.60	$695.60	$827.60
47	$642.60	$642.60	$503.10	$503.10	$487.66	$487.66	$534.53	$534.53	$739.49	$739.49	$879.81	$879.81	$716.79	$716.79	$785.69	$785.69	$724.81	$724.81	$862.35
48	$672.20	$672.20	$526.27	$526.27	$510.12	$510.12	$559.15	$559.15	$773.55	$773.55	$920.34	$920.34	$749.81	$749.81	$821.88	$821.88	$758.20	$758.20	$902.08
49	$701.39	$701.39	$549.13	$549.13	$532.27	$532.27	$583.43	$583.43	$807.14	$807.14	$960.31	$960.31	$782.37	$782.37	$857.57	$857.57	$791.12	$791.12	$941.25
50	$734.28	$734.28	$574.88	$574.88	$557.23	$557.23	$610.79	$610.79	$844.99	$844.99	$1,005.34	$1,005.34	$819.06	$819.06	$897.79	$897.79	$828.22	$828.22	$985.39
51	$766.76	$766.76	$600.31	$600.31	$581.88	$581.88	$637.81	$637.81	$882.37	$882.37	$1,049.81	$1,049.81	$855.29	$855.29	$937.50	$937.50	$864.86	$864.86	$1,028.98
52	$802.53	$802.53	$628.31	$628.31	$609.02	$609.02	$667.56	$667.56	$923.53	$923.53	$1,098.78	$1,098.78	$895.19	$895.19	$981.23	$981.23	$905.20	$905.20	$1,076.98
53	$838.71	$838.71	$656.64	$656.64	$636.48	$636.48	$697.66	$697.66	$965.16	$965.16	$1,148.32	$1,148.32	$935.54	$935.54	$1,025.47	$1,025.47	$946.01	$946.01	$1,125.53
54	$877.76	$877.76	$687.21	$687.21	$666.12	$666.12	$730.15	$730.15	$1,010.11	$1,010.11	$1,201.79	$1,201.79	$979.11	$979.11	$1,073.22	$1,073.22	$990.06	$990.06	$1,177.94
55	$916.82	$916.82	$717.79	$717.79	$695.76	$695.76	$762.64	$762.64	$1,055.06	$1,055.06	$1,255.27	$1,255.27	$1,022.68	$1,022.68	$1,120.98	$1,120.98	$1,034.12	$1,034.12	$1,230.36
56	$959.17	$959.17	$750.95	$750.95	$727.90	$727.90	$797.86	$797.86	$1,103.79	$1,103.79	$1,313.25	$1,313.25	$1,069.91	$1,069.91	$1,172.75	$1,172.75	$1,081.88	$1,081.88	$1,287.19
57	$1,001.92	$1,001.92	$784.42	$784.42	$760.34	$760.34	$833.43	$833.43	$1,152.99	$1,152.99	$1,371.79	$1,371.79	$1,117.61	$1,117.61	$1,225.03	$1,225.03	$1,130.11	$1,130.11	$1,344.57
58	$1,047.56	$1,047.56	$820.15	$820.15	$794.98	$794.98	$871.39	$871.39	$1,205.51	$1,205.51	$1,434.27	$1,434.27	$1,168.51	$1,168.51	$1,280.83	$1,280.83	$1,181.58	$1,181.58	$1,405.81
59	$1,070.17	$1,070.17	$837.85	$837.85	$812.14	$812.14	$890.20	$890.20	$1,231.53	$1,231.53	$1,465.23	$1,465.23	$1,193.74	$1,193.74	$1,308.48	$1,308.48	$1,207.09	$1,207.09	$1,436.15
60	$1,115.81	$1,115.81	$873.58	$873.58	$846.77	$846.77	$928.16	$928.16	$1,284.05	$1,284.05	$1,527.71	$1,527.71	$1,244.64	$1,244.64	$1,364.27	$1,364.27	$1,258.56	$1,258.56	$1,497.40
61	$1,155.28	$1,155.28	$904.48	$904.48	$876.72	$876.72	$960.99	$960.99	$1,329.47	$1,329.47	$1,581.75	$1,581.75	$1,288.67	$1,288.67	$1,412.53	$1,412.53	$1,303.08	$1,303.08	$1,550.36
62	$1,181.18	$1,181.18	$924.76	$924.76	$896.38	$896.38	$982.54	$982.54	$1,359.27	$1,359.27	$1,617.21	$1,617.21	$1,317.56	$1,317.56	$1,444.20	$1,444.20	$1,332.30	$1,332.30	$1,585.12
63	$1,213.66	$1,213.66	$950.19	$950.19	$921.02	$921.02	$1,009.55	$1,009.55	$1,396.65	$1,396.65	$1,661.68	$1,661.68	$1,353.79	$1,353.79	$1,483.91	$1,483.91	$1,368.93	$1,368.93	$1,628.71
64+	$1,233.39	$1,233.39	$965.64	$965.64	$936.00	$936.00	$1,025.97	$1,025.97	$1,419.36	$1,419.36	$1,688.70	$1,688.70	$1,375.80	$1,375.80	$1,508.04	$1,508.04	$1,391.19	$1,391.19	$1,655.19

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060141	16322PA0060141		16322PA0060141		16322PA0060142		16322PA0060142		16322PA0060142		16322PA0060142		16322PA0060143		16322PA0060143		16322PA0060143	
Plan Marketing Name =>	n PPO $250 $20	vantage Platinum PPO $250 $20		vantage Platinum PPO $250 $20		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold HSA PPO $3,000		dvantage Gold HSA PPO $3,000		dvantage Gold HSA PPO $3,000	
Form # =>	F02	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF15		PPOF15		PPOF15	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	num	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $500	$250 / $500		$250 / $500		$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000		$3,000 / $6,000		$3,000 / $6,000		$3,000 / $6,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $40	$20 / $40		$20 / $40		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$0 / $0		$0 / $0		$0 / $0	
OOP Maximum =>	/ $7,000	$3,500 / $7,000		$3,500 / $7,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$6,000 / $9,200		$6,000 / $9,200		$6,000 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$422.07	$343.87	$343.87	$376.92	$376.92	$330.78	$330.78	$393.55	$393.55	$320.63	$320.63	$351.45	$351.45	$268.74	$268.74	$319.73	$319.73	$260.48	$260.48
15	$459.59	$374.43	$374.43	$410.42	$410.42	$360.18	$360.18	$428.54	$428.54	$349.13	$349.13	$382.69	$382.69	$292.62	$292.62	$348.15	$348.15	$283.64	$283.64
16	$473.94	$386.12	$386.12	$423.23	$423.23	$371.42	$371.42	$441.91	$441.91	$360.02	$360.02	$394.63	$394.63	$301.76	$301.76	$359.02	$359.02	$292.49	$292.49
17	$488.28	$397.81	$397.81	$436.04	$436.04	$382.67	$382.67	$455.29	$455.29	$370.92	$370.92	$406.58	$406.58	$310.89	$310.89	$369.89	$369.89	$301.34	$301.34
18	$503.73	$410.39	$410.39	$449.84	$449.84	$394.77	$394.77	$469.69	$469.69	$382.66	$382.66	$419.44	$419.44	$320.73	$320.73	$381.59	$381.59	$310.88	$310.88
19	$519.18	$422.98	$422.98	$463.63	$463.63	$406.88	$406.88	$484.10	$484.10	$394.39	$394.39	$432.30	$432.30	$330.56	$330.56	$393.29	$393.29	$320.41	$320.41
20	$535.18	$436.02	$436.02	$477.92	$477.92	$419.42	$419.42	$499.02	$499.02	$406.55	$406.55	$445.63	$445.63	$340.75	$340.75	$405.41	$405.41	$330.29	$330.29
21	$551.73	$449.50	$449.50	$492.70	$492.70	$432.39	$432.39	$514.45	$514.45	$419.12	$419.12	$459.41	$459.41	$351.29	$351.29	$417.95	$417.95	$340.50	$340.50
22	$551.73	$449.50	$449.50	$492.70	$492.70	$432.39	$432.39	$514.45	$514.45	$419.12	$419.12	$459.41	$459.41	$351.29	$351.29	$417.95	$417.95	$340.50	$340.50
23	$551.73	$449.50	$449.50	$492.70	$492.70	$432.39	$432.39	$514.45	$514.45	$419.12	$419.12	$459.41	$459.41	$351.29	$351.29	$417.95	$417.95	$340.50	$340.50
24	$551.73	$449.50	$449.50	$492.70	$492.70	$432.39	$432.39	$514.45	$514.45	$419.12	$419.12	$459.41	$459.41	$351.29	$351.29	$417.95	$417.95	$340.50	$340.50
25	$553.94	$451.30	$451.30	$494.67	$494.67	$434.12	$434.12	$516.51	$516.51	$420.80	$420.80	$461.25	$461.25	$352.70	$352.70	$419.62	$419.62	$341.86	$341.86
26	$564.97	$460.29	$460.29	$504.52	$504.52	$442.77	$442.77	$526.80	$526.80	$429.18	$429.18	$470.44	$470.44	$359.72	$359.72	$427.98	$427.98	$348.67	$348.67
27	$578.21	$471.08	$471.08	$516.35	$516.35	$453.14	$453.14	$539.14	$539.14	$439.24	$439.24	$481.46	$481.46	$368.15	$368.15	$438.01	$438.01	$356.84	$356.84
28	$599.73	$488.61	$488.61	$535.56	$535.56	$470.01	$470.01	$559.21	$559.21	$455.58	$455.58	$499.38	$499.38	$381.85	$381.85	$454.31	$454.31	$370.12	$370.12
29	$617.39	$502.99	$502.99	$551.33	$551.33	$483.84	$483.84	$575.67	$575.67	$469.00	$469.00	$514.08	$514.08	$393.09	$393.09	$467.69	$467.69	$381.02	$381.02
30	$626.21	$510.18	$510.18	$559.21	$559.21	$490.76	$490.76	$583.90	$583.90	$475.70	$475.70	$521.43	$521.43	$398.71	$398.71	$474.37	$474.37	$386.47	$386.47
31	$639.46	$520.97	$520.97	$571.04	$571.04	$501.14	$501.14	$596.25	$596.25	$485.76	$485.76	$532.46	$532.46	$407.15	$407.15	$484.40	$484.40	$394.64	$394.64
32	$652.70	$531.76	$531.76	$582.86	$582.86	$511.52	$511.52	$608.59	$608.59	$495.82	$495.82	$543.48	$543.48	$415.58	$415.58	$494.43	$494.43	$402.81	$402.81
33	$660.97	$538.50	$538.50	$590.25	$590.25	$518.00	$518.00	$616.31	$616.31	$502.11	$502.11	$550.37	$550.37	$420.85	$420.85	$500.70	$500.70	$407.92	$407.92
34	$669.80	$545.69	$545.69	$598.14	$598.14	$524.92	$524.92	$624.54	$624.54	$508.81	$508.81	$557.72	$557.72	$426.47	$426.47	$507.39	$507.39	$413.37	$413.37
35	$674.21	$549.29	$549.29	$602.08	$602.08	$528.38	$528.38	$628.66	$628.66	$512.16	$512.16	$561.40	$561.40	$429.28	$429.28	$510.73	$510.73	$416.09	$416.09
36	$678.63	$552.89	$552.89	$606.02	$606.02	$531.84	$531.84	$632.77	$632.77	$515.52	$515.52	$565.07	$565.07	$432.09	$432.09	$514.08	$514.08	$418.82	$418.82
37	$683.04	$556.48	$556.48	$609.96	$609.96	$535.30	$535.30	$636.89	$636.89	$518.87	$518.87	$568.75	$568.75	$434.90	$434.90	$517.42	$517.42	$421.54	$421.54
38	$687.46	$560.08	$560.08	$613.90	$613.90	$538.76	$538.76	$641.00	$641.00	$522.22	$522.22	$572.42	$572.42	$437.71	$437.71	$520.77	$520.77	$424.26	$424.26
39	$696.28	$567.27	$567.27	$621.79	$621.79	$545.68	$545.68	$649.24	$649.24	$528.93	$528.93	$579.78	$579.78	$443.33	$443.33	$527.45	$527.45	$429.71	$429.71
40	$705.11	$574.46	$574.46	$629.67	$629.67	$552.59	$552.59	$657.47	$657.47	$535.64	$535.64	$587.13	$587.13	$448.95	$448.95	$534.14	$534.14	$435.16	$435.16
41	$718.35	$585.25	$585.25	$641.50	$641.50	$562.97	$562.97	$669.81	$669.81	$545.69	$545.69	$598.15	$598.15	$457.38	$457.38	$544.17	$544.17	$443.33	$443.33
42	$731.04	$595.59	$595.59	$652.83	$652.83	$572.92	$572.92	$681.65	$681.65	$555.33	$555.33	$608.72	$608.72	$465.46	$465.46	$553.78	$553.78	$451.16	$451.16
43	$748.70	$609.97	$609.97	$668.59	$668.59	$586.75	$586.75	$698.11	$698.11	$568.75	$568.75	$623.42	$623.42	$476.70	$476.70	$567.16	$567.16	$462.06	$462.06
44	$770.77	$627.95	$627.95	$688.30	$688.30	$604.05	$604.05	$718.69	$718.69	$585.51	$585.51	$641.80	$641.80	$490.75	$490.75	$583.88	$583.88	$475.68	$475.68
45	$796.70	$649.08	$649.08	$711.46	$711.46	$624.37	$624.37	$742.87	$742.87	$605.21	$605.21	$663.39	$663.39	$507.26	$507.26	$603.52	$603.52	$491.68	$491.68
46	$827.60	$674.25	$674.25	$739.05	$739.05	$648.59	$648.59	$771.68	$771.68	$628.68	$628.68	$689.12	$689.12	$526.94	$526.94	$626.93	$626.93	$510.75	$510.75
47	$862.35	$702.57	$702.57	$770.09	$770.09	$675.83	$675.83	$804.09	$804.09	$655.08	$655.08	$718.06	$718.06	$549.07	$549.07	$653.26	$653.26	$532.20	$532.20
48	$902.08	$734.93	$734.93	$805.56	$805.56	$706.96	$706.96	$841.13	$841.13	$685.26	$685.26	$751.14	$751.14	$574.36	$574.36	$683.35	$683.35	$556.72	$556.72
49	$941.25	$766.85	$766.85	$840.55	$840.55	$737.66	$737.66	$877.65	$877.65	$715.02	$715.02	$783.75	$783.75	$599.30	$599.30	$713.02	$713.02	$580.89	$580.89
50	$985.39	$802.81	$802.81	$879.96	$879.96	$772.25	$772.25	$918.81	$918.81	$748.55	$748.55	$820.51	$820.51	$627.40	$627.40	$746.46	$746.46	$608.13	$608.13
51	$1,028.98	$838.32	$838.32	$918.89	$918.89	$806.41	$806.41	$959.45	$959.45	$781.66	$781.66	$856.80	$856.80	$655.16	$655.16	$779.48	$779.48	$635.03	$635.03
52	$1,076.98	$877.42	$877.42	$961.75	$961.75	$844.03	$844.03	$1,004.21	$1,004.21	$818.12	$818.12	$896.77	$896.77	$685.72	$685.72	$815.84	$815.84	$664.66	$664.66
53	$1,125.53	$916.98	$916.98	$1,005.11	$1,005.11	$882.08	$882.08	$1,049.48	$1,049.48	$855.00	$855.00	$937.20	$937.20	$716.63	$716.63	$852.62	$852.62	$694.62	$694.62
54	$1,177.94	$959.68	$959.68	$1,051.91	$1,051.91	$923.15	$923.15	$1,098.35	$1,098.35	$894.82	$894.82	$980.84	$980.84	$750.00	$750.00	$892.32	$892.32	$726.97	$726.97
55	$1,230.36	$1,002.39	$1,002.39	$1,098.72	$1,098.72	$964.23	$964.23	$1,147.22	$1,147.22	$934.64	$934.64	$1,024.48	$1,024.48	$783.38	$783.38	$932.03	$932.03	$759.32	$759.32
56	$1,287.19	$1,048.68	$1,048.68	$1,149.47	$1,149.47	$1,008.77	$1,008.77	$1,200.21	$1,200.21	$977.81	$977.81	$1,071.80	$1,071.80	$819.56	$819.56	$975.08	$975.08	$794.39	$794.39
57	$1,344.57	$1,095.43	$1,095.43	$1,200.71	$1,200.71	$1,053.73	$1,053.73	$1,253.71	$1,253.71	$1,021.40	$1,021.40	$1,119.58	$1,119.58	$856.09	$856.09	$1,018.54	$1,018.54	$829.80	$829.80
58	$1,405.81	$1,145.33	$1,145.33	$1,255.40	$1,255.40	$1,101.73	$1,101.73	$1,310.82	$1,310.82	$1,067.92	$1,067.92	$1,170.58	$1,170.58	$895.09	$895.09	$1,064.94	$1,064.94	$867.59	$867.59
59	$1,436.15	$1,170.05	$1,170.05	$1,282.50	$1,282.50	$1,125.51	$1,125.51	$1,339.11	$1,339.11	$1,090.97	$1,090.97	$1,195.84	$1,195.84	$914.41	$914.41	$1,087.92	$1,087.92	$886.32	$886.32
60	$1,497.40	$1,219.94	$1,219.94	$1,337.19	$1,337.19	$1,173.51	$1,173.51	$1,396.22	$1,396.22	$1,137.49	$1,137.49	$1,246.84	$1,246.84	$953.40	$953.40	$1,134.32	$1,134.32	$924.12	$924.12
61	$1,550.36	$1,263.10	$1,263.10	$1,384.49	$1,384.49	$1,215.02	$1,215.02	$1,445.60	$1,445.60	$1,177.73	$1,177.73	$1,290.94	$1,290.94	$987.12	$987.12	$1,174.44	$1,174.44	$956.81	$956.81
62	$1,585.12	$1,291.41	$1,291.41	$1,415.53	$1,415.53	$1,242.26	$1,242.26	$1,478.01	$1,478.01	$1,204.13	$1,204.13	$1,319.88	$1,319.88	$1,009.26	$1,009.26	$1,200.77	$1,200.77	$978.26	$978.26
63	$1,628.71	$1,326.92	$1,326.92	$1,454.45	$1,454.45	$1,276.42	$1,276.42	$1,518.66	$1,518.66	$1,237.24	$1,237.24	$1,356.18	$1,356.18	$1,037.01	$1,037.01	$1,233.79	$1,233.79	$1,005.16	$1,005.16
64+	$1,655.19	$1,348.50	$1,348.50	$1,478.10	$1,478.10	$1,297.17	$1,297.17	$1,543.35	$1,543.35	$1,257.36	$1,257.36	$1,378.23	$1,378.23	$1,053.87	$1,053.87	$1,253.85	$1,253.85	$1,021.50	$1,021.50

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060143		16322PA0070029		16322PA0070029		16322PA0070029		16322PA0070029		16322PA0070030		16322PA0070030		16322PA0070030		16322PA0070030		16322PA
Plan Marketing Name =>	dvantage Gold HSA PPO $3,000		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold E
Form # =>	PPOF15		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$3,000 / $6,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$2,000 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$0 / $0		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$35 /
OOP Maximum =>	$6,000 / $9,200		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$285.52	$285.52	$310.36	$310.36	$369.26	$369.26	$300.84	$300.84	$329.75	$329.75	$303.84	$303.84	$361.50	$361.50	$294.52	$294.52	$322.82	$322.82	$299.99
15	$310.90	$310.90	$337.95	$337.95	$402.08	$402.08	$327.58	$327.58	$359.06	$359.06	$330.85	$330.85	$393.63	$393.63	$320.70	$320.70	$351.52	$351.52	$326.66
16	$320.60	$320.60	$348.50	$348.50	$414.63	$414.63	$337.80	$337.80	$370.27	$370.27	$341.18	$341.18	$405.92	$405.92	$330.71	$330.71	$362.49	$362.49	$336.86
17	$330.31	$330.31	$359.04	$359.04	$427.18	$427.18	$348.03	$348.03	$381.48	$381.48	$351.50	$351.50	$418.21	$418.21	$340.72	$340.72	$373.46	$373.46	$347.05
18	$340.76	$340.76	$370.40	$370.40	$440.70	$440.70	$359.04	$359.04	$393.55	$393.55	$362.63	$362.63	$431.44	$431.44	$351.50	$351.50	$385.28	$385.28	$358.03
19	$351.21	$351.21	$381.76	$381.76	$454.21	$454.21	$370.05	$370.05	$405.62	$405.62	$373.75	$373.75	$444.67	$444.67	$362.28	$362.28	$397.09	$397.09	$369.01
20	$362.03	$362.03	$393.53	$393.53	$468.21	$468.21	$381.45	$381.45	$418.12	$418.12	$385.26	$385.26	$458.37	$458.37	$373.44	$373.44	$409.33	$409.33	$380.39
21	$373.23	$373.23	$405.70	$405.70	$482.69	$482.69	$393.25	$393.25	$431.05	$431.05	$397.18	$397.18	$472.55	$472.55	$384.99	$384.99	$421.99	$421.99	$392.15
22	$373.23	$373.23	$405.70	$405.70	$482.69	$482.69	$393.25	$393.25	$431.05	$431.05	$397.18	$397.18	$472.55	$472.55	$384.99	$384.99	$421.99	$421.99	$392.15
23	$373.23	$373.23	$405.70	$405.70	$482.69	$482.69	$393.25	$393.25	$431.05	$431.05	$397.18	$397.18	$472.55	$472.55	$384.99	$384.99	$421.99	$421.99	$392.15
24	$373.23	$373.23	$405.70	$405.70	$482.69	$482.69	$393.25	$393.25	$431.05	$431.05	$397.18	$397.18	$472.55	$472.55	$384.99	$384.99	$421.99	$421.99	$392.15
25	$374.72	$374.72	$407.32	$407.32	$484.62	$484.62	$394.82	$394.82	$432.77	$432.77	$398.77	$398.77	$474.44	$474.44	$386.53	$386.53	$423.68	$423.68	$393.72
26	$382.19	$382.19	$415.44	$415.44	$494.27	$494.27	$402.69	$402.69	$441.40	$441.40	$406.71	$406.71	$483.89	$483.89	$394.23	$394.23	$432.12	$432.12	$401.56
27	$391.15	$391.15	$425.17	$425.17	$505.86	$505.86	$412.13	$412.13	$451.74	$451.74	$416.24	$416.24	$495.23	$495.23	$403.47	$403.47	$442.25	$442.25	$410.97
28	$405.70	$405.70	$441.00	$441.00	$524.68	$524.68	$427.46	$427.46	$468.55	$468.55	$431.73	$431.73	$513.66	$513.66	$418.48	$418.48	$458.70	$458.70	$426.27
29	$417.64	$417.64	$453.98	$453.98	$540.13	$540.13	$440.05	$440.05	$482.34	$482.34	$444.44	$444.44	$528.78	$528.78	$430.80	$430.80	$472.21	$472.21	$438.82
30	$423.62	$423.62	$460.47	$460.47	$547.85	$547.85	$446.34	$446.34	$489.24	$489.24	$450.80	$450.80	$536.34	$536.34	$436.96	$436.96	$478.96	$478.96	$445.09
31	$432.57	$432.57	$470.21	$470.21	$559.44	$559.44	$455.78	$455.78	$499.59	$499.59	$460.33	$460.33	$547.69	$547.69	$446.20	$446.20	$489.09	$489.09	$454.50
32	$441.53	$441.53	$479.94	$479.94	$571.02	$571.02	$465.21	$465.21	$509.93	$509.93	$469.86	$469.86	$559.03	$559.03	$455.44	$455.44	$499.21	$499.21	$463.91
33	$447.13	$447.13	$486.03	$486.03	$578.26	$578.26	$471.11	$471.11	$516.40	$516.40	$475.82	$475.82	$566.11	$566.11	$461.22	$461.22	$505.54	$505.54	$469.80
34	$453.10	$453.10	$492.52	$492.52	$585.99	$585.99	$477.41	$477.41	$523.29	$523.29	$482.18	$482.18	$573.68	$573.68	$467.38	$467.38	$512.30	$512.30	$476.07
35	$456.09	$456.09	$495.77	$495.77	$589.85	$589.85	$480.55	$480.55	$526.74	$526.74	$485.35	$485.35	$577.46	$577.46	$470.46	$470.46	$515.67	$515.67	$479.21
36	$459.07	$459.07	$499.01	$499.01	$593.71	$593.71	$483.70	$483.70	$530.19	$530.19	$488.53	$488.53	$581.24	$581.24	$473.54	$473.54	$519.05	$519.05	$482.34
37	$462.06	$462.06	$502.26	$502.26	$597.57	$597.57	$486.84	$486.84	$533.64	$533.64	$491.71	$491.71	$585.02	$585.02	$476.62	$476.62	$522.42	$522.42	$485.48
38	$465.04	$465.04	$505.50	$505.50	$601.43	$601.43	$489.99	$489.99	$537.09	$537.09	$494.89	$494.89	$588.80	$588.80	$479.70	$479.70	$525.80	$525.80	$488.62
39	$471.02	$471.02	$511.99	$511.99	$609.15	$609.15	$496.28	$496.28	$543.99	$543.99	$501.24	$501.24	$596.36	$596.36	$485.86	$485.86	$532.55	$532.55	$494.89
40	$476.99	$476.99	$518.48	$518.48	$616.88	$616.88	$502.57	$502.57	$550.88	$550.88	$507.60	$507.60	$603.92	$603.92	$492.02	$492.02	$539.30	$539.30	$501.17
41	$485.95	$485.95	$528.22	$528.22	$628.46	$628.46	$512.01	$512.01	$561.23	$561.23	$517.13	$517.13	$615.26	$615.26	$501.26	$501.26	$549.43	$549.43	$510.58
42	$494.53	$494.53	$537.55	$537.55	$639.56	$639.56	$521.06	$521.06	$571.14	$571.14	$526.26	$526.26	$626.13	$626.13	$510.11	$510.11	$559.14	$559.14	$519.60
43	$506.47	$506.47	$550.53	$550.53	$655.01	$655.01	$533.64	$533.64	$584.93	$584.93	$538.97	$538.97	$641.25	$641.25	$522.43	$522.43	$572.64	$572.64	$532.15
44	$521.40	$521.40	$566.76	$566.76	$674.32	$674.32	$549.37	$549.37	$602.18	$602.18	$554.86	$554.86	$660.15	$660.15	$537.83	$537.83	$589.52	$589.52	$547.83
45	$538.94	$538.94	$585.83	$585.83	$697.00	$697.00	$567.85	$567.85	$622.44	$622.44	$573.53	$573.53	$682.36	$682.36	$555.93	$555.93	$609.35	$609.35	$566.26
46	$559.85	$559.85	$608.55	$608.55	$724.04	$724.04	$589.88	$589.88	$646.58	$646.58	$595.77	$595.77	$708.83	$708.83	$577.49	$577.49	$632.99	$632.99	$588.23
47	$583.36	$583.36	$634.11	$634.11	$754.44	$754.44	$614.65	$614.65	$673.73	$673.73	$620.79	$620.79	$738.60	$738.60	$601.74	$601.74	$659.57	$659.57	$612.93
48	$610.23	$610.23	$663.32	$663.32	$789.20	$789.20	$642.96	$642.96	$704.77	$704.77	$649.39	$649.39	$772.62	$772.62	$629.46	$629.46	$689.95	$689.95	$641.17
49	$636.73	$636.73	$692.12	$692.12	$823.47	$823.47	$670.88	$670.88	$735.37	$735.37	$677.59	$677.59	$806.17	$806.17	$656.79	$656.79	$719.91	$719.91	$669.01
50	$666.59	$666.59	$724.58	$724.58	$862.08	$862.08	$702.34	$702.34	$769.86	$769.86	$709.36	$709.36	$843.97	$843.97	$687.59	$687.59	$753.67	$753.67	$700.38
51	$696.07	$696.07	$756.63	$756.63	$900.22	$900.22	$733.41	$733.41	$803.91	$803.91	$740.74	$740.74	$881.31	$881.31	$718.01	$718.01	$787.01	$787.01	$731.36
52	$728.54	$728.54	$791.93	$791.93	$942.21	$942.21	$767.62	$767.62	$841.41	$841.41	$775.30	$775.30	$922.42	$922.42	$751.50	$751.50	$823.72	$823.72	$765.48
53	$761.39	$761.39	$827.63	$827.63	$984.69	$984.69	$802.23	$802.23	$879.34	$879.34	$810.25	$810.25	$964.00	$964.00	$785.38	$785.38	$860.86	$860.86	$799.99
54	$796.85	$796.85	$866.17	$866.17	$1,030.54	$1,030.54	$839.59	$839.59	$920.29	$920.29	$847.98	$847.98	$1,008.89	$1,008.89	$821.95	$821.95	$900.95	$900.95	$837.24
55	$832.30	$832.30	$904.71	$904.71	$1,076.40	$1,076.40	$876.95	$876.95	$961.24	$961.24	$885.71	$885.71	$1,053.79	$1,053.79	$858.53	$858.53	$941.04	$941.04	$874.49
56	$870.75	$870.75	$946.50	$946.50	$1,126.12	$1,126.12	$917.45	$917.45	$1,005.64	$1,005.64	$926.62	$926.62	$1,102.46	$1,102.46	$898.18	$898.18	$984.50	$984.50	$914.89
57	$909.56	$909.56	$988.69	$988.69	$1,176.32	$1,176.32	$958.35	$958.35	$1,050.47	$1,050.47	$967.93	$967.93	$1,151.60	$1,151.60	$938.22	$938.22	$1,028.39	$1,028.39	$955.67
58	$950.99	$950.99	$1,033.72	$1,033.72	$1,229.89	$1,229.89	$1,002.00	$1,002.00	$1,098.32	$1,098.32	$1,012.01	$1,012.01	$1,204.06	$1,204.06	$980.95	$980.95	$1,075.23	$1,075.23	$999.20
59	$971.52	$971.52	$1,056.04	$1,056.04	$1,256.44	$1,256.44	$1,023.63	$1,023.63	$1,122.02	$1,122.02	$1,033.86	$1,033.86	$1,230.05	$1,230.05	$1,002.13	$1,002.13	$1,098.44	$1,098.44	$1,020.77
60	$1,012.95	$1,012.95	$1,101.07	$1,101.07	$1,310.02	$1,310.02	$1,067.28	$1,067.28	$1,169.87	$1,169.87	$1,077.95	$1,077.95	$1,282.50	$1,282.50	$1,044.86	$1,044.86	$1,145.28	$1,145.28	$1,064.30
61	$1,048.78	$1,048.78	$1,140.02	$1,140.02	$1,356.36	$1,356.36	$1,105.03	$1,105.03	$1,211.25	$1,211.25	$1,116.08	$1,116.08	$1,327.87	$1,327.87	$1,081.82	$1,081.82	$1,185.79	$1,185.79	$1,101.94
62	$1,072.29	$1,072.29	$1,165.58	$1,165.58	$1,386.77	$1,386.77	$1,129.81	$1,129.81	$1,238.41	$1,238.41	$1,141.10	$1,141.10	$1,357.64	$1,357.64	$1,106.08	$1,106.08	$1,212.38	$1,212.38	$1,126.65
63	$1,101.77	$1,101.77	$1,197.63	$1,197.63	$1,424.90	$1,424.90	$1,160.87	$1,160.87	$1,272.46	$1,272.46	$1,172.48	$1,172.48	$1,394.97	$1,394.97	$1,136.49	$1,136.49	$1,245.71	$1,245.71	$1,157.63
64+	$1,119.69	$1,119.69	$1,217.10	$1,217.10	$1,448.07	$1,448.07	$1,179.75	$1,179.75	$1,293.15	$1,293.15	$1,191.54	$1,191.54	$1,417.65	$1,417.65	$1,154.97	$1,154.97	$1,265.97	$1,265.97	$1,176.45

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070032	16322PA0070032		16322PA0070032		16322PA0070032		16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070034		16322PA0070034	
Plan Marketing Name =>	PO $2,000 $35/	dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		vantage Silver EPO $4,400 $60/		vantage Silver EPO $4,400 $60/	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	/ $4,000	$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$4,400 / $8,800		$4,400 / $8,800	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$35 / $50		$35 / $50		$35 / $50		$30 / $40		$30 / $40		$30 / $40		$30 / $40		$60 / $80		$60 / $80	
OOP Maximum =>	$13,000	$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$299.99	$356.93	$356.93	$290.79	$290.79	$318.74	$318.74	$292.24	$292.24	$347.69	$347.69	$283.26	$283.26	$310.49	$310.49	$261.02	$261.02	$310.55	$310.55
15	$326.66	$388.65	$388.65	$316.64	$316.64	$347.07	$347.07	$318.21	$318.21	$378.60	$378.60	$308.44	$308.44	$338.09	$338.09	$284.22	$284.22	$338.16	$338.16
16	$336.86	$400.78	$400.78	$326.52	$326.52	$357.90	$357.90	$328.15	$328.15	$390.42	$390.42	$318.07	$318.07	$348.64	$348.64	$293.09	$293.09	$348.71	$348.71
17	$347.05	$412.91	$412.91	$336.41	$336.41	$368.74	$368.74	$338.08	$338.08	$402.23	$402.23	$327.70	$327.70	$359.19	$359.19	$301.96	$301.96	$359.27	$359.27
18	$358.03	$425.98	$425.98	$347.05	$347.05	$380.40	$380.40	$348.78	$348.78	$414.96	$414.96	$338.07	$338.07	$370.56	$370.56	$311.52	$311.52	$370.63	$370.63
19	$369.01	$439.04	$439.04	$357.69	$357.69	$392.07	$392.07	$359.47	$359.47	$427.68	$427.68	$348.43	$348.43	$381.92	$381.92	$321.07	$321.07	$382.00	$382.00
20	$380.39	$452.57	$452.57	$368.72	$368.72	$404.15	$404.15	$370.55	$370.55	$440.87	$440.87	$359.17	$359.17	$393.69	$393.69	$330.96	$330.96	$393.77	$393.77
21	$392.15	$466.57	$466.57	$380.12	$380.12	$416.65	$416.65	$382.01	$382.01	$454.50	$454.50	$370.28	$370.28	$405.87	$405.87	$341.20	$341.20	$405.95	$405.95
22	$392.15	$466.57	$466.57	$380.12	$380.12	$416.65	$416.65	$382.01	$382.01	$454.50	$454.50	$370.28	$370.28	$405.87	$405.87	$341.20	$341.20	$405.95	$405.95
23	$392.15	$466.57	$466.57	$380.12	$380.12	$416.65	$416.65	$382.01	$382.01	$454.50	$454.50	$370.28	$370.28	$405.87	$405.87	$341.20	$341.20	$405.95	$405.95
24	$392.15	$466.57	$466.57	$380.12	$380.12	$416.65	$416.65	$382.01	$382.01	$454.50	$454.50	$370.28	$370.28	$405.87	$405.87	$341.20	$341.20	$405.95	$405.95
25	$393.72	$468.44	$468.44	$381.64	$381.64	$418.32	$418.32	$383.54	$383.54	$456.32	$456.32	$371.76	$371.76	$407.49	$407.49	$342.56	$342.56	$407.57	$407.57
26	$401.56	$477.77	$477.77	$389.24	$389.24	$426.65	$426.65	$391.18	$391.18	$465.41	$465.41	$379.17	$379.17	$415.61	$415.61	$349.39	$349.39	$415.69	$415.69
27	$410.97	$488.97	$488.97	$398.37	$398.37	$436.65	$436.65	$400.35	$400.35	$476.32	$476.32	$388.05	$388.05	$425.35	$425.35	$357.58	$357.58	$425.44	$425.44
28	$426.27	$507.16	$507.16	$413.19	$413.19	$452.90	$452.90	$415.24	$415.24	$494.04	$494.04	$402.49	$402.49	$441.18	$441.18	$370.88	$370.88	$441.27	$441.27
29	$438.82	$522.09	$522.09	$425.35	$425.35	$466.23	$466.23	$427.47	$427.47	$508.59	$508.59	$414.34	$414.34	$454.17	$454.17	$381.80	$381.80	$454.26	$454.26
30	$445.09	$529.56	$529.56	$431.44	$431.44	$472.90	$472.90	$433.58	$433.58	$515.86	$515.86	$420.27	$420.27	$460.66	$460.66	$387.26	$387.26	$460.75	$460.75
31	$454.50	$540.75	$540.75	$440.56	$440.56	$482.90	$482.90	$442.75	$442.75	$526.77	$526.77	$429.15	$429.15	$470.40	$470.40	$395.45	$395.45	$470.50	$470.50
32	$463.91	$551.95	$551.95	$449.68	$449.68	$492.90	$492.90	$451.92	$451.92	$537.67	$537.67	$438.04	$438.04	$480.14	$480.14	$403.64	$403.64	$480.24	$480.24
33	$469.80	$558.95	$558.95	$455.38	$455.38	$499.15	$499.15	$457.65	$457.65	$544.49	$544.49	$443.60	$443.60	$486.23	$486.23	$408.76	$408.76	$486.33	$486.33
34	$476.07	$566.42	$566.42	$461.47	$461.47	$505.81	$505.81	$463.76	$463.76	$551.76	$551.76	$449.52	$449.52	$492.73	$492.73	$414.22	$414.22	$492.82	$492.82
35	$479.21	$570.15	$570.15	$464.51	$464.51	$509.15	$509.15	$466.82	$466.82	$555.40	$555.40	$452.48	$452.48	$495.97	$495.97	$416.95	$416.95	$496.07	$496.07
36	$482.34	$573.88	$573.88	$467.55	$467.55	$512.48	$512.48	$469.87	$469.87	$559.04	$559.04	$455.44	$455.44	$499.22	$499.22	$419.68	$419.68	$499.32	$499.32
37	$485.48	$577.61	$577.61	$470.59	$470.59	$515.81	$515.81	$472.93	$472.93	$562.67	$562.67	$458.41	$458.41	$502.47	$502.47	$422.41	$422.41	$502.57	$502.57
38	$488.62	$581.35	$581.35	$473.63	$473.63	$519.15	$519.15	$475.98	$475.98	$566.31	$566.31	$461.37	$461.37	$505.71	$505.71	$425.14	$425.14	$505.81	$505.81
39	$494.89	$588.81	$588.81	$479.71	$479.71	$525.81	$525.81	$482.10	$482.10	$573.58	$573.58	$467.29	$467.29	$512.21	$512.21	$430.59	$430.59	$512.31	$512.31
40	$501.17	$596.28	$596.28	$485.79	$485.79	$532.48	$532.48	$488.21	$488.21	$580.85	$580.85	$473.22	$473.22	$518.70	$518.70	$436.05	$436.05	$518.80	$518.80
41	$510.58	$607.47	$607.47	$494.92	$494.92	$542.48	$542.48	$497.38	$497.38	$591.76	$591.76	$482.10	$482.10	$528.44	$528.44	$444.24	$444.24	$528.55	$528.55
42	$519.60	$618.21	$618.21	$503.66	$503.66	$552.06	$552.06	$506.16	$506.16	$602.21	$602.21	$490.62	$490.62	$537.78	$537.78	$452.09	$452.09	$537.88	$537.88
43	$532.15	$633.14	$633.14	$515.82	$515.82	$565.39	$565.39	$518.39	$518.39	$616.76	$616.76	$502.47	$502.47	$550.77	$550.77	$463.01	$463.01	$550.87	$550.87
44	$547.83	$651.80	$651.80	$531.03	$531.03	$582.06	$582.06	$533.67	$533.67	$634.94	$634.94	$517.28	$517.28	$567.00	$567.00	$476.66	$476.66	$567.11	$567.11
45	$566.26	$673.73	$673.73	$548.89	$548.89	$601.64	$601.64	$551.62	$551.62	$656.30	$656.30	$534.68	$534.68	$586.08	$586.08	$492.69	$492.69	$586.19	$586.19
46	$588.23	$699.86	$699.86	$570.18	$570.18	$624.98	$624.98	$573.02	$573.02	$681.75	$681.75	$555.42	$555.42	$608.81	$608.81	$511.80	$511.80	$608.93	$608.93
47	$612.93	$729.25	$729.25	$594.13	$594.13	$651.22	$651.22	$597.08	$597.08	$710.38	$710.38	$578.75	$578.75	$634.37	$634.37	$533.30	$533.30	$634.50	$634.50
48	$641.17	$762.84	$762.84	$621.50	$621.50	$681.22	$681.22	$624.59	$624.59	$743.11	$743.11	$605.41	$605.41	$663.60	$663.60	$557.86	$557.86	$663.73	$663.73
49	$669.01	$795.97	$795.97	$648.48	$648.48	$710.80	$710.80	$651.71	$651.71	$775.38	$775.38	$631.70	$631.70	$692.41	$692.41	$582.09	$582.09	$692.55	$692.55
50	$700.38	$833.29	$833.29	$678.89	$678.89	$744.14	$744.14	$682.27	$682.27	$811.74	$811.74	$661.32	$661.32	$724.88	$724.88	$609.38	$609.38	$725.03	$725.03
51	$731.36	$870.15	$870.15	$708.92	$708.92	$777.05	$777.05	$712.45	$712.45	$847.64	$847.64	$690.57	$690.57	$756.95	$756.95	$636.34	$636.34	$757.10	$757.10
52	$765.48	$910.74	$910.74	$741.99	$741.99	$813.30	$813.30	$745.68	$745.68	$887.18	$887.18	$722.79	$722.79	$792.26	$792.26	$666.02	$666.02	$792.41	$792.41
53	$799.99	$951.80	$951.80	$775.44	$775.44	$849.97	$849.97	$779.30	$779.30	$927.18	$927.18	$755.37	$755.37	$827.97	$827.97	$696.05	$696.05	$828.14	$828.14
54	$837.24	$996.13	$996.13	$811.56	$811.56	$889.55	$889.55	$815.59	$815.59	$970.36	$970.36	$790.55	$790.55	$866.53	$866.53	$728.46	$728.46	$866.70	$866.70
55	$874.49	$1,040.45	$1,040.45	$847.67	$847.67	$929.13	$929.13	$851.88	$851.88	$1,013.54	$1,013.54	$825.72	$825.72	$905.09	$905.09	$760.88	$760.88	$905.27	$905.27
56	$914.89	$1,088.51	$1,088.51	$886.82	$886.82	$972.04	$972.04	$891.23	$891.23	$1,060.35	$1,060.35	$863.86	$863.86	$946.89	$946.89	$796.02	$796.02	$947.08	$947.08
57	$955.67	$1,137.03	$1,137.03	$926.35	$926.35	$1,015.38	$1,015.38	$930.96	$930.96	$1,107.62	$1,107.62	$902.37	$902.37	$989.11	$989.11	$831.50	$831.50	$989.30	$989.30
58	$999.20	$1,188.82	$1,188.82	$968.55	$968.55	$1,061.62	$1,061.62	$973.36	$973.36	$1,158.07	$1,158.07	$943.47	$943.47	$1,034.16	$1,034.16	$869.38	$869.38	$1,034.36	$1,034.36
59	$1,020.77	$1,214.48	$1,214.48	$989.45	$989.45	$1,084.54	$1,084.54	$994.37	$994.37	$1,183.06	$1,183.06	$963.84	$963.84	$1,056.48	$1,056.48	$888.14	$888.14	$1,056.69	$1,056.69
60	$1,064.30	$1,266.27	$1,266.27	$1,031.65	$1,031.65	$1,130.79	$1,130.79	$1,036.78	$1,036.78	$1,233.51	$1,233.51	$1,004.94	$1,004.94	$1,101.53	$1,101.53	$926.02	$926.02	$1,101.75	$1,101.75
61	$1,101.94	$1,311.06	$1,311.06	$1,068.14	$1,068.14	$1,170.79	$1,170.79	$1,073.45	$1,073.45	$1,277.15	$1,277.15	$1,040.49	$1,040.49	$1,140.49	$1,140.49	$958.77	$958.77	$1,140.72	$1,140.72
62	$1,126.65	$1,340.46	$1,340.46	$1,092.08	$1,092.08	$1,197.04	$1,197.04	$1,097.51	$1,097.51	$1,305.78	$1,305.78	$1,063.81	$1,063.81	$1,166.06	$1,166.06	$980.27	$980.27	$1,166.29	$1,166.29
63	$1,157.63	$1,377.31	$1,377.31	$1,122.11	$1,122.11	$1,229.95	$1,229.95	$1,127.69	$1,127.69	$1,341.68	$1,341.68	$1,093.07	$1,093.07	$1,198.13	$1,198.13	$1,007.22	$1,007.22	$1,198.36	$1,198.36
64+	$1,176.45	$1,399.71	$1,399.71	$1,140.36	$1,140.36	$1,249.95	$1,249.95	$1,146.03	$1,146.03	$1,363.50	$1,363.50	$1,110.84	$1,110.84	$1,217.61	$1,217.61	$1,023.60	$1,023.60	$1,217.85	$1,217.85

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070034		16322PA0070034		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070073		16322PA0070073		16322PA0070073		16322PA
Plan Marketing Name =>	vantage Silver EPO $4,400 $60/		vantage Silver EPO $4,400 $60/		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,4
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	4		5		1		2		4		5		1		2		4		5
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Silver		Bronze		Bronze		Bronze		Bronze		Silver		Silver		Silver		Sil
Deductible =>	$4,400 / $8,800		$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$6,400 / $12,800		$6,400 / $12,800		$6,400 / $12,800		$6,400 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$253.01	$253.01	$277.33	$277.33	$200.61	$200.61	$238.67	$238.67	$194.45	$194.45	$213.14	$213.14	$261.81	$261.81	$311.49	$311.49	$253.77	$253.77	$278.16
15	$275.50	$275.50	$301.98	$301.98	$218.44	$218.44	$259.89	$259.89	$211.73	$211.73	$232.08	$232.08	$285.08	$285.08	$339.17	$339.17	$276.32	$276.32	$302.89
16	$284.10	$284.10	$311.40	$311.40	$225.26	$225.26	$268.00	$268.00	$218.34	$218.34	$239.33	$239.33	$293.98	$293.98	$349.76	$349.76	$284.95	$284.95	$312.34
17	$292.70	$292.70	$320.83	$320.83	$232.07	$232.07	$276.11	$276.11	$224.95	$224.95	$246.57	$246.57	$302.87	$302.87	$360.35	$360.35	$293.57	$293.57	$321.79
18	$301.96	$301.96	$330.98	$330.98	$239.42	$239.42	$284.85	$284.85	$232.07	$232.07	$254.37	$254.37	$312.46	$312.46	$371.75	$371.75	$302.86	$302.86	$331.98
19	$311.22	$311.22	$341.13	$341.13	$246.76	$246.76	$293.58	$293.58	$239.18	$239.18	$262.17	$262.17	$322.04	$322.04	$383.15	$383.15	$312.15	$312.15	$342.16
20	$320.81	$320.81	$351.64	$351.64	$254.36	$254.36	$302.63	$302.63	$246.55	$246.55	$270.25	$270.25	$331.96	$331.96	$394.95	$394.95	$321.77	$321.77	$352.70
21	$330.73	$330.73	$362.52	$362.52	$262.23	$262.23	$311.99	$311.99	$254.18	$254.18	$278.61	$278.61	$342.23	$342.23	$407.17	$407.17	$331.72	$331.72	$363.61
22	$330.73	$330.73	$362.52	$362.52	$262.23	$262.23	$311.99	$311.99	$254.18	$254.18	$278.61	$278.61	$342.23	$342.23	$407.17	$407.17	$331.72	$331.72	$363.61
23	$330.73	$330.73	$362.52	$362.52	$262.23	$262.23	$311.99	$311.99	$254.18	$254.18	$278.61	$278.61	$342.23	$342.23	$407.17	$407.17	$331.72	$331.72	$363.61
24	$330.73	$330.73	$362.52	$362.52	$262.23	$262.23	$311.99	$311.99	$254.18	$254.18	$278.61	$278.61	$342.23	$342.23	$407.17	$407.17	$331.72	$331.72	$363.61
25	$332.05	$332.05	$363.97	$363.97	$263.28	$263.28	$313.24	$313.24	$255.20	$255.20	$279.72	$279.72	$343.60	$343.60	$408.80	$408.80	$333.05	$333.05	$365.06
26	$338.67	$338.67	$371.22	$371.22	$268.52	$268.52	$319.48	$319.48	$260.28	$260.28	$285.30	$285.30	$350.44	$350.44	$416.94	$416.94	$339.68	$339.68	$372.34
27	$346.61	$346.61	$379.92	$379.92	$274.82	$274.82	$326.97	$326.97	$266.38	$266.38	$291.98	$291.98	$358.66	$358.66	$426.71	$426.71	$347.64	$347.64	$381.06
28	$359.50	$359.50	$394.06	$394.06	$285.04	$285.04	$339.13	$339.13	$276.29	$276.29	$302.85	$302.85	$372.00	$372.00	$442.59	$442.59	$360.58	$360.58	$395.24
29	$370.09	$370.09	$405.66	$405.66	$293.44	$293.44	$349.12	$349.12	$284.43	$284.43	$311.76	$311.76	$382.96	$382.96	$455.62	$455.62	$371.19	$371.19	$406.88
30	$375.38	$375.38	$411.46	$411.46	$297.63	$297.63	$354.11	$354.11	$288.49	$288.49	$316.22	$316.22	$388.43	$388.43	$462.14	$462.14	$376.50	$376.50	$412.70
31	$383.32	$383.32	$420.16	$420.16	$303.92	$303.92	$361.60	$361.60	$294.59	$294.59	$322.91	$322.91	$396.64	$396.64	$471.91	$471.91	$384.46	$384.46	$421.42
32	$391.25	$391.25	$428.86	$428.86	$310.22	$310.22	$369.08	$369.08	$300.69	$300.69	$329.60	$329.60	$404.86	$404.86	$481.68	$481.68	$392.42	$392.42	$430.15
33	$396.21	$396.21	$434.30	$434.30	$314.15	$314.15	$373.76	$373.76	$304.51	$304.51	$333.77	$333.77	$409.99	$409.99	$487.79	$487.79	$397.40	$397.40	$435.60
34	$401.51	$401.51	$440.10	$440.10	$318.35	$318.35	$378.76	$378.76	$308.57	$308.57	$338.23	$338.23	$415.47	$415.47	$494.30	$494.30	$402.71	$402.71	$441.42
35	$404.15	$404.15	$443.00	$443.00	$320.45	$320.45	$381.25	$381.25	$310.61	$310.61	$340.46	$340.46	$418.21	$418.21	$497.56	$497.56	$405.36	$405.36	$444.33
36	$406.80	$406.80	$445.90	$445.90	$322.54	$322.54	$383.75	$383.75	$312.64	$312.64	$342.69	$342.69	$420.94	$420.94	$500.82	$500.82	$408.02	$408.02	$447.24
37	$409.44	$409.44	$448.80	$448.80	$324.64	$324.64	$386.24	$386.24	$314.67	$314.67	$344.92	$344.92	$423.68	$423.68	$504.08	$504.08	$410.67	$410.67	$450.15
38	$412.09	$412.09	$451.70	$451.70	$326.74	$326.74	$388.74	$388.74	$316.71	$316.71	$347.15	$347.15	$426.42	$426.42	$507.33	$507.33	$413.32	$413.32	$453.06
39	$417.38	$417.38	$457.50	$457.50	$330.93	$330.93	$393.73	$393.73	$320.78	$320.78	$351.61	$351.61	$431.89	$431.89	$513.85	$513.85	$418.63	$418.63	$458.88
40	$422.67	$422.67	$463.30	$463.30	$335.13	$335.13	$398.72	$398.72	$324.84	$324.84	$356.06	$356.06	$437.37	$437.37	$520.36	$520.36	$423.94	$423.94	$464.69
41	$430.61	$430.61	$472.00	$472.00	$341.42	$341.42	$406.21	$406.21	$330.94	$330.94	$362.75	$362.75	$445.58	$445.58	$530.14	$530.14	$431.90	$431.90	$473.42
42	$438.22	$438.22	$480.34	$480.34	$347.45	$347.45	$413.39	$413.39	$336.79	$336.79	$369.16	$369.16	$453.45	$453.45	$539.50	$539.50	$439.53	$439.53	$481.78
43	$448.80	$448.80	$491.94	$491.94	$355.85	$355.85	$423.37	$423.37	$344.92	$344.92	$378.07	$378.07	$464.41	$464.41	$552.53	$552.53	$450.14	$450.14	$493.42
44	$462.03	$462.03	$506.44	$506.44	$366.34	$366.34	$435.85	$435.85	$355.09	$355.09	$389.22	$389.22	$478.10	$478.10	$568.82	$568.82	$463.41	$463.41	$507.96
45	$477.57	$477.57	$523.48	$523.48	$378.66	$378.66	$450.51	$450.51	$367.04	$367.04	$402.31	$402.31	$494.18	$494.18	$587.95	$587.95	$479.00	$479.00	$525.05
46	$496.10	$496.10	$543.78	$543.78	$393.35	$393.35	$467.99	$467.99	$381.27	$381.27	$417.92	$417.92	$513.35	$513.35	$610.76	$610.76	$497.58	$497.58	$545.42
47	$516.93	$516.93	$566.62	$566.62	$409.87	$409.87	$487.64	$487.64	$397.28	$397.28	$435.47	$435.47	$534.91	$534.91	$636.41	$636.41	$518.48	$518.48	$568.32
48	$540.74	$540.74	$592.72	$592.72	$428.75	$428.75	$510.10	$510.10	$415.58	$415.58	$455.53	$455.53	$559.55	$559.55	$665.72	$665.72	$542.36	$542.36	$594.50
49	$564.23	$564.23	$618.46	$618.46	$447.36	$447.36	$532.25	$532.25	$433.63	$433.63	$475.31	$475.31	$583.84	$583.84	$694.63	$694.63	$565.91	$565.91	$620.32
50	$590.68	$590.68	$647.46	$647.46	$468.34	$468.34	$557.21	$557.21	$453.97	$453.97	$497.60	$497.60	$611.22	$611.22	$727.21	$727.21	$592.45	$592.45	$649.41
51	$616.81	$616.81	$676.10	$676.10	$489.06	$489.06	$581.86	$581.86	$474.05	$474.05	$519.61	$519.61	$638.26	$638.26	$759.37	$759.37	$618.66	$618.66	$678.13
52	$645.58	$645.58	$707.64	$707.64	$511.87	$511.87	$609.00	$609.00	$496.16	$496.16	$543.85	$543.85	$668.03	$668.03	$794.80	$794.80	$647.52	$647.52	$709.77
53	$674.69	$674.69	$739.54	$739.54	$534.95	$534.95	$636.46	$636.46	$518.53	$518.53	$568.36	$568.36	$698.15	$698.15	$830.63	$830.63	$676.71	$676.71	$741.76
54	$706.11	$706.11	$773.98	$773.98	$559.86	$559.86	$666.10	$666.10	$542.67	$542.67	$594.83	$594.83	$730.66	$730.66	$869.31	$869.31	$708.22	$708.22	$776.31
55	$737.53	$737.53	$808.42	$808.42	$584.77	$584.77	$695.74	$695.74	$566.82	$566.82	$621.30	$621.30	$763.17	$763.17	$907.99	$907.99	$739.74	$739.74	$810.85
56	$771.59	$771.59	$845.76	$845.76	$611.78	$611.78	$727.87	$727.87	$593.00	$593.00	$650.00	$650.00	$798.42	$798.42	$949.93	$949.93	$773.90	$773.90	$848.30
57	$805.99	$805.99	$883.46	$883.46	$639.05	$639.05	$760.32	$760.32	$619.44	$619.44	$678.97	$678.97	$834.01	$834.01	$992.27	$992.27	$808.40	$808.40	$886.12
58	$842.70	$842.70	$923.70	$923.70	$668.16	$668.16	$794.95	$794.95	$647.65	$647.65	$709.90	$709.90	$872.00	$872.00	$1,037.47	$1,037.47	$845.22	$845.22	$926.48
59	$860.89	$860.89	$943.64	$943.64	$682.58	$682.58	$812.11	$812.11	$661.63	$661.63	$725.22	$725.22	$890.82	$890.82	$1,059.86	$1,059.86	$863.47	$863.47	$946.48
60	$897.60	$897.60	$983.88	$983.88	$711.69	$711.69	$846.74	$846.74	$689.84	$689.84	$756.15	$756.15	$928.81	$928.81	$1,105.06	$1,105.06	$900.29	$900.29	$986.84
61	$929.35	$929.35	$1,018.68	$1,018.68	$736.87	$736.87	$876.69	$876.69	$714.25	$714.25	$782.89	$782.89	$961.67	$961.67	$1,144.15	$1,144.15	$932.13	$932.13	$1,021.74
62	$950.19	$950.19	$1,041.52	$1,041.52	$753.39	$753.39	$896.35	$896.35	$730.26	$730.26	$800.45	$800.45	$983.23	$983.23	$1,169.80	$1,169.80	$953.03	$953.03	$1,044.65
63	$976.31	$976.31	$1,070.16	$1,070.16	$774.10	$774.10	$920.99	$920.99	$750.34	$750.34	$822.46	$822.46	$1,010.26	$1,010.26	$1,201.97	$1,201.97	$979.24	$979.24	$1,073.38
64+	$992.19	$992.19	$1,087.56	$1,087.56	$786.69	$786.69	$935.97	$935.97	$762.54	$762.54	$835.83	$835.83	$1,026.69	$1,026.69	$1,221.51	$1,221.51	$995.16	$995.16	$1,090.83

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070073	16322PA0070075		16322PA0070075		16322PA0070075		16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077	
Plan Marketing Name =>	00 $80/$100 - P	ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $2,000 $35/$50		ntage Gold EPO $2,000 $35/$50		ntage Gold EPO $2,000 $35/$50		ge Gold EPO $2,500/10% $30/$		ge Gold EPO $2,500/10% $30/$		ge Gold EPO $2,500/10% $30/$	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	5	1		4		5		1		4		5		1		4		5	
Network =>	ntage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	ver	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	$12,800	$1,250 / $2,500		$1,250 / $2,500		$1,250 / $2,500		$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$2,500 / $5,000		$2,500 / $5,000		$2,500 / $5,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		90%		90%		90%	
Copays =>	/ $0	$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 / $50		$30 / $50	
OOP Maximum =>	$18,400	$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,000 / $12,000		$6,000 / $12,000		$6,000 / $12,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$278.16	$290.01	$290.01	$281.11	$281.11	$308.13	$308.13	$280.14	$280.14	$271.54	$271.54	$297.64	$297.64	$274.35	$274.35	$265.93	$265.93	$291.50	$291.50
15	$302.89	$315.79	$315.79	$306.09	$306.09	$335.52	$335.52	$305.04	$305.04	$295.67	$295.67	$324.10	$324.10	$298.74	$298.74	$289.57	$289.57	$317.41	$317.41
16	$312.34	$325.65	$325.65	$315.65	$315.65	$345.99	$345.99	$314.56	$314.56	$304.90	$304.90	$334.21	$334.21	$308.06	$308.06	$298.61	$298.61	$327.31	$327.31
17	$321.79	$335.50	$335.50	$325.20	$325.20	$356.46	$356.46	$324.08	$324.08	$314.13	$314.13	$344.33	$344.33	$317.39	$317.39	$307.64	$307.64	$337.22	$337.22
18	$331.98	$346.12	$346.12	$335.49	$335.49	$367.74	$367.74	$334.33	$334.33	$324.07	$324.07	$355.22	$355.22	$327.43	$327.43	$317.38	$317.38	$347.89	$347.89
19	$342.16	$356.73	$356.73	$345.78	$345.78	$379.02	$379.02	$344.58	$344.58	$334.01	$334.01	$366.11	$366.11	$337.47	$337.47	$327.11	$327.11	$358.56	$358.56
20	$352.70	$367.73	$367.73	$356.44	$356.44	$390.70	$390.70	$355.20	$355.20	$344.30	$344.30	$377.40	$377.40	$347.87	$347.87	$337.19	$337.19	$369.61	$369.61
21	$363.61	$379.10	$379.10	$367.46	$367.46	$402.78	$402.78	$366.19	$366.19	$354.95	$354.95	$389.07	$389.07	$358.63	$358.63	$347.62	$347.62	$381.04	$381.04
22	$363.61	$379.10	$379.10	$367.46	$367.46	$402.78	$402.78	$366.19	$366.19	$354.95	$354.95	$389.07	$389.07	$358.63	$358.63	$347.62	$347.62	$381.04	$381.04
23	$363.61	$379.10	$379.10	$367.46	$367.46	$402.78	$402.78	$366.19	$366.19	$354.95	$354.95	$389.07	$389.07	$358.63	$358.63	$347.62	$347.62	$381.04	$381.04
24	$363.61	$379.10	$379.10	$367.46	$367.46	$402.78	$402.78	$366.19	$366.19	$354.95	$354.95	$389.07	$389.07	$358.63	$358.63	$347.62	$347.62	$381.04	$381.04
25	$365.06	$380.62	$380.62	$368.93	$368.93	$404.39	$404.39	$367.65	$367.65	$356.37	$356.37	$390.63	$390.63	$360.06	$360.06	$349.01	$349.01	$382.56	$382.56
26	$372.34	$388.20	$388.20	$376.28	$376.28	$412.45	$412.45	$374.98	$374.98	$363.47	$363.47	$398.41	$398.41	$367.24	$367.24	$355.96	$355.96	$390.18	$390.18
27	$381.06	$397.30	$397.30	$385.10	$385.10	$422.11	$422.11	$383.77	$383.77	$371.99	$371.99	$407.75	$407.75	$375.84	$375.84	$364.31	$364.31	$399.33	$399.33
28	$395.24	$412.08	$412.08	$399.43	$399.43	$437.82	$437.82	$398.05	$398.05	$385.83	$385.83	$422.92	$422.92	$389.83	$389.83	$377.86	$377.86	$414.19	$414.19
29	$406.88	$424.21	$424.21	$411.19	$411.19	$450.71	$450.71	$409.77	$409.77	$397.19	$397.19	$435.37	$435.37	$401.31	$401.31	$388.99	$388.99	$426.38	$426.38
30	$412.70	$430.28	$430.28	$417.07	$417.07	$457.16	$457.16	$415.63	$415.63	$402.87	$402.87	$441.59	$441.59	$407.05	$407.05	$394.55	$394.55	$432.48	$432.48
31	$421.42	$439.38	$439.38	$425.89	$425.89	$466.82	$466.82	$424.41	$424.41	$411.39	$411.39	$450.93	$450.93	$415.65	$415.65	$402.89	$402.89	$441.63	$441.63
32	$430.15	$448.48	$448.48	$434.71	$434.71	$476.49	$476.49	$433.20	$433.20	$419.91	$419.91	$460.27	$460.27	$424.26	$424.26	$411.23	$411.23	$450.77	$450.77
33	$435.60	$454.16	$454.16	$440.22	$440.22	$482.53	$482.53	$438.70	$438.70	$425.23	$425.23	$466.11	$466.11	$429.64	$429.64	$416.45	$416.45	$456.49	$456.49
34	$441.42	$460.23	$460.23	$446.10	$446.10	$488.97	$488.97	$444.55	$444.55	$430.91	$430.91	$472.33	$472.33	$435.38	$435.38	$422.01	$422.01	$462.58	$462.58
35	$444.33	$463.26	$463.26	$449.04	$449.04	$492.20	$492.20	$447.48	$447.48	$433.75	$433.75	$475.44	$475.44	$438.25	$438.25	$424.79	$424.79	$465.63	$465.63
36	$447.24	$466.29	$466.29	$451.98	$451.98	$495.42	$495.42	$450.41	$450.41	$436.59	$436.59	$478.56	$478.56	$441.11	$441.11	$427.57	$427.57	$468.68	$468.68
37	$450.15	$469.33	$469.33	$454.92	$454.92	$498.64	$498.64	$453.34	$453.34	$439.43	$439.43	$481.67	$481.67	$443.98	$443.98	$430.35	$430.35	$471.73	$471.73
38	$453.06	$472.36	$472.36	$457.86	$457.86	$501.86	$501.86	$456.27	$456.27	$442.27	$442.27	$484.78	$484.78	$446.85	$446.85	$433.13	$433.13	$474.78	$474.78
39	$458.88	$478.42	$478.42	$463.73	$463.73	$508.31	$508.31	$462.13	$462.13	$447.95	$447.95	$491.01	$491.01	$452.59	$452.59	$438.70	$438.70	$480.87	$480.87
40	$464.69	$484.49	$484.49	$469.61	$469.61	$514.75	$514.75	$467.99	$467.99	$453.63	$453.63	$497.23	$497.23	$458.33	$458.33	$444.26	$444.26	$486.97	$486.97
41	$473.42	$493.59	$493.59	$478.43	$478.43	$524.42	$524.42	$476.78	$476.78	$462.14	$462.14	$506.57	$506.57	$466.94	$466.94	$452.60	$452.60	$496.11	$496.11
42	$481.78	$502.31	$502.31	$486.88	$486.88	$533.68	$533.68	$485.20	$485.20	$470.31	$470.31	$515.52	$515.52	$475.18	$475.18	$460.60	$460.60	$504.88	$504.88
43	$493.42	$514.44	$514.44	$498.64	$498.64	$546.57	$546.57	$496.92	$496.92	$481.67	$481.67	$527.97	$527.97	$486.66	$486.66	$471.72	$471.72	$517.07	$517.07
44	$507.96	$529.60	$529.60	$513.34	$513.34	$562.68	$562.68	$511.57	$511.57	$495.87	$495.87	$543.53	$543.53	$501.01	$501.01	$485.63	$485.63	$532.31	$532.31
45	$525.05	$547.42	$547.42	$530.61	$530.61	$581.61	$581.61	$528.78	$528.78	$512.55	$512.55	$561.82	$561.82	$517.86	$517.86	$501.96	$501.96	$550.22	$550.22
46	$545.42	$568.65	$568.65	$551.19	$551.19	$604.17	$604.17	$549.29	$549.29	$532.43	$532.43	$583.61	$583.61	$537.95	$537.95	$521.43	$521.43	$571.56	$571.56
47	$568.32	$592.53	$592.53	$574.34	$574.34	$629.55	$629.55	$572.35	$572.35	$554.79	$554.79	$608.12	$608.12	$560.54	$560.54	$543.33	$543.33	$595.57	$595.57
48	$594.50	$619.83	$619.83	$600.80	$600.80	$658.55	$658.55	$598.72	$598.72	$580.34	$580.34	$636.13	$636.13	$586.36	$586.36	$568.36	$568.36	$623.00	$623.00
49	$620.32	$646.74	$646.74	$626.89	$626.89	$687.14	$687.14	$624.72	$624.72	$605.54	$605.54	$663.75	$663.75	$611.82	$611.82	$593.04	$593.04	$650.05	$650.05
50	$649.41	$677.07	$677.07	$656.28	$656.28	$719.37	$719.37	$654.02	$654.02	$633.94	$633.94	$694.88	$694.88	$640.51	$640.51	$620.85	$620.85	$680.54	$680.54
51	$678.13	$707.02	$707.02	$685.31	$685.31	$751.18	$751.18	$682.94	$682.94	$661.98	$661.98	$725.62	$725.62	$668.84	$668.84	$648.31	$648.31	$710.64	$710.64
52	$709.77	$740.00	$740.00	$717.28	$717.28	$786.23	$786.23	$714.80	$714.80	$692.86	$692.86	$759.46	$759.46	$700.05	$700.05	$678.55	$678.55	$743.79	$743.79
53	$741.76	$773.36	$773.36	$749.62	$749.62	$821.67	$821.67	$747.03	$747.03	$724.10	$724.10	$793.70	$793.70	$731.61	$731.61	$709.14	$709.14	$777.32	$777.32
54	$776.31	$809.38	$809.38	$784.53	$784.53	$859.94	$859.94	$781.82	$781.82	$757.82	$757.82	$830.66	$830.66	$765.68	$765.68	$742.17	$742.17	$813.52	$813.52
55	$810.85	$845.39	$845.39	$819.44	$819.44	$898.20	$898.20	$816.60	$816.60	$791.54	$791.54	$867.63	$867.63	$799.74	$799.74	$775.19	$775.19	$849.72	$849.72
56	$848.30	$884.44	$884.44	$857.28	$857.28	$939.69	$939.69	$854.32	$854.32	$828.10	$828.10	$907.70	$907.70	$836.68	$836.68	$811.00	$811.00	$888.97	$888.97
57	$886.12	$923.87	$923.87	$895.50	$895.50	$981.57	$981.57	$892.41	$892.41	$865.01	$865.01	$948.16	$948.16	$873.98	$873.98	$847.15	$847.15	$928.59	$928.59
58	$926.48	$965.95	$965.95	$936.29	$936.29	$1,026.28	$1,026.28	$933.05	$933.05	$904.41	$904.41	$991.35	$991.35	$913.79	$913.79	$885.74	$885.74	$970.89	$970.89
59	$946.48	$986.80	$986.80	$956.50	$956.50	$1,048.44	$1,048.44	$953.19	$953.19	$923.93	$923.93	$1,012.75	$1,012.75	$933.51	$933.51	$904.85	$904.85	$991.85	$991.85
60	$986.84	$1,028.88	$1,028.88	$997.29	$997.29	$1,093.14	$1,093.14	$993.84	$993.84	$963.33	$963.33	$1,055.94	$1,055.94	$973.32	$973.32	$943.44	$943.44	$1,034.14	$1,034.14
61	$1,021.74	$1,065.27	$1,065.27	$1,032.56	$1,032.56	$1,131.81	$1,131.81	$1,028.99	$1,028.99	$997.41	$997.41	$1,093.29	$1,093.29	$1,007.75	$1,007.75	$976.81	$976.81	$1,070.72	$1,070.72
62	$1,044.65	$1,089.15	$1,089.15	$1,055.71	$1,055.71	$1,157.19	$1,157.19	$1,052.06	$1,052.06	$1,019.77	$1,019.77	$1,117.80	$1,117.80	$1,030.34	$1,030.34	$998.71	$998.71	$1,094.73	$1,094.73
63	$1,073.38	$1,119.10	$1,119.10	$1,084.74	$1,084.74	$1,189.01	$1,189.01	$1,080.99	$1,080.99	$1,047.81	$1,047.81	$1,148.53	$1,148.53	$1,058.68	$1,058.68	$1,026.17	$1,026.17	$1,124.83	$1,124.83
64+	$1,090.83	$1,137.30	$1,137.30	$1,102.38	$1,102.38	$1,208.34	$1,208.34	$1,098.57	$1,098.57	$1,064.85	$1,064.85	$1,167.21	$1,167.21	$1,075.89	$1,075.89	$1,042.86	$1,042.86	$1,143.12	$1,143.12

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070079		16322PA0070079		16322PA0070079		16322PA0070081		16322PA0070081		16322PA0070081		16322PA
Plan Marketing Name =>	tage Silver EPO HSA $3,800/10%		tage Silver EPO HSA $3,800/10%		tage Silver EPO HSA $3,800/10%		ge Silver EPO $5,000/10% $50/		ge Silver EPO $5,000/10% $50/		ge Silver EPO $5,000/10% $50/		ge Gold EPO $1,000/10% $30/		ge Gold EPO $1,000/10% $30/		ge Gold EPO $1,000/10% $30/		ge Silver EPO $4
Form # =>	EPOF08		EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	1		4		5		1		4		5		1		4		5		1
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Sil
Deductible =>	$3,800 / $7,600		$3,800 / $7,600		$3,800 / $7,600		$5,000 / $10,000		$5,000 / $10,000		$5,000 / $10,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$4,400 /
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	10% / 10%		10% / 10%		10% / 10%		$50 / $70		$50 / $70		$50 / $70		$30 / $50		$30 / $50		$30 / $50		$50 /
OOP Maximum =>	$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$227.88	$227.88	$220.89	$220.89	$242.11	$242.11	$234.02	$234.02	$226.84	$226.84	$248.64	$248.64	$286.40	$286.40	$277.60	$277.60	$304.29	$304.29	$239.54
15	$248.13	$248.13	$240.52	$240.52	$263.64	$263.64	$254.82	$254.82	$247.00	$247.00	$270.74	$270.74	$311.86	$311.86	$302.28	$302.28	$331.34	$331.34	$260.84
16	$255.88	$255.88	$248.03	$248.03	$271.86	$271.86	$262.78	$262.78	$254.71	$254.71	$279.19	$279.19	$321.59	$321.59	$311.71	$311.71	$341.68	$341.68	$268.98
17	$263.62	$263.62	$255.53	$255.53	$280.09	$280.09	$270.73	$270.73	$262.42	$262.42	$287.64	$287.64	$331.33	$331.33	$321.15	$321.15	$352.03	$352.03	$277.12
18	$271.96	$271.96	$263.62	$263.62	$288.96	$288.96	$279.30	$279.30	$270.72	$270.72	$296.74	$296.74	$341.81	$341.81	$331.31	$331.31	$363.16	$363.16	$285.89
19	$280.31	$280.31	$271.70	$271.70	$297.82	$297.82	$287.86	$287.86	$279.03	$279.03	$305.84	$305.84	$352.29	$352.29	$341.47	$341.47	$374.30	$374.30	$294.66
20	$288.94	$288.94	$280.08	$280.08	$307.00	$307.00	$296.73	$296.73	$287.62	$287.62	$315.27	$315.27	$363.15	$363.15	$351.99	$351.99	$385.84	$385.84	$303.74
21	$297.88	$297.88	$288.74	$288.74	$316.49	$316.49	$305.91	$305.91	$296.52	$296.52	$325.02	$325.02	$374.38	$374.38	$362.88	$362.88	$397.77	$397.77	$313.13
22	$297.88	$297.88	$288.74	$288.74	$316.49	$316.49	$305.91	$305.91	$296.52	$296.52	$325.02	$325.02	$374.38	$374.38	$362.88	$362.88	$397.77	$397.77	$313.13
23	$297.88	$297.88	$288.74	$288.74	$316.49	$316.49	$305.91	$305.91	$296.52	$296.52	$325.02	$325.02	$374.38	$374.38	$362.88	$362.88	$397.77	$397.77	$313.13
24	$297.88	$297.88	$288.74	$288.74	$316.49	$316.49	$305.91	$305.91	$296.52	$296.52	$325.02	$325.02	$374.38	$374.38	$362.88	$362.88	$397.77	$397.77	$313.13
25	$299.07	$299.07	$289.89	$289.89	$317.76	$317.76	$307.13	$307.13	$297.71	$297.71	$326.32	$326.32	$375.88	$375.88	$364.33	$364.33	$399.36	$399.36	$314.38
26	$305.03	$305.03	$295.67	$295.67	$324.09	$324.09	$313.25	$313.25	$303.64	$303.64	$332.82	$332.82	$383.37	$383.37	$371.59	$371.59	$407.32	$407.32	$320.65
27	$312.18	$312.18	$302.60	$302.60	$331.68	$331.68	$320.59	$320.59	$310.75	$310.75	$340.62	$340.62	$392.35	$392.35	$380.30	$380.30	$416.86	$416.86	$328.16
28	$323.80	$323.80	$313.86	$313.86	$344.02	$344.02	$332.52	$332.52	$322.32	$322.32	$353.30	$353.30	$406.95	$406.95	$394.45	$394.45	$432.38	$432.38	$340.37
29	$333.33	$333.33	$323.10	$323.10	$354.15	$354.15	$342.31	$342.31	$331.81	$331.81	$363.70	$363.70	$418.93	$418.93	$406.06	$406.06	$445.10	$445.10	$350.39
30	$338.09	$338.09	$327.72	$327.72	$359.22	$359.22	$347.21	$347.21	$336.55	$336.55	$368.90	$368.90	$424.92	$424.92	$411.87	$411.87	$451.47	$451.47	$355.40
31	$345.24	$345.24	$334.65	$334.65	$366.81	$366.81	$354.55	$354.55	$343.67	$343.67	$376.70	$376.70	$433.91	$433.91	$420.58	$420.58	$461.02	$461.02	$362.92
32	$352.39	$352.39	$341.58	$341.58	$374.41	$374.41	$361.89	$361.89	$350.78	$350.78	$384.50	$384.50	$442.89	$442.89	$429.29	$429.29	$470.56	$470.56	$370.43
33	$356.86	$356.86	$345.91	$345.91	$379.16	$379.16	$366.48	$366.48	$355.23	$355.23	$389.37	$389.37	$448.51	$448.51	$434.73	$434.73	$476.53	$476.53	$375.13
34	$361.63	$361.63	$350.53	$350.53	$384.22	$384.22	$371.37	$371.37	$359.98	$359.98	$394.57	$394.57	$454.50	$454.50	$440.54	$440.54	$482.89	$482.89	$380.14
35	$364.01	$364.01	$352.84	$352.84	$386.75	$386.75	$373.82	$373.82	$362.35	$362.35	$397.17	$397.17	$457.49	$457.49	$443.44	$443.44	$486.07	$486.07	$382.64
36	$366.39	$366.39	$355.15	$355.15	$389.28	$389.28	$376.27	$376.27	$364.72	$364.72	$399.77	$399.77	$460.49	$460.49	$446.34	$446.34	$489.26	$489.26	$385.15
37	$368.78	$368.78	$357.46	$357.46	$391.81	$391.81	$378.72	$378.72	$367.09	$367.09	$402.37	$402.37	$463.48	$463.48	$449.25	$449.25	$492.44	$492.44	$387.65
38	$371.16	$371.16	$359.77	$359.77	$394.35	$394.35	$381.16	$381.16	$369.46	$369.46	$404.97	$404.97	$466.48	$466.48	$452.15	$452.15	$495.62	$495.62	$390.16
39	$375.92	$375.92	$364.39	$364.39	$399.41	$399.41	$386.06	$386.06	$374.21	$374.21	$410.18	$410.18	$472.47	$472.47	$457.95	$457.95	$501.99	$501.99	$395.17
40	$380.69	$380.69	$369.01	$369.01	$404.47	$404.47	$390.95	$390.95	$378.95	$378.95	$415.38	$415.38	$478.46	$478.46	$463.76	$463.76	$508.35	$508.35	$400.18
41	$387.84	$387.84	$375.94	$375.94	$412.07	$412.07	$398.29	$398.29	$386.07	$386.07	$423.18	$423.18	$487.44	$487.44	$472.47	$472.47	$517.90	$517.90	$407.70
42	$394.69	$394.69	$382.58	$382.58	$419.35	$419.35	$405.33	$405.33	$392.89	$392.89	$430.65	$430.65	$496.05	$496.05	$480.82	$480.82	$527.05	$527.05	$414.90
43	$404.22	$404.22	$391.82	$391.82	$429.48	$429.48	$415.12	$415.12	$402.38	$402.38	$441.05	$441.05	$508.03	$508.03	$492.43	$492.43	$539.77	$539.77	$424.92
44	$416.14	$416.14	$403.37	$403.37	$442.14	$442.14	$427.36	$427.36	$414.24	$414.24	$454.05	$454.05	$523.01	$523.01	$506.94	$506.94	$555.68	$555.68	$437.44
45	$430.14	$430.14	$416.94	$416.94	$457.01	$457.01	$441.73	$441.73	$428.17	$428.17	$469.33	$469.33	$540.60	$540.60	$524.00	$524.00	$574.38	$574.38	$452.16
46	$446.82	$446.82	$433.11	$433.11	$474.74	$474.74	$458.87	$458.87	$444.78	$444.78	$487.53	$487.53	$561.57	$561.57	$544.32	$544.32	$596.66	$596.66	$469.70
47	$465.59	$465.59	$451.30	$451.30	$494.67	$494.67	$478.14	$478.14	$463.46	$463.46	$508.01	$508.01	$585.16	$585.16	$567.18	$567.18	$621.71	$621.71	$489.42
48	$487.03	$487.03	$472.09	$472.09	$517.46	$517.46	$500.16	$500.16	$484.81	$484.81	$531.41	$531.41	$612.11	$612.11	$593.31	$593.31	$650.35	$650.35	$511.97
49	$508.18	$508.18	$492.59	$492.59	$539.93	$539.93	$521.88	$521.88	$505.86	$505.86	$554.48	$554.48	$638.69	$638.69	$619.07	$619.07	$678.60	$678.60	$534.20
50	$532.01	$532.01	$515.69	$515.69	$565.25	$565.25	$546.36	$546.36	$529.58	$529.58	$580.49	$580.49	$668.64	$668.64	$648.10	$648.10	$710.42	$710.42	$559.25
51	$555.55	$555.55	$538.50	$538.50	$590.25	$590.25	$570.52	$570.52	$553.01	$553.01	$606.16	$606.16	$698.22	$698.22	$676.77	$676.77	$741.84	$741.84	$583.99
52	$581.46	$581.46	$563.62	$563.62	$617.79	$617.79	$597.14	$597.14	$578.81	$578.81	$634.44	$634.44	$730.79	$730.79	$708.34	$708.34	$776.45	$776.45	$611.23
53	$607.68	$607.68	$589.03	$589.03	$645.64	$645.64	$624.06	$624.06	$604.90	$604.90	$663.04	$663.04	$763.74	$763.74	$740.28	$740.28	$811.45	$811.45	$638.79
54	$635.97	$635.97	$616.46	$616.46	$675.71	$675.71	$653.12	$653.12	$633.07	$633.07	$693.92	$693.92	$799.30	$799.30	$774.75	$774.75	$849.24	$849.24	$668.53
55	$664.27	$664.27	$643.89	$643.89	$705.77	$705.77	$682.18	$682.18	$661.24	$661.24	$724.79	$724.79	$834.87	$834.87	$809.22	$809.22	$887.03	$887.03	$698.28
56	$694.95	$694.95	$673.63	$673.63	$738.37	$738.37	$713.69	$713.69	$691.78	$691.78	$758.27	$758.27	$873.43	$873.43	$846.60	$846.60	$928.00	$928.00	$730.53
57	$725.93	$725.93	$703.66	$703.66	$771.29	$771.29	$745.50	$745.50	$722.62	$722.62	$792.07	$792.07	$912.36	$912.36	$884.34	$884.34	$969.37	$969.37	$763.10
58	$759.00	$759.00	$735.71	$735.71	$806.42	$806.42	$779.46	$779.46	$755.53	$755.53	$828.15	$828.15	$953.92	$953.92	$924.62	$924.62	$1,013.52	$1,013.52	$797.86
59	$775.38	$775.38	$751.59	$751.59	$823.82	$823.82	$796.28	$796.28	$771.84	$771.84	$846.03	$846.03	$974.51	$974.51	$944.58	$944.58	$1,035.40	$1,035.40	$815.08
60	$808.45	$808.45	$783.64	$783.64	$858.95	$858.95	$830.24	$830.24	$804.76	$804.76	$882.10	$882.10	$1,016.07	$1,016.07	$984.86	$984.86	$1,079.55	$1,079.55	$849.83
61	$837.04	$837.04	$811.36	$811.36	$889.34	$889.34	$859.61	$859.61	$833.22	$833.22	$913.31	$913.31	$1,052.01	$1,052.01	$1,019.69	$1,019.69	$1,117.73	$1,117.73	$879.90
62	$855.81	$855.81	$829.55	$829.55	$909.28	$909.28	$878.88	$878.88	$851.90	$851.90	$933.78	$933.78	$1,075.59	$1,075.59	$1,042.55	$1,042.55	$1,142.79	$1,142.79	$899.62
63	$879.34	$879.34	$852.36	$852.36	$934.28	$934.28	$903.05	$903.05	$875.33	$875.33	$959.46	$959.46	$1,105.17	$1,105.17	$1,071.22	$1,071.22	$1,174.22	$1,174.22	$924.36
64+	$893.64	$893.64	$866.22	$866.22	$949.47	$949.47	$917.73	$917.73	$889.56	$889.56	$975.06	$975.06	$1,123.14	$1,123.14	$1,088.64	$1,088.64	$1,193.31	$1,193.31	$939.39

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070082	16322PA0070082		16322PA0070082		16322PA0070091		16322PA0070091		16322PA0070091		16322PA0070091		16322PA0070092		16322PA0070092		16322PA0070092	
Plan Marketing Name =>	,400/10% $50/	ge Silver EPO $4,400/10% $50/		ge Silver EPO $4,400/10% $50/		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $2,200/10		ntage Gold HSA EPO $2,200/10		ntage Gold HSA EPO $2,200/10	
Form # =>	F02	EPOF02		EPOF02		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08	
Rating Area =>	1	4		5		1		2		4		5		1		2		4	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	ver	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $8,800	$4,400 / $8,800		$4,400 / $8,800		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$2,200 / $4,400		$2,200 / $4,400		$2,200 / $4,400	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $80	$50 / $80		$50 / $80		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%	
OOP Maximum =>	$18,400	$9,200 / $18,400		$9,200 / $18,400		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$239.54	$232.19	$232.19	$254.52	$254.52	$275.70	$275.70	$328.02	$328.02	$267.24	$267.24	$292.92	$292.92	$265.38	$265.38	$315.74	$315.74	$257.23	$257.23
15	$260.84	$252.83	$252.83	$277.14	$277.14	$300.20	$300.20	$357.17	$357.17	$290.99	$290.99	$318.96	$318.96	$288.97	$288.97	$343.80	$343.80	$280.10	$280.10
16	$268.98	$260.72	$260.72	$285.79	$285.79	$309.58	$309.58	$368.32	$368.32	$300.07	$300.07	$328.91	$328.91	$297.99	$297.99	$354.54	$354.54	$288.84	$288.84
17	$277.12	$268.62	$268.62	$294.44	$294.44	$318.95	$318.95	$379.47	$379.47	$309.16	$309.16	$338.87	$338.87	$307.01	$307.01	$365.27	$365.27	$297.58	$297.58
18	$285.89	$277.11	$277.11	$303.76	$303.76	$329.04	$329.04	$391.48	$391.48	$318.94	$318.94	$349.59	$349.59	$316.72	$316.72	$376.82	$376.82	$307.00	$307.00
19	$294.66	$285.61	$285.61	$313.07	$313.07	$339.13	$339.13	$403.48	$403.48	$328.72	$328.72	$360.31	$360.31	$326.43	$326.43	$388.38	$388.38	$316.41	$316.41
20	$303.74	$294.41	$294.41	$322.72	$322.72	$349.58	$349.58	$415.92	$415.92	$338.85	$338.85	$371.41	$371.41	$336.49	$336.49	$400.35	$400.35	$326.16	$326.16
21	$313.13	$303.52	$303.52	$332.70	$332.70	$360.39	$360.39	$428.78	$428.78	$349.33	$349.33	$382.90	$382.90	$346.90	$346.90	$412.73	$412.73	$336.25	$336.25
22	$313.13	$303.52	$303.52	$332.70	$332.70	$360.39	$360.39	$428.78	$428.78	$349.33	$349.33	$382.90	$382.90	$346.90	$346.90	$412.73	$412.73	$336.25	$336.25
23	$313.13	$303.52	$303.52	$332.70	$332.70	$360.39	$360.39	$428.78	$428.78	$349.33	$349.33	$382.90	$382.90	$346.90	$346.90	$412.73	$412.73	$336.25	$336.25
24	$313.13	$303.52	$303.52	$332.70	$332.70	$360.39	$360.39	$428.78	$428.78	$349.33	$349.33	$382.90	$382.90	$346.90	$346.90	$412.73	$412.73	$336.25	$336.25
25	$314.38	$304.73	$304.73	$334.03	$334.03	$361.83	$361.83	$430.50	$430.50	$350.73	$350.73	$384.43	$384.43	$348.29	$348.29	$414.38	$414.38	$337.60	$337.60
26	$320.65	$310.80	$310.80	$340.68	$340.68	$369.04	$369.04	$439.07	$439.07	$357.71	$357.71	$392.09	$392.09	$355.23	$355.23	$422.64	$422.64	$344.32	$344.32
27	$328.16	$318.09	$318.09	$348.67	$348.67	$377.69	$377.69	$449.36	$449.36	$366.10	$366.10	$401.28	$401.28	$363.55	$363.55	$432.54	$432.54	$352.39	$352.39
28	$340.37	$329.93	$329.93	$361.64	$361.64	$391.74	$391.74	$466.08	$466.08	$379.72	$379.72	$416.21	$416.21	$377.08	$377.08	$448.64	$448.64	$365.50	$365.50
29	$350.39	$339.64	$339.64	$372.29	$372.29	$403.28	$403.28	$479.80	$479.80	$390.90	$390.90	$428.47	$428.47	$388.18	$388.18	$461.84	$461.84	$376.26	$376.26
30	$355.40	$344.50	$344.50	$377.61	$377.61	$409.04	$409.04	$486.67	$486.67	$396.49	$396.49	$434.59	$434.59	$393.73	$393.73	$468.45	$468.45	$381.64	$381.64
31	$362.92	$351.78	$351.78	$385.60	$385.60	$417.69	$417.69	$496.96	$496.96	$404.87	$404.87	$443.78	$443.78	$402.06	$402.06	$478.35	$478.35	$389.71	$389.71
32	$370.43	$359.06	$359.06	$393.58	$393.58	$426.34	$426.34	$507.25	$507.25	$413.26	$413.26	$452.97	$452.97	$410.38	$410.38	$488.26	$488.26	$397.78	$397.78
33	$375.13	$363.62	$363.62	$398.57	$398.57	$431.75	$431.75	$513.68	$513.68	$418.50	$418.50	$458.71	$458.71	$415.59	$415.59	$494.45	$494.45	$402.83	$402.83
34	$380.14	$368.47	$368.47	$403.90	$403.90	$437.51	$437.51	$520.54	$520.54	$424.09	$424.09	$464.84	$464.84	$421.14	$421.14	$501.05	$501.05	$408.21	$408.21
35	$382.64	$370.90	$370.90	$406.56	$406.56	$440.40	$440.40	$523.97	$523.97	$426.88	$426.88	$467.90	$467.90	$423.91	$423.91	$504.36	$504.36	$410.90	$410.90
36	$385.15	$373.33	$373.33	$409.22	$409.22	$443.28	$443.28	$527.40	$527.40	$429.68	$429.68	$470.97	$470.97	$426.69	$426.69	$507.66	$507.66	$413.59	$413.59
37	$387.65	$375.76	$375.76	$411.88	$411.88	$446.16	$446.16	$530.83	$530.83	$432.47	$432.47	$474.03	$474.03	$429.46	$429.46	$510.96	$510.96	$416.28	$416.28
38	$390.16	$378.19	$378.19	$414.54	$414.54	$449.05	$449.05	$534.26	$534.26	$435.27	$435.27	$477.09	$477.09	$432.24	$432.24	$514.26	$514.26	$418.97	$418.97
39	$395.17	$383.04	$383.04	$419.87	$419.87	$454.81	$454.81	$541.12	$541.12	$440.85	$440.85	$483.22	$483.22	$437.79	$437.79	$520.87	$520.87	$424.35	$424.35
40	$400.18	$387.90	$387.90	$425.19	$425.19	$460.58	$460.58	$547.98	$547.98	$446.44	$446.44	$489.35	$489.35	$443.34	$443.34	$527.47	$527.47	$429.73	$429.73
41	$407.70	$395.18	$395.18	$433.18	$433.18	$469.23	$469.23	$558.27	$558.27	$454.83	$454.83	$498.54	$498.54	$451.66	$451.66	$537.37	$537.37	$437.80	$437.80
42	$414.90	$402.16	$402.16	$440.83	$440.83	$477.52	$477.52	$568.13	$568.13	$462.86	$462.86	$507.34	$507.34	$459.64	$459.64	$546.87	$546.87	$445.53	$445.53
43	$424.92	$411.88	$411.88	$451.47	$451.47	$489.05	$489.05	$581.85	$581.85	$474.04	$474.04	$519.60	$519.60	$470.74	$470.74	$560.07	$560.07	$456.29	$456.29
44	$437.44	$424.02	$424.02	$464.78	$464.78	$503.46	$503.46	$599.01	$599.01	$488.01	$488.01	$534.91	$534.91	$484.62	$484.62	$576.58	$576.58	$469.74	$469.74
45	$452.16	$438.28	$438.28	$480.42	$480.42	$520.40	$520.40	$619.16	$619.16	$504.43	$504.43	$552.91	$552.91	$500.92	$500.92	$595.98	$595.98	$485.55	$485.55
46	$469.70	$455.28	$455.28	$499.05	$499.05	$540.59	$540.59	$643.17	$643.17	$524.00	$524.00	$574.35	$574.35	$520.35	$520.35	$619.10	$619.10	$504.38	$504.38
47	$489.42	$474.40	$474.40	$520.01	$520.01	$563.29	$563.29	$670.18	$670.18	$546.00	$546.00	$598.47	$598.47	$542.20	$542.20	$645.10	$645.10	$525.56	$525.56
48	$511.97	$496.26	$496.26	$543.96	$543.96	$589.24	$589.24	$701.06	$701.06	$571.15	$571.15	$626.04	$626.04	$567.18	$567.18	$674.81	$674.81	$549.77	$549.77
49	$534.20	$517.81	$517.81	$567.59	$567.59	$614.83	$614.83	$731.50	$731.50	$595.96	$595.96	$653.23	$653.23	$591.81	$591.81	$704.12	$704.12	$573.64	$573.64
50	$559.25	$542.09	$542.09	$594.20	$594.20	$643.66	$643.66	$765.80	$765.80	$623.90	$623.90	$683.86	$683.86	$619.56	$619.56	$737.14	$737.14	$600.54	$600.54
51	$583.99	$566.06	$566.06	$620.49	$620.49	$672.13	$672.13	$799.67	$799.67	$651.50	$651.50	$714.11	$714.11	$646.97	$646.97	$769.74	$769.74	$627.11	$627.11
52	$611.23	$592.47	$592.47	$649.43	$649.43	$703.48	$703.48	$836.98	$836.98	$681.89	$681.89	$747.42	$747.42	$677.15	$677.15	$805.65	$805.65	$656.36	$656.36
53	$638.79	$619.18	$619.18	$678.71	$678.71	$735.20	$735.20	$874.71	$874.71	$712.63	$712.63	$781.12	$781.12	$707.68	$707.68	$841.97	$841.97	$685.95	$685.95
54	$668.53	$648.02	$648.02	$710.31	$710.31	$769.43	$769.43	$915.45	$915.45	$745.82	$745.82	$817.49	$817.49	$740.63	$740.63	$881.18	$881.18	$717.89	$717.89
55	$698.28	$676.85	$676.85	$741.92	$741.92	$803.67	$803.67	$956.18	$956.18	$779.01	$779.01	$853.87	$853.87	$773.59	$773.59	$920.39	$920.39	$749.84	$749.84
56	$730.53	$708.11	$708.11	$776.19	$776.19	$840.79	$840.79	$1,000.34	$1,000.34	$814.99	$814.99	$893.31	$893.31	$809.32	$809.32	$962.90	$962.90	$784.47	$784.47
57	$763.10	$739.68	$739.68	$810.79	$810.79	$878.27	$878.27	$1,044.94	$1,044.94	$851.32	$851.32	$933.13	$933.13	$845.40	$845.40	$1,005.82	$1,005.82	$819.44	$819.44
58	$797.86	$773.37	$773.37	$847.72	$847.72	$918.27	$918.27	$1,092.53	$1,092.53	$890.09	$890.09	$975.63	$975.63	$883.90	$883.90	$1,051.64	$1,051.64	$856.77	$856.77
59	$815.08	$790.06	$790.06	$866.02	$866.02	$938.10	$938.10	$1,116.11	$1,116.11	$909.31	$909.31	$996.69	$996.69	$902.98	$902.98	$1,074.34	$1,074.34	$875.26	$875.26
60	$849.83	$823.75	$823.75	$902.95	$902.95	$978.10	$978.10	$1,163.71	$1,163.71	$948.08	$948.08	$1,039.19	$1,039.19	$941.49	$941.49	$1,120.15	$1,120.15	$912.58	$912.58
61	$879.90	$852.89	$852.89	$934.89	$934.89	$1,012.70	$1,012.70	$1,204.87	$1,204.87	$981.62	$981.62	$1,075.95	$1,075.95	$974.79	$974.79	$1,159.77	$1,159.77	$944.86	$944.86
62	$899.62	$872.01	$872.01	$955.85	$955.85	$1,035.40	$1,035.40	$1,231.88	$1,231.88	$1,003.63	$1,003.63	$1,100.07	$1,100.07	$996.64	$996.64	$1,185.77	$1,185.77	$966.05	$966.05
63	$924.36	$895.99	$895.99	$982.13	$982.13	$1,063.87	$1,063.87	$1,265.76	$1,265.76	$1,031.22	$1,031.22	$1,130.32	$1,130.32	$1,024.05	$1,024.05	$1,218.38	$1,218.38	$992.61	$992.61
64+	$939.39	$910.56	$910.56	$998.10	$998.10	$1,081.17	$1,081.17	$1,286.34	$1,286.34	$1,047.99	$1,047.99	$1,148.70	$1,148.70	$1,040.70	$1,040.70	$1,238.19	$1,238.19	$1,008.75	$1,008.75

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070092		16322PA0070093		16322PA0070093		16322PA0070093		16322PA0070093		16322PA0070094		16322PA0070094		16322PA0070094		16322PA0070094		16322PA
Plan Marketing Name =>	ntage Gold HSA EPO $2,200/10		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Platinum EPO $0 $10/		vantage Platinum EPO $0 $10/		vantage Platinum EPO $0 $10/		vantage Platinum EPO $0 $10/		vantage Platinu
Form # =>	EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Silver		Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Plati
Deductible =>	$2,200 / $4,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 /
Coinsurance =>	90%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	10% / 10%		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 /
OOP Maximum =>	$5,500 / $9,200		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$281.96	$281.96	$239.85	$239.85	$285.37	$285.37	$232.48	$232.48	$254.84	$254.84	$346.25	$346.25	$411.97	$411.97	$335.63	$335.63	$367.89	$367.89	$340.31
15	$307.02	$307.02	$261.17	$261.17	$310.73	$310.73	$253.15	$253.15	$277.49	$277.49	$377.03	$377.03	$448.59	$448.59	$365.46	$365.46	$400.59	$400.59	$370.56
16	$316.60	$316.60	$269.32	$269.32	$320.43	$320.43	$261.05	$261.05	$286.15	$286.15	$388.80	$388.80	$462.59	$462.59	$376.87	$376.87	$413.09	$413.09	$382.13
17	$326.18	$326.18	$277.47	$277.47	$330.13	$330.13	$268.95	$268.95	$294.81	$294.81	$400.57	$400.57	$476.59	$476.59	$388.28	$388.28	$425.60	$425.60	$393.69
18	$336.50	$336.50	$286.25	$286.25	$340.58	$340.58	$277.46	$277.46	$304.14	$304.14	$413.24	$413.24	$491.67	$491.67	$400.56	$400.56	$439.06	$439.06	$406.15
19	$346.82	$346.82	$295.03	$295.03	$351.02	$351.02	$285.97	$285.97	$313.47	$313.47	$425.92	$425.92	$506.75	$506.75	$412.84	$412.84	$452.53	$452.53	$418.60
20	$357.51	$357.51	$304.12	$304.12	$361.84	$361.84	$294.78	$294.78	$323.13	$323.13	$439.04	$439.04	$522.36	$522.36	$425.57	$425.57	$466.47	$466.47	$431.50
21	$368.57	$368.57	$313.53	$313.53	$373.03	$373.03	$303.90	$303.90	$333.12	$333.12	$452.62	$452.62	$538.52	$538.52	$438.73	$438.73	$480.90	$480.90	$444.85
22	$368.57	$368.57	$313.53	$313.53	$373.03	$373.03	$303.90	$303.90	$333.12	$333.12	$452.62	$452.62	$538.52	$538.52	$438.73	$438.73	$480.90	$480.90	$444.85
23	$368.57	$368.57	$313.53	$313.53	$373.03	$373.03	$303.90	$303.90	$333.12	$333.12	$452.62	$452.62	$538.52	$538.52	$438.73	$438.73	$480.90	$480.90	$444.85
24	$368.57	$368.57	$313.53	$313.53	$373.03	$373.03	$303.90	$303.90	$333.12	$333.12	$452.62	$452.62	$538.52	$538.52	$438.73	$438.73	$480.90	$480.90	$444.85
25	$370.04	$370.04	$314.78	$314.78	$374.52	$374.52	$305.12	$305.12	$334.45	$334.45	$454.43	$454.43	$540.67	$540.67	$440.48	$440.48	$482.82	$482.82	$446.63
26	$377.42	$377.42	$321.05	$321.05	$381.98	$381.98	$311.19	$311.19	$341.11	$341.11	$463.48	$463.48	$551.44	$551.44	$449.26	$449.26	$492.44	$492.44	$455.53
27	$386.26	$386.26	$328.58	$328.58	$390.94	$390.94	$318.49	$318.49	$349.11	$349.11	$474.35	$474.35	$564.37	$564.37	$459.79	$459.79	$503.98	$503.98	$466.20
28	$400.64	$400.64	$340.81	$340.81	$405.48	$405.48	$330.34	$330.34	$362.10	$362.10	$492.00	$492.00	$585.37	$585.37	$476.90	$476.90	$522.74	$522.74	$483.55
29	$412.43	$412.43	$350.84	$350.84	$417.42	$417.42	$340.06	$340.06	$372.76	$372.76	$506.48	$506.48	$602.60	$602.60	$490.94	$490.94	$538.13	$538.13	$497.79
30	$418.33	$418.33	$355.86	$355.86	$423.39	$423.39	$344.93	$344.93	$378.09	$378.09	$513.72	$513.72	$611.22	$611.22	$497.96	$497.96	$545.82	$545.82	$504.90
31	$427.17	$427.17	$363.38	$363.38	$432.34	$432.34	$352.22	$352.22	$386.09	$386.09	$524.59	$524.59	$624.14	$624.14	$508.49	$508.49	$557.36	$557.36	$515.58
32	$436.02	$436.02	$370.91	$370.91	$441.29	$441.29	$359.51	$359.51	$394.08	$394.08	$535.45	$535.45	$637.07	$637.07	$519.02	$519.02	$568.90	$568.90	$526.26
33	$441.55	$441.55	$375.61	$375.61	$446.89	$446.89	$364.07	$364.07	$399.08	$399.08	$542.24	$542.24	$645.15	$645.15	$525.60	$525.60	$576.12	$576.12	$532.93
34	$447.44	$447.44	$380.63	$380.63	$452.86	$452.86	$368.93	$368.93	$404.41	$404.41	$549.48	$549.48	$653.76	$653.76	$532.62	$532.62	$583.81	$583.81	$540.05
35	$450.39	$450.39	$383.13	$383.13	$455.84	$455.84	$371.37	$371.37	$407.07	$407.07	$553.10	$553.10	$658.07	$658.07	$536.13	$536.13	$587.66	$587.66	$543.61
36	$453.34	$453.34	$385.64	$385.64	$458.83	$458.83	$373.80	$373.80	$409.74	$409.74	$556.72	$556.72	$662.38	$662.38	$539.64	$539.64	$591.51	$591.51	$547.17
37	$456.29	$456.29	$388.15	$388.15	$461.81	$461.81	$376.23	$376.23	$412.40	$412.40	$560.34	$560.34	$666.69	$666.69	$543.15	$543.15	$595.35	$595.35	$550.72
38	$459.24	$459.24	$390.66	$390.66	$464.80	$464.80	$378.66	$378.66	$415.07	$415.07	$563.96	$563.96	$671.00	$671.00	$546.66	$546.66	$599.20	$599.20	$554.28
39	$465.14	$465.14	$395.67	$395.67	$470.76	$470.76	$383.52	$383.52	$420.40	$420.40	$571.21	$571.21	$679.61	$679.61	$553.68	$553.68	$606.90	$606.90	$561.40
40	$471.03	$471.03	$400.69	$400.69	$476.73	$476.73	$388.38	$388.38	$425.73	$425.73	$578.45	$578.45	$688.23	$688.23	$560.70	$560.70	$614.59	$614.59	$568.52
41	$479.88	$479.88	$408.22	$408.22	$485.69	$485.69	$395.68	$395.68	$433.72	$433.72	$589.31	$589.31	$701.15	$701.15	$571.23	$571.23	$626.13	$626.13	$579.19
42	$488.36	$488.36	$415.43	$415.43	$494.26	$494.26	$402.67	$402.67	$441.38	$441.38	$599.72	$599.72	$713.54	$713.54	$581.32	$581.32	$637.19	$637.19	$589.43
43	$500.15	$500.15	$425.46	$425.46	$506.20	$506.20	$412.39	$412.39	$452.04	$452.04	$614.21	$614.21	$730.77	$730.77	$595.36	$595.36	$652.58	$652.58	$603.66
44	$514.89	$514.89	$438.00	$438.00	$521.12	$521.12	$424.55	$424.55	$465.37	$465.37	$632.31	$632.31	$752.31	$752.31	$612.91	$612.91	$671.82	$671.82	$621.46
45	$532.22	$532.22	$452.74	$452.74	$538.66	$538.66	$438.83	$438.83	$481.03	$481.03	$653.58	$653.58	$777.62	$777.62	$633.53	$633.53	$694.42	$694.42	$642.36
46	$552.86	$552.86	$470.30	$470.30	$559.55	$559.55	$455.85	$455.85	$499.68	$499.68	$678.93	$678.93	$807.78	$807.78	$658.10	$658.10	$721.35	$721.35	$667.28
47	$576.07	$576.07	$490.05	$490.05	$583.05	$583.05	$475.00	$475.00	$520.67	$520.67	$707.45	$707.45	$841.71	$841.71	$685.73	$685.73	$751.65	$751.65	$695.30
48	$602.61	$602.61	$512.62	$512.62	$609.90	$609.90	$496.88	$496.88	$544.65	$544.65	$740.03	$740.03	$880.48	$880.48	$717.32	$717.32	$786.27	$786.27	$727.33
49	$628.78	$628.78	$534.88	$534.88	$636.39	$636.39	$518.45	$518.45	$568.30	$568.30	$772.17	$772.17	$918.72	$918.72	$748.47	$748.47	$820.42	$820.42	$758.91
50	$658.27	$658.27	$559.96	$559.96	$666.23	$666.23	$542.77	$542.77	$594.95	$594.95	$808.38	$808.38	$961.80	$961.80	$783.57	$783.57	$858.89	$858.89	$794.50
51	$687.38	$687.38	$584.73	$584.73	$695.70	$695.70	$566.77	$566.77	$621.27	$621.27	$844.14	$844.14	$1,004.34	$1,004.34	$818.23	$818.23	$896.88	$896.88	$829.65
52	$719.45	$719.45	$612.01	$612.01	$728.15	$728.15	$593.21	$593.21	$650.25	$650.25	$883.51	$883.51	$1,051.19	$1,051.19	$856.40	$856.40	$938.72	$938.72	$868.35
53	$751.88	$751.88	$639.60	$639.60	$760.98	$760.98	$619.96	$619.96	$679.56	$679.56	$923.34	$923.34	$1,098.58	$1,098.58	$895.01	$895.01	$981.04	$981.04	$907.49
54	$786.90	$786.90	$669.39	$669.39	$796.42	$796.42	$648.83	$648.83	$711.21	$711.21	$966.34	$966.34	$1,149.74	$1,149.74	$936.69	$936.69	$1,026.72	$1,026.72	$949.75
55	$821.91	$821.91	$699.17	$699.17	$831.86	$831.86	$677.70	$677.70	$742.86	$742.86	$1,009.34	$1,009.34	$1,200.90	$1,200.90	$978.37	$978.37	$1,072.41	$1,072.41	$992.02
56	$859.87	$859.87	$731.47	$731.47	$870.28	$870.28	$709.00	$709.00	$777.17	$777.17	$1,055.96	$1,055.96	$1,256.37	$1,256.37	$1,023.56	$1,023.56	$1,121.94	$1,121.94	$1,037.84
57	$898.21	$898.21	$764.07	$764.07	$909.07	$909.07	$740.60	$740.60	$811.81	$811.81	$1,103.03	$1,103.03	$1,312.37	$1,312.37	$1,069.19	$1,069.19	$1,171.95	$1,171.95	$1,084.10
58	$939.12	$939.12	$798.87	$798.87	$950.48	$950.48	$774.34	$774.34	$848.79	$848.79	$1,153.28	$1,153.28	$1,372.15	$1,372.15	$1,117.88	$1,117.88	$1,225.33	$1,225.33	$1,133.48
59	$959.39	$959.39	$816.12	$816.12	$971.00	$971.00	$791.05	$791.05	$867.11	$867.11	$1,178.17	$1,178.17	$1,401.77	$1,401.77	$1,142.01	$1,142.01	$1,251.78	$1,251.78	$1,157.94
60	$1,000.30	$1,000.30	$850.92	$850.92	$1,012.40	$1,012.40	$824.78	$824.78	$904.09	$904.09	$1,228.41	$1,228.41	$1,461.54	$1,461.54	$1,190.71	$1,190.71	$1,305.16	$1,305.16	$1,207.32
61	$1,035.68	$1,035.68	$881.02	$881.02	$1,048.21	$1,048.21	$853.96	$853.96	$936.07	$936.07	$1,271.86	$1,271.86	$1,513.24	$1,513.24	$1,232.83	$1,232.83	$1,351.33	$1,351.33	$1,250.03
62	$1,058.90	$1,058.90	$900.77	$900.77	$1,071.72	$1,071.72	$873.10	$873.10	$957.05	$957.05	$1,300.38	$1,300.38	$1,547.17	$1,547.17	$1,260.47	$1,260.47	$1,381.63	$1,381.63	$1,278.05
63	$1,088.02	$1,088.02	$925.54	$925.54	$1,101.18	$1,101.18	$897.11	$897.11	$983.37	$983.37	$1,336.13	$1,336.13	$1,589.71	$1,589.71	$1,295.13	$1,295.13	$1,419.62	$1,419.62	$1,313.20
64+	$1,105.71	$1,105.71	$940.59	$940.59	$1,119.09	$1,119.09	$911.70	$911.70	$999.36	$999.36	$1,357.86	$1,357.86	$1,615.56	$1,615.56	$1,316.19	$1,316.19	$1,442.70	$1,442.70	$1,334.55

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070095	16322PA0070095		16322PA0070095		16322PA0070095		16322PA0070096		16322PA0070096		16322PA0070096		16322PA0070096		16322PA0070097		16322PA0070097	
Plan Marketing Name =>	m EPO $250 $20	vantage Platinum EPO $250 $20		vantage Platinum EPO $250 $20		vantage Platinum EPO $250 $20		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		vantage Gold HSA EPO $3,000		dvantage Gold HSA EPO $3,000	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF08		EPOF08	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	num	Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $500	$250 / $500		$250 / $500		$250 / $500		$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000		$3,000 / $6,000		$3,000 / $6,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $40	$20 / $40		$20 / $40		$20 / $40		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$0 / $0		$0 / $0	
OOP Maximum =>	/ $7,000	$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$6,000 / $9,200		$6,000 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$340.31	$404.89	$404.89	$329.87	$329.87	$361.57	$361.57	$318.19	$318.19	$378.57	$378.57	$308.42	$308.42	$338.06	$338.06	$260.75	$260.75	$310.24	$310.24
15	$370.56	$440.88	$440.88	$359.19	$359.19	$393.71	$393.71	$346.47	$346.47	$412.22	$412.22	$335.83	$335.83	$368.11	$368.11	$283.93	$283.93	$337.81	$337.81
16	$382.13	$454.64	$454.64	$370.40	$370.40	$406.00	$406.00	$357.28	$357.28	$425.08	$425.08	$346.31	$346.31	$379.60	$379.60	$292.79	$292.79	$348.36	$348.36
17	$393.69	$468.40	$468.40	$381.61	$381.61	$418.29	$418.29	$368.10	$368.10	$437.95	$437.95	$356.80	$356.80	$391.09	$391.09	$301.65	$301.65	$358.90	$358.90
18	$406.15	$483.22	$483.22	$393.69	$393.69	$431.52	$431.52	$379.74	$379.74	$451.81	$451.81	$368.09	$368.09	$403.46	$403.46	$311.20	$311.20	$370.26	$370.26
19	$418.60	$498.04	$498.04	$405.76	$405.76	$444.75	$444.75	$391.39	$391.39	$465.66	$465.66	$379.37	$379.37	$415.84	$415.84	$320.74	$320.74	$381.61	$381.61
20	$431.50	$513.39	$513.39	$418.26	$418.26	$458.46	$458.46	$403.45	$403.45	$480.01	$480.01	$391.07	$391.07	$428.65	$428.65	$330.62	$330.62	$393.37	$393.37
21	$444.85	$529.27	$529.27	$431.20	$431.20	$472.64	$472.64	$415.93	$415.93	$494.86	$494.86	$403.16	$403.16	$441.91	$441.91	$340.85	$340.85	$405.54	$405.54
22	$444.85	$529.27	$529.27	$431.20	$431.20	$472.64	$472.64	$415.93	$415.93	$494.86	$494.86	$403.16	$403.16	$441.91	$441.91	$340.85	$340.85	$405.54	$405.54
23	$444.85	$529.27	$529.27	$431.20	$431.20	$472.64	$472.64	$415.93	$415.93	$494.86	$494.86	$403.16	$403.16	$441.91	$441.91	$340.85	$340.85	$405.54	$405.54
24	$444.85	$529.27	$529.27	$431.20	$431.20	$472.64	$472.64	$415.93	$415.93	$494.86	$494.86	$403.16	$403.16	$441.91	$441.91	$340.85	$340.85	$405.54	$405.54
25	$446.63	$531.39	$531.39	$432.92	$432.92	$474.53	$474.53	$417.59	$417.59	$496.84	$496.84	$404.77	$404.77	$443.68	$443.68	$342.21	$342.21	$407.16	$407.16
26	$455.53	$541.97	$541.97	$441.55	$441.55	$483.98	$483.98	$425.91	$425.91	$506.74	$506.74	$412.84	$412.84	$452.52	$452.52	$349.03	$349.03	$415.27	$415.27
27	$466.20	$554.67	$554.67	$451.90	$451.90	$495.33	$495.33	$435.89	$435.89	$518.61	$518.61	$422.51	$422.51	$463.12	$463.12	$357.21	$357.21	$425.01	$425.01
28	$483.55	$575.32	$575.32	$468.71	$468.71	$513.76	$513.76	$452.12	$452.12	$537.91	$537.91	$438.23	$438.23	$480.36	$480.36	$370.50	$370.50	$440.82	$440.82
29	$497.79	$592.25	$592.25	$482.51	$482.51	$528.88	$528.88	$465.43	$465.43	$553.75	$553.75	$451.14	$451.14	$494.50	$494.50	$381.41	$381.41	$453.80	$453.80
30	$504.90	$600.72	$600.72	$489.41	$489.41	$536.45	$536.45	$472.08	$472.08	$561.67	$561.67	$457.59	$457.59	$501.57	$501.57	$386.86	$386.86	$460.29	$460.29
31	$515.58	$613.42	$613.42	$499.76	$499.76	$547.79	$547.79	$482.06	$482.06	$573.54	$573.54	$467.26	$467.26	$512.17	$512.17	$395.05	$395.05	$470.02	$470.02
32	$526.26	$626.13	$626.13	$510.11	$510.11	$559.13	$559.13	$492.05	$492.05	$585.42	$585.42	$476.94	$476.94	$522.78	$522.78	$403.23	$403.23	$479.75	$479.75
33	$532.93	$634.07	$634.07	$516.58	$516.58	$566.22	$566.22	$498.28	$498.28	$592.84	$592.84	$482.99	$482.99	$529.41	$529.41	$408.34	$408.34	$485.84	$485.84
34	$540.05	$642.53	$642.53	$523.48	$523.48	$573.78	$573.78	$504.94	$504.94	$600.76	$600.76	$489.44	$489.44	$536.48	$536.48	$413.79	$413.79	$492.33	$492.33
35	$543.61	$646.77	$646.77	$526.93	$526.93	$577.57	$577.57	$508.27	$508.27	$604.72	$604.72	$492.66	$492.66	$540.01	$540.01	$416.52	$416.52	$495.57	$495.57
36	$547.17	$651.00	$651.00	$530.38	$530.38	$581.35	$581.35	$511.59	$511.59	$608.68	$608.68	$495.89	$495.89	$543.55	$543.55	$419.25	$419.25	$498.81	$498.81
37	$550.72	$655.24	$655.24	$533.83	$533.83	$585.13	$585.13	$514.92	$514.92	$612.64	$612.64	$499.11	$499.11	$547.08	$547.08	$421.97	$421.97	$502.06	$502.06
38	$554.28	$659.47	$659.47	$537.28	$537.28	$588.91	$588.91	$518.25	$518.25	$616.60	$616.60	$502.34	$502.34	$550.62	$550.62	$424.70	$424.70	$505.30	$505.30
39	$561.40	$667.94	$667.94	$544.17	$544.17	$596.47	$596.47	$524.90	$524.90	$624.51	$624.51	$508.79	$508.79	$557.69	$557.69	$430.15	$430.15	$511.79	$511.79
40	$568.52	$676.41	$676.41	$551.07	$551.07	$604.03	$604.03	$531.56	$531.56	$632.43	$632.43	$515.24	$515.24	$564.76	$564.76	$435.61	$435.61	$518.28	$518.28
41	$579.19	$689.11	$689.11	$561.42	$561.42	$615.38	$615.38	$541.54	$541.54	$644.31	$644.31	$524.91	$524.91	$575.37	$575.37	$443.79	$443.79	$528.01	$528.01
42	$589.43	$701.28	$701.28	$571.34	$571.34	$626.25	$626.25	$551.11	$551.11	$655.69	$655.69	$534.19	$534.19	$585.53	$585.53	$451.63	$451.63	$537.34	$537.34
43	$603.66	$718.22	$718.22	$585.14	$585.14	$641.37	$641.37	$564.42	$564.42	$671.53	$671.53	$547.09	$547.09	$599.67	$599.67	$462.53	$462.53	$550.32	$550.32
44	$621.46	$739.39	$739.39	$602.39	$602.39	$660.28	$660.28	$581.05	$581.05	$691.32	$691.32	$563.21	$563.21	$617.35	$617.35	$476.17	$476.17	$566.54	$566.54
45	$642.36	$764.27	$764.27	$622.65	$622.65	$682.49	$682.49	$600.60	$600.60	$714.58	$714.58	$582.16	$582.16	$638.12	$638.12	$492.19	$492.19	$585.60	$585.60
46	$667.28	$793.91	$793.91	$646.80	$646.80	$708.96	$708.96	$623.90	$623.90	$742.29	$742.29	$604.74	$604.74	$662.87	$662.87	$511.28	$511.28	$608.31	$608.31
47	$695.30	$827.25	$827.25	$673.97	$673.97	$738.74	$738.74	$650.10	$650.10	$773.47	$773.47	$630.14	$630.14	$690.71	$690.71	$532.75	$532.75	$633.86	$633.86
48	$727.33	$865.36	$865.36	$705.01	$705.01	$772.77	$772.77	$680.05	$680.05	$809.10	$809.10	$659.17	$659.17	$722.52	$722.52	$557.29	$557.29	$663.06	$663.06
49	$758.91	$902.93	$902.93	$735.63	$735.63	$806.32	$806.32	$709.58	$709.58	$844.23	$844.23	$687.79	$687.79	$753.90	$753.90	$581.49	$581.49	$691.85	$691.85
50	$794.50	$945.28	$945.28	$770.12	$770.12	$844.14	$844.14	$742.85	$742.85	$883.82	$883.82	$720.04	$720.04	$789.25	$789.25	$608.76	$608.76	$724.29	$724.29
51	$829.65	$987.09	$987.09	$804.19	$804.19	$881.47	$881.47	$775.71	$775.71	$922.91	$922.91	$751.89	$751.89	$824.16	$824.16	$635.69	$635.69	$756.33	$756.33
52	$868.35	$1,033.14	$1,033.14	$841.70	$841.70	$922.59	$922.59	$811.90	$811.90	$965.97	$965.97	$786.97	$786.97	$862.61	$862.61	$665.34	$665.34	$791.61	$791.61
53	$907.49	$1,079.71	$1,079.71	$879.65	$879.65	$964.19	$964.19	$848.50	$848.50	$1,009.51	$1,009.51	$822.45	$822.45	$901.50	$901.50	$695.33	$695.33	$827.30	$827.30
54	$949.75	$1,129.99	$1,129.99	$920.61	$920.61	$1,009.09	$1,009.09	$888.01	$888.01	$1,056.53	$1,056.53	$860.75	$860.75	$943.48	$943.48	$727.71	$727.71	$865.83	$865.83
55	$992.02	$1,180.27	$1,180.27	$961.58	$961.58	$1,053.99	$1,053.99	$927.52	$927.52	$1,103.54	$1,103.54	$899.05	$899.05	$985.46	$985.46	$760.10	$760.10	$904.35	$904.35
56	$1,037.84	$1,234.79	$1,234.79	$1,005.99	$1,005.99	$1,102.67	$1,102.67	$970.36	$970.36	$1,154.51	$1,154.51	$940.57	$940.57	$1,030.98	$1,030.98	$795.20	$795.20	$946.12	$946.12
57	$1,084.10	$1,289.83	$1,289.83	$1,050.83	$1,050.83	$1,151.82	$1,151.82	$1,013.62	$1,013.62	$1,205.97	$1,205.97	$982.50	$982.50	$1,076.93	$1,076.93	$830.65	$830.65	$988.30	$988.30
58	$1,133.48	$1,348.58	$1,348.58	$1,098.70	$1,098.70	$1,204.29	$1,204.29	$1,059.79	$1,059.79	$1,260.90	$1,260.90	$1,027.25	$1,027.25	$1,125.99	$1,125.99	$868.49	$868.49	$1,033.32	$1,033.32
59	$1,157.94	$1,377.69	$1,377.69	$1,122.41	$1,122.41	$1,230.28	$1,230.28	$1,082.67	$1,082.67	$1,288.12	$1,288.12	$1,049.43	$1,049.43	$1,150.29	$1,150.29	$887.23	$887.23	$1,055.62	$1,055.62
60	$1,207.32	$1,436.44	$1,436.44	$1,170.28	$1,170.28	$1,282.74	$1,282.74	$1,128.83	$1,128.83	$1,343.05	$1,343.05	$1,094.18	$1,094.18	$1,199.34	$1,199.34	$925.07	$925.07	$1,100.64	$1,100.64
61	$1,250.03	$1,487.25	$1,487.25	$1,211.67	$1,211.67	$1,328.12	$1,328.12	$1,168.76	$1,168.76	$1,390.56	$1,390.56	$1,132.88	$1,132.88	$1,241.77	$1,241.77	$957.79	$957.79	$1,139.57	$1,139.57
62	$1,278.05	$1,520.59	$1,520.59	$1,238.84	$1,238.84	$1,357.89	$1,357.89	$1,194.97	$1,194.97	$1,421.73	$1,421.73	$1,158.28	$1,158.28	$1,269.61	$1,269.61	$979.26	$979.26	$1,165.12	$1,165.12
63	$1,313.20	$1,562.41	$1,562.41	$1,272.90	$1,272.90	$1,395.23	$1,395.23	$1,227.83	$1,227.83	$1,460.83	$1,460.83	$1,190.13	$1,190.13	$1,304.52	$1,304.52	$1,006.19	$1,006.19	$1,197.15	$1,197.15
64+	$1,334.55	$1,587.81	$1,587.81	$1,293.60	$1,293.60	$1,417.92	$1,417.92	$1,247.79	$1,247.79	$1,484.58	$1,484.58	$1,209.48	$1,209.48	$1,325.73	$1,325.73	$1,022.55	$1,022.55	$1,216.62	$1,216.62

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070097		16322PA0070097		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080002		16322PA0080002		16322PA0080002		16322PA
Plan Marketing Name =>	dvantage Gold HSA EPO $3,000		dvantage Gold HSA EPO $3,000		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,500 $40		dvantage Gold EPO $1,500 $40		dvantage Gold EPO $1,500 $40		dvantage Gold
Form # =>	EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	4		5		1		2		4		5		1		2		4		5
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advan
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$3,000 / $6,000		$3,000 / $6,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$0 / $0		$0 / $0		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 /
OOP Maximum =>	$6,000 / $9,200		$6,000 / $9,200		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$252.75	$252.75	$277.04	$277.04	$267.64	$267.64	$318.42	$318.42	$259.42	$259.42	$284.36	$284.36	$262.01	$262.01	$311.74	$311.74	$253.97	$253.97	$278.38
15	$275.21	$275.21	$301.67	$301.67	$291.43	$291.43	$346.73	$346.73	$282.48	$282.48	$309.63	$309.63	$285.30	$285.30	$339.45	$339.45	$276.55	$276.55	$303.13
16	$283.81	$283.81	$311.09	$311.09	$300.52	$300.52	$357.55	$357.55	$291.30	$291.30	$319.30	$319.30	$294.21	$294.21	$350.04	$350.04	$285.18	$285.18	$312.59
17	$292.40	$292.40	$320.50	$320.50	$309.62	$309.62	$368.37	$368.37	$300.11	$300.11	$328.96	$328.96	$303.11	$303.11	$360.64	$360.64	$293.81	$293.81	$322.05
18	$301.65	$301.65	$330.64	$330.64	$319.41	$319.41	$380.03	$380.03	$309.61	$309.61	$339.37	$339.37	$312.70	$312.70	$372.05	$372.05	$303.11	$303.11	$332.24
19	$310.90	$310.90	$340.78	$340.78	$329.21	$329.21	$391.68	$391.68	$319.10	$319.10	$349.78	$349.78	$322.29	$322.29	$383.46	$383.46	$312.40	$312.40	$342.43
20	$320.48	$320.48	$351.29	$351.29	$339.35	$339.35	$403.75	$403.75	$328.94	$328.94	$360.56	$360.56	$332.23	$332.23	$395.28	$395.28	$322.03	$322.03	$352.98
21	$330.39	$330.39	$362.15	$362.15	$349.85	$349.85	$416.24	$416.24	$339.11	$339.11	$371.71	$371.71	$342.50	$342.50	$407.50	$407.50	$331.99	$331.99	$363.90
22	$330.39	$330.39	$362.15	$362.15	$349.85	$349.85	$416.24	$416.24	$339.11	$339.11	$371.71	$371.71	$342.50	$342.50	$407.50	$407.50	$331.99	$331.99	$363.90
23	$330.39	$330.39	$362.15	$362.15	$349.85	$349.85	$416.24	$416.24	$339.11	$339.11	$371.71	$371.71	$342.50	$342.50	$407.50	$407.50	$331.99	$331.99	$363.90
24	$330.39	$330.39	$362.15	$362.15	$349.85	$349.85	$416.24	$416.24	$339.11	$339.11	$371.71	$371.71	$342.50	$342.50	$407.50	$407.50	$331.99	$331.99	$363.90
25	$331.71	$331.71	$363.60	$363.60	$351.25	$351.25	$417.90	$417.90	$340.47	$340.47	$373.20	$373.20	$343.87	$343.87	$409.13	$409.13	$333.32	$333.32	$365.36
26	$338.32	$338.32	$370.84	$370.84	$358.25	$358.25	$426.23	$426.23	$347.25	$347.25	$380.63	$380.63	$350.72	$350.72	$417.28	$417.28	$339.96	$339.96	$372.63
27	$346.25	$346.25	$379.53	$379.53	$366.64	$366.64	$436.22	$436.22	$355.39	$355.39	$389.55	$389.55	$358.94	$358.94	$427.06	$427.06	$347.93	$347.93	$381.37
28	$359.13	$359.13	$393.66	$393.66	$380.29	$380.29	$452.45	$452.45	$368.61	$368.61	$404.05	$404.05	$372.30	$372.30	$442.95	$442.95	$360.87	$360.87	$395.56
29	$369.71	$369.71	$405.25	$405.25	$391.48	$391.48	$465.77	$465.77	$379.46	$379.46	$415.94	$415.94	$383.26	$383.26	$455.99	$455.99	$371.50	$371.50	$407.20
30	$374.99	$374.99	$411.04	$411.04	$397.08	$397.08	$472.43	$472.43	$384.89	$384.89	$421.89	$421.89	$388.74	$388.74	$462.51	$462.51	$376.81	$376.81	$413.03
31	$382.92	$382.92	$419.73	$419.73	$405.48	$405.48	$482.42	$482.42	$393.03	$393.03	$430.81	$430.81	$396.96	$396.96	$472.29	$472.29	$384.78	$384.78	$421.76
32	$390.85	$390.85	$428.42	$428.42	$413.87	$413.87	$492.41	$492.41	$401.17	$401.17	$439.73	$439.73	$405.18	$405.18	$482.07	$482.07	$392.74	$392.74	$430.49
33	$395.81	$395.81	$433.86	$433.86	$419.12	$419.12	$498.66	$498.66	$406.25	$406.25	$445.31	$445.31	$410.32	$410.32	$488.19	$488.19	$397.72	$397.72	$435.95
34	$401.09	$401.09	$439.65	$439.65	$424.72	$424.72	$505.32	$505.32	$411.68	$411.68	$451.26	$451.26	$415.80	$415.80	$494.71	$494.71	$403.04	$403.04	$441.77
35	$403.74	$403.74	$442.55	$442.55	$427.52	$427.52	$508.65	$508.65	$414.39	$414.39	$454.23	$454.23	$418.54	$418.54	$497.97	$497.97	$405.69	$405.69	$444.69
36	$406.38	$406.38	$445.44	$445.44	$430.32	$430.32	$511.98	$511.98	$417.11	$417.11	$457.20	$457.20	$421.28	$421.28	$501.23	$501.23	$408.35	$408.35	$447.60
37	$409.02	$409.02	$448.34	$448.34	$433.11	$433.11	$515.31	$515.31	$419.82	$419.82	$460.18	$460.18	$424.02	$424.02	$504.49	$504.49	$411.00	$411.00	$450.51
38	$411.67	$411.67	$451.24	$451.24	$435.91	$435.91	$518.64	$518.64	$422.53	$422.53	$463.15	$463.15	$426.76	$426.76	$507.75	$507.75	$413.66	$413.66	$453.42
39	$416.95	$416.95	$457.03	$457.03	$441.51	$441.51	$525.29	$525.29	$427.96	$427.96	$469.10	$469.10	$432.24	$432.24	$514.27	$514.27	$418.97	$418.97	$459.24
40	$422.24	$422.24	$462.83	$462.83	$447.11	$447.11	$531.95	$531.95	$433.38	$433.38	$475.05	$475.05	$437.72	$437.72	$520.79	$520.79	$424.28	$424.28	$465.06
41	$430.17	$430.17	$471.52	$471.52	$455.50	$455.50	$541.94	$541.94	$441.52	$441.52	$483.97	$483.97	$445.94	$445.94	$530.57	$530.57	$432.25	$432.25	$473.80
42	$437.77	$437.77	$479.85	$479.85	$463.55	$463.55	$551.52	$551.52	$449.32	$449.32	$492.52	$492.52	$453.81	$453.81	$539.94	$539.94	$439.89	$439.89	$482.17
43	$448.34	$448.34	$491.44	$491.44	$474.75	$474.75	$564.84	$564.84	$460.17	$460.17	$504.41	$504.41	$464.77	$464.77	$552.98	$552.98	$450.51	$450.51	$493.81
44	$461.55	$461.55	$505.92	$505.92	$488.74	$488.74	$581.49	$581.49	$473.74	$473.74	$519.28	$519.28	$478.47	$478.47	$569.28	$569.28	$463.79	$463.79	$508.37
45	$477.08	$477.08	$522.94	$522.94	$505.18	$505.18	$601.05	$601.05	$489.67	$489.67	$536.75	$536.75	$494.57	$494.57	$588.43	$588.43	$479.39	$479.39	$525.47
46	$495.59	$495.59	$543.23	$543.23	$524.78	$524.78	$624.36	$624.36	$508.67	$508.67	$557.57	$557.57	$513.75	$513.75	$611.25	$611.25	$497.99	$497.99	$545.85
47	$516.40	$516.40	$566.04	$566.04	$546.82	$546.82	$650.58	$650.58	$530.03	$530.03	$580.98	$580.98	$535.33	$535.33	$636.92	$636.92	$518.90	$518.90	$568.78
48	$540.19	$540.19	$592.12	$592.12	$572.00	$572.00	$680.55	$680.55	$554.44	$554.44	$607.75	$607.75	$559.99	$559.99	$666.26	$666.26	$542.80	$542.80	$594.98
49	$563.65	$563.65	$617.83	$617.83	$596.84	$596.84	$710.11	$710.11	$578.52	$578.52	$634.14	$634.14	$584.31	$584.31	$695.20	$695.20	$566.37	$566.37	$620.81
50	$590.08	$590.08	$646.80	$646.80	$624.83	$624.83	$743.40	$743.40	$605.65	$605.65	$663.87	$663.87	$611.71	$611.71	$727.80	$727.80	$592.93	$592.93	$649.93
51	$616.18	$616.18	$675.41	$675.41	$652.47	$652.47	$776.29	$776.29	$632.44	$632.44	$693.24	$693.24	$638.76	$638.76	$759.99	$759.99	$619.16	$619.16	$678.67
52	$644.92	$644.92	$706.92	$706.92	$682.91	$682.91	$812.50	$812.50	$661.94	$661.94	$725.58	$725.58	$668.56	$668.56	$795.44	$795.44	$648.04	$648.04	$710.33
53	$674.00	$674.00	$738.79	$738.79	$713.69	$713.69	$849.13	$849.13	$691.78	$691.78	$758.29	$758.29	$698.70	$698.70	$831.30	$831.30	$677.26	$677.26	$742.36
54	$705.38	$705.38	$773.19	$773.19	$746.93	$746.93	$888.67	$888.67	$724.00	$724.00	$793.60	$793.60	$731.24	$731.24	$870.01	$870.01	$708.80	$708.80	$776.93
55	$736.77	$736.77	$807.59	$807.59	$780.17	$780.17	$928.22	$928.22	$756.22	$756.22	$828.91	$828.91	$763.78	$763.78	$908.73	$908.73	$740.34	$740.34	$811.50
56	$770.80	$770.80	$844.90	$844.90	$816.20	$816.20	$971.09	$971.09	$791.14	$791.14	$867.20	$867.20	$799.05	$799.05	$950.70	$950.70	$774.53	$774.53	$848.98
57	$805.16	$805.16	$882.56	$882.56	$852.58	$852.58	$1,014.38	$1,014.38	$826.41	$826.41	$905.86	$905.86	$834.67	$834.67	$993.08	$993.08	$809.06	$809.06	$886.82
58	$841.83	$841.83	$922.76	$922.76	$891.42	$891.42	$1,060.58	$1,060.58	$864.05	$864.05	$947.12	$947.12	$872.69	$872.69	$1,038.31	$1,038.31	$845.91	$845.91	$927.22
59	$860.01	$860.01	$942.68	$942.68	$910.66	$910.66	$1,083.47	$1,083.47	$882.70	$882.70	$967.56	$967.56	$891.53	$891.53	$1,060.72	$1,060.72	$864.17	$864.17	$947.23
60	$896.68	$896.68	$982.88	$982.88	$949.49	$949.49	$1,129.68	$1,129.68	$920.34	$920.34	$1,008.82	$1,008.82	$929.55	$929.55	$1,105.96	$1,105.96	$901.02	$901.02	$987.62
61	$928.40	$928.40	$1,017.64	$1,017.64	$983.08	$983.08	$1,169.63	$1,169.63	$952.90	$952.90	$1,044.51	$1,044.51	$962.43	$962.43	$1,145.08	$1,145.08	$932.89	$932.89	$1,022.56
62	$949.21	$949.21	$1,040.46	$1,040.46	$1,005.12	$1,005.12	$1,195.86	$1,195.86	$974.26	$974.26	$1,067.92	$1,067.92	$984.00	$984.00	$1,170.75	$1,170.75	$953.81	$953.81	$1,045.48
63	$975.31	$975.31	$1,069.07	$1,069.07	$1,032.76	$1,032.76	$1,228.74	$1,228.74	$1,001.05	$1,001.05	$1,097.29	$1,097.29	$1,011.06	$1,011.06	$1,202.94	$1,202.94	$980.03	$980.03	$1,074.23
64+	$991.17	$991.17	$1,086.45	$1,086.45	$1,049.55	$1,049.55	$1,248.72	$1,248.72	$1,017.33	$1,017.33	$1,115.13	$1,115.13	$1,027.50	$1,027.50	$1,222.50	$1,222.50	$995.97	$995.97	$1,091.70

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080002	16322PA0080003		16322PA0080003		16322PA0080003		16322PA0080003		16322PA0080004		16322PA0080004		16322PA0080004		16322PA0080004		16322PA0080005	
Plan Marketing Name =>	EPO $1,500 $40	dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		re Gold EPO $1,500 $40/$50 - F	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	5	1		2		4		5		1		2		4		5		1	
Network =>	tage w/Denten	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	old	Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	/ $3,000	$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$1,500 / $3,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$60 / $80		$60 / $80		$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$40 / $50	
OOP Maximum =>	$13,000	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$278.38	$225.09	$225.09	$267.80	$267.80	$218.18	$218.18	$239.15	$239.15	$172.99	$172.99	$205.82	$205.82	$167.68	$167.68	$183.80	$183.80	$252.05	$252.05
15	$303.13	$245.09	$245.09	$291.61	$291.61	$237.57	$237.57	$260.40	$260.40	$188.37	$188.37	$224.11	$224.11	$182.59	$182.59	$200.14	$200.14	$274.46	$274.46
16	$312.59	$252.74	$252.74	$300.71	$300.71	$244.99	$244.99	$268.53	$268.53	$194.25	$194.25	$231.11	$231.11	$188.28	$188.28	$206.38	$206.38	$283.02	$283.02
17	$322.05	$260.39	$260.39	$309.81	$309.81	$252.40	$252.40	$276.66	$276.66	$200.13	$200.13	$238.10	$238.10	$193.98	$193.98	$212.63	$212.63	$291.59	$291.59
18	$332.24	$268.63	$268.63	$319.61	$319.61	$260.39	$260.39	$285.41	$285.41	$206.46	$206.46	$245.63	$245.63	$200.12	$200.12	$219.36	$219.36	$300.82	$300.82
19	$342.43	$276.87	$276.87	$329.42	$329.42	$268.37	$268.37	$294.17	$294.17	$212.79	$212.79	$253.17	$253.17	$206.26	$206.26	$226.08	$226.08	$310.04	$310.04
20	$352.98	$285.40	$285.40	$339.57	$339.57	$276.64	$276.64	$303.23	$303.23	$219.35	$219.35	$260.97	$260.97	$212.61	$212.61	$233.05	$233.05	$319.60	$319.60
21	$363.90	$294.23	$294.23	$350.07	$350.07	$285.20	$285.20	$312.61	$312.61	$226.13	$226.13	$269.04	$269.04	$219.19	$219.19	$240.26	$240.26	$329.48	$329.48
22	$363.90	$294.23	$294.23	$350.07	$350.07	$285.20	$285.20	$312.61	$312.61	$226.13	$226.13	$269.04	$269.04	$219.19	$219.19	$240.26	$240.26	$329.48	$329.48
23	$363.90	$294.23	$294.23	$350.07	$350.07	$285.20	$285.20	$312.61	$312.61	$226.13	$226.13	$269.04	$269.04	$219.19	$219.19	$240.26	$240.26	$329.48	$329.48
24	$363.90	$294.23	$294.23	$350.07	$350.07	$285.20	$285.20	$312.61	$312.61	$226.13	$226.13	$269.04	$269.04	$219.19	$219.19	$240.26	$240.26	$329.48	$329.48
25	$365.36	$295.41	$295.41	$351.47	$351.47	$286.34	$286.34	$313.86	$313.86	$227.03	$227.03	$270.12	$270.12	$220.07	$220.07	$241.22	$241.22	$330.80	$330.80
26	$372.63	$301.29	$301.29	$358.47	$358.47	$292.04	$292.04	$320.11	$320.11	$231.56	$231.56	$275.50	$275.50	$224.45	$224.45	$246.03	$246.03	$337.39	$337.39
27	$381.37	$308.35	$308.35	$366.87	$366.87	$298.89	$298.89	$327.62	$327.62	$236.98	$236.98	$281.95	$281.95	$229.71	$229.71	$251.79	$251.79	$345.30	$345.30
28	$395.56	$319.83	$319.83	$380.53	$380.53	$310.01	$310.01	$339.81	$339.81	$245.80	$245.80	$292.45	$292.45	$238.26	$238.26	$261.16	$261.16	$358.14	$358.14
29	$407.20	$329.24	$329.24	$391.73	$391.73	$319.14	$319.14	$349.81	$349.81	$253.04	$253.04	$301.06	$301.06	$245.27	$245.27	$268.85	$268.85	$368.69	$368.69
30	$413.03	$333.95	$333.95	$397.33	$397.33	$323.70	$323.70	$354.81	$354.81	$256.66	$256.66	$305.36	$305.36	$248.78	$248.78	$272.70	$272.70	$373.96	$373.96
31	$421.76	$341.01	$341.01	$405.73	$405.73	$330.55	$330.55	$362.31	$362.31	$262.08	$262.08	$311.82	$311.82	$254.04	$254.04	$278.46	$278.46	$381.87	$381.87
32	$430.49	$348.07	$348.07	$414.13	$414.13	$337.39	$337.39	$369.82	$369.82	$267.51	$267.51	$318.27	$318.27	$259.30	$259.30	$284.23	$284.23	$389.77	$389.77
33	$435.95	$352.49	$352.49	$419.38	$419.38	$341.67	$341.67	$374.51	$374.51	$270.90	$270.90	$322.31	$322.31	$262.59	$262.59	$287.83	$287.83	$394.72	$394.72
34	$441.77	$357.20	$357.20	$424.98	$424.98	$346.23	$346.23	$379.51	$379.51	$274.52	$274.52	$326.61	$326.61	$266.10	$266.10	$291.68	$291.68	$399.99	$399.99
35	$444.69	$359.55	$359.55	$427.79	$427.79	$348.51	$348.51	$382.01	$382.01	$276.33	$276.33	$328.77	$328.77	$267.85	$267.85	$293.60	$293.60	$402.62	$402.62
36	$447.60	$361.90	$361.90	$430.59	$430.59	$350.80	$350.80	$384.51	$384.51	$278.14	$278.14	$330.92	$330.92	$269.60	$269.60	$295.52	$295.52	$405.26	$405.26
37	$450.51	$364.26	$364.26	$433.39	$433.39	$353.08	$353.08	$387.01	$387.01	$279.95	$279.95	$333.07	$333.07	$271.36	$271.36	$297.44	$297.44	$407.90	$407.90
38	$453.42	$366.61	$366.61	$436.19	$436.19	$355.36	$355.36	$389.51	$389.51	$281.76	$281.76	$335.22	$335.22	$273.11	$273.11	$299.36	$299.36	$410.53	$410.53
39	$459.24	$371.32	$371.32	$441.79	$441.79	$359.92	$359.92	$394.51	$394.51	$285.38	$285.38	$339.53	$339.53	$276.62	$276.62	$303.21	$303.21	$415.80	$415.80
40	$465.06	$376.03	$376.03	$447.39	$447.39	$364.49	$364.49	$399.52	$399.52	$288.99	$288.99	$343.83	$343.83	$280.12	$280.12	$307.05	$307.05	$421.08	$421.08
41	$473.80	$383.09	$383.09	$455.79	$455.79	$371.33	$371.33	$407.02	$407.02	$294.42	$294.42	$350.29	$350.29	$285.39	$285.39	$312.82	$312.82	$428.98	$428.98
42	$482.17	$389.85	$389.85	$463.84	$463.84	$377.89	$377.89	$414.21	$414.21	$299.62	$299.62	$356.48	$356.48	$290.43	$290.43	$318.34	$318.34	$436.56	$436.56
43	$493.81	$399.27	$399.27	$475.04	$475.04	$387.02	$387.02	$424.21	$424.21	$306.86	$306.86	$365.09	$365.09	$297.44	$297.44	$326.03	$326.03	$447.10	$447.10
44	$508.37	$411.04	$411.04	$489.05	$489.05	$398.42	$398.42	$436.72	$436.72	$315.90	$315.90	$375.85	$375.85	$306.21	$306.21	$335.64	$335.64	$460.28	$460.28
45	$525.47	$424.87	$424.87	$505.50	$505.50	$411.83	$411.83	$451.41	$451.41	$326.53	$326.53	$388.49	$388.49	$316.51	$316.51	$346.94	$346.94	$475.77	$475.77
46	$545.85	$441.35	$441.35	$525.11	$525.11	$427.80	$427.80	$468.92	$468.92	$339.20	$339.20	$403.56	$403.56	$328.79	$328.79	$360.39	$360.39	$494.22	$494.22
47	$568.78	$459.88	$459.88	$547.16	$547.16	$445.77	$445.77	$488.61	$488.61	$353.44	$353.44	$420.51	$420.51	$342.59	$342.59	$375.53	$375.53	$514.98	$514.98
48	$594.98	$481.07	$481.07	$572.36	$572.36	$466.30	$466.30	$511.12	$511.12	$369.72	$369.72	$439.88	$439.88	$358.38	$358.38	$392.83	$392.83	$538.70	$538.70
49	$620.81	$501.96	$501.96	$597.22	$597.22	$486.55	$486.55	$533.31	$533.31	$385.78	$385.78	$458.98	$458.98	$373.94	$373.94	$409.88	$409.88	$562.09	$562.09
50	$649.93	$525.49	$525.49	$625.23	$625.23	$509.37	$509.37	$558.32	$558.32	$403.87	$403.87	$480.51	$480.51	$391.47	$391.47	$429.10	$429.10	$588.45	$588.45
51	$678.67	$548.74	$548.74	$652.88	$652.88	$531.90	$531.90	$583.02	$583.02	$421.73	$421.73	$501.76	$501.76	$408.79	$408.79	$448.08	$448.08	$614.48	$614.48
52	$710.33	$574.34	$574.34	$683.34	$683.34	$556.71	$556.71	$610.21	$610.21	$441.41	$441.41	$525.17	$525.17	$427.86	$427.86	$468.99	$468.99	$643.14	$643.14
53	$742.36	$600.23	$600.23	$714.14	$714.14	$581.81	$581.81	$637.72	$637.72	$461.31	$461.31	$548.84	$548.84	$447.15	$447.15	$490.13	$490.13	$672.14	$672.14
54	$776.93	$628.18	$628.18	$747.40	$747.40	$608.90	$608.90	$667.42	$667.42	$482.79	$482.79	$574.40	$574.40	$467.97	$467.97	$512.96	$512.96	$703.44	$703.44
55	$811.50	$656.13	$656.13	$780.66	$780.66	$636.00	$636.00	$697.12	$697.12	$504.27	$504.27	$599.96	$599.96	$488.79	$488.79	$535.78	$535.78	$734.74	$734.74
56	$848.98	$686.44	$686.44	$816.71	$816.71	$665.37	$665.37	$729.32	$729.32	$527.56	$527.56	$627.67	$627.67	$511.37	$511.37	$560.53	$560.53	$768.68	$768.68
57	$886.82	$717.04	$717.04	$853.12	$853.12	$695.03	$695.03	$761.83	$761.83	$551.08	$551.08	$655.65	$655.65	$534.17	$534.17	$585.51	$585.51	$802.94	$802.94
58	$927.22	$749.70	$749.70	$891.98	$891.98	$726.69	$726.69	$796.53	$796.53	$576.18	$576.18	$685.51	$685.51	$558.50	$558.50	$612.18	$612.18	$839.52	$839.52
59	$947.23	$765.88	$765.88	$911.23	$911.23	$742.38	$742.38	$813.72	$813.72	$588.62	$588.62	$700.31	$700.31	$570.55	$570.55	$625.40	$625.40	$857.64	$857.64
60	$987.62	$798.54	$798.54	$950.09	$950.09	$774.03	$774.03	$848.42	$848.42	$613.72	$613.72	$730.17	$730.17	$594.88	$594.88	$652.07	$652.07	$894.21	$894.21
61	$1,022.56	$826.79	$826.79	$983.70	$983.70	$801.41	$801.41	$878.43	$878.43	$635.43	$635.43	$756.00	$756.00	$615.92	$615.92	$675.13	$675.13	$925.84	$925.84
62	$1,045.48	$845.32	$845.32	$1,005.75	$1,005.75	$819.38	$819.38	$898.13	$898.13	$649.67	$649.67	$772.95	$772.95	$629.73	$629.73	$690.27	$690.27	$946.60	$946.60
63	$1,074.23	$868.57	$868.57	$1,033.41	$1,033.41	$841.91	$841.91	$922.82	$922.82	$667.54	$667.54	$794.21	$794.21	$647.05	$647.05	$709.25	$709.25	$972.62	$972.62
64+	$1,091.70	$882.69	$882.69	$1,050.21	$1,050.21	$855.60	$855.60	$937.83	$937.83	$678.39	$678.39	$807.12	$807.12	$657.57	$657.57	$720.78	$720.78	$988.44	$988.44

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0080005		16322PA0080005		16322PA0080005		16322PA0080006		16322PA0080006		16322PA0080006		16322PA0080006		16322PA0080009		16322PA0080009		16322PA
Plan Marketing Name =>	re Gold EPO $1,500 $40/$50 - F		re Gold EPO $1,500 $40/$50 - F		re Gold EPO $1,500 $40/$50 - F		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		Silver EPO $6,400 $80/$100 - F		Silver EPO $6,400 $80/$100 - F		Silver EPO $6,4
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	2		4		5		1		2		4		5		1		2		4
Network =>	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advar
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Sil
Deductible =>	$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$6,400 / $12,800		$6,400 / $12,800		$6,400 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$40 / $50		$40 / $50		$40 / $50		$60 / $80		$60 / $80		$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 /
OOP Maximum =>	$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$299.88	$299.88	$244.31	$244.31	$267.80	$267.80	$216.91	$216.91	$258.07	$258.07	$210.25	$210.25	$230.46	$230.46	$225.77	$225.77	$268.61	$268.61	$218.84
15	$326.54	$326.54	$266.03	$266.03	$291.60	$291.60	$236.19	$236.19	$281.01	$281.01	$228.94	$228.94	$250.94	$250.94	$245.83	$245.83	$292.48	$292.48	$238.29
16	$336.73	$336.73	$274.33	$274.33	$300.70	$300.70	$243.56	$243.56	$289.78	$289.78	$236.09	$236.09	$258.77	$258.77	$253.51	$253.51	$301.61	$301.61	$245.73
17	$346.92	$346.92	$282.63	$282.63	$309.80	$309.80	$250.93	$250.93	$298.55	$298.55	$243.23	$243.23	$266.61	$266.61	$261.18	$261.18	$310.74	$310.74	$253.16
18	$357.90	$357.90	$291.58	$291.58	$319.60	$319.60	$258.87	$258.87	$308.00	$308.00	$250.93	$250.93	$275.04	$275.04	$269.44	$269.44	$320.57	$320.57	$261.17
19	$368.87	$368.87	$300.52	$300.52	$329.41	$329.41	$266.81	$266.81	$317.45	$317.45	$258.62	$258.62	$283.48	$283.48	$277.71	$277.71	$330.40	$330.40	$269.18
20	$380.24	$380.24	$309.78	$309.78	$339.56	$339.56	$275.03	$275.03	$327.23	$327.23	$266.59	$266.59	$292.21	$292.21	$286.27	$286.27	$340.59	$340.59	$277.48
21	$392.00	$392.00	$319.36	$319.36	$350.06	$350.06	$283.54	$283.54	$337.35	$337.35	$274.84	$274.84	$301.25	$301.25	$295.12	$295.12	$351.12	$351.12	$286.06
22	$392.00	$392.00	$319.36	$319.36	$350.06	$350.06	$283.54	$283.54	$337.35	$337.35	$274.84	$274.84	$301.25	$301.25	$295.12	$295.12	$351.12	$351.12	$286.06
23	$392.00	$392.00	$319.36	$319.36	$350.06	$350.06	$283.54	$283.54	$337.35	$337.35	$274.84	$274.84	$301.25	$301.25	$295.12	$295.12	$351.12	$351.12	$286.06
24	$392.00	$392.00	$319.36	$319.36	$350.06	$350.06	$283.54	$283.54	$337.35	$337.35	$274.84	$274.84	$301.25	$301.25	$295.12	$295.12	$351.12	$351.12	$286.06
25	$393.57	$393.57	$320.64	$320.64	$351.46	$351.46	$284.67	$284.67	$338.70	$338.70	$275.94	$275.94	$302.46	$302.46	$296.30	$296.30	$352.52	$352.52	$287.20
26	$401.41	$401.41	$327.02	$327.02	$358.46	$358.46	$290.34	$290.34	$345.45	$345.45	$281.44	$281.44	$308.48	$308.48	$302.20	$302.20	$359.55	$359.55	$292.93
27	$410.82	$410.82	$334.69	$334.69	$366.86	$366.86	$297.15	$297.15	$353.54	$353.54	$288.03	$288.03	$315.71	$315.71	$309.29	$309.29	$367.97	$367.97	$299.79
28	$426.10	$426.10	$347.14	$347.14	$380.52	$380.52	$308.21	$308.21	$366.70	$366.70	$298.75	$298.75	$327.46	$327.46	$320.80	$320.80	$381.67	$381.67	$310.95
29	$438.65	$438.65	$357.36	$357.36	$391.72	$391.72	$317.28	$317.28	$377.49	$377.49	$307.55	$307.55	$337.10	$337.10	$330.24	$330.24	$392.90	$392.90	$320.10
30	$444.92	$444.92	$362.47	$362.47	$397.32	$397.32	$321.82	$321.82	$382.89	$382.89	$311.94	$311.94	$341.92	$341.92	$334.96	$334.96	$398.52	$398.52	$324.68
31	$454.33	$454.33	$370.14	$370.14	$405.72	$405.72	$328.62	$328.62	$390.99	$390.99	$318.54	$318.54	$349.15	$349.15	$342.04	$342.04	$406.95	$406.95	$331.54
32	$463.74	$463.74	$377.80	$377.80	$414.12	$414.12	$335.43	$335.43	$399.09	$399.09	$325.14	$325.14	$356.38	$356.38	$349.13	$349.13	$415.37	$415.37	$338.41
33	$469.62	$469.62	$382.59	$382.59	$419.37	$419.37	$339.68	$339.68	$404.15	$404.15	$329.26	$329.26	$360.90	$360.90	$353.55	$353.55	$420.64	$420.64	$342.70
34	$475.89	$475.89	$387.70	$387.70	$424.97	$424.97	$344.22	$344.22	$409.54	$409.54	$333.66	$333.66	$365.72	$365.72	$358.28	$358.28	$426.26	$426.26	$347.28
35	$479.02	$479.02	$390.26	$390.26	$427.77	$427.77	$346.49	$346.49	$412.24	$412.24	$335.85	$335.85	$368.13	$368.13	$360.64	$360.64	$429.07	$429.07	$349.57
36	$482.16	$482.16	$392.81	$392.81	$430.57	$430.57	$348.75	$348.75	$414.94	$414.94	$338.05	$338.05	$370.54	$370.54	$363.00	$363.00	$431.88	$431.88	$351.85
37	$485.30	$485.30	$395.37	$395.37	$433.37	$433.37	$351.02	$351.02	$417.64	$417.64	$340.25	$340.25	$372.95	$372.95	$365.36	$365.36	$434.69	$434.69	$354.14
38	$488.43	$488.43	$397.92	$397.92	$436.17	$436.17	$353.29	$353.29	$420.34	$420.34	$342.45	$342.45	$375.36	$375.36	$367.72	$367.72	$437.50	$437.50	$356.43
39	$494.70	$494.70	$403.03	$403.03	$441.78	$441.78	$357.83	$357.83	$425.74	$425.74	$346.85	$346.85	$380.18	$380.18	$372.44	$372.44	$443.11	$443.11	$361.01
40	$500.98	$500.98	$408.14	$408.14	$447.38	$447.38	$362.36	$362.36	$431.13	$431.13	$351.25	$351.25	$385.00	$385.00	$377.16	$377.16	$448.73	$448.73	$365.58
41	$510.38	$510.38	$415.81	$415.81	$455.78	$455.78	$369.17	$369.17	$439.23	$439.23	$357.84	$357.84	$392.23	$392.23	$384.25	$384.25	$457.16	$457.16	$372.45
42	$519.40	$519.40	$423.15	$423.15	$463.83	$463.83	$375.69	$375.69	$446.99	$446.99	$364.16	$364.16	$399.16	$399.16	$391.03	$391.03	$465.23	$465.23	$379.03
43	$531.94	$531.94	$433.37	$433.37	$475.03	$475.03	$384.76	$384.76	$457.78	$457.78	$372.96	$372.96	$408.80	$408.80	$400.48	$400.48	$476.47	$476.47	$388.18
44	$547.62	$547.62	$446.15	$446.15	$489.03	$489.03	$396.11	$396.11	$471.28	$471.28	$383.95	$383.95	$420.85	$420.85	$412.28	$412.28	$490.51	$490.51	$399.63
45	$566.05	$566.05	$461.16	$461.16	$505.49	$505.49	$409.43	$409.43	$487.13	$487.13	$396.87	$396.87	$435.01	$435.01	$426.15	$426.15	$507.02	$507.02	$413.07
46	$588.00	$588.00	$479.04	$479.04	$525.09	$525.09	$425.31	$425.31	$506.03	$506.03	$412.26	$412.26	$451.88	$451.88	$442.68	$442.68	$526.68	$526.68	$429.09
47	$612.70	$612.70	$499.16	$499.16	$547.14	$547.14	$443.17	$443.17	$527.28	$527.28	$429.57	$429.57	$470.85	$470.85	$461.27	$461.27	$548.80	$548.80	$447.11
48	$640.92	$640.92	$522.15	$522.15	$572.35	$572.35	$463.59	$463.59	$551.57	$551.57	$449.36	$449.36	$492.54	$492.54	$482.52	$482.52	$574.08	$574.08	$467.71
49	$668.75	$668.75	$544.83	$544.83	$597.20	$597.20	$483.72	$483.72	$575.52	$575.52	$468.88	$468.88	$513.93	$513.93	$503.47	$503.47	$599.01	$599.01	$488.02
50	$700.11	$700.11	$570.38	$570.38	$625.21	$625.21	$506.40	$506.40	$602.51	$602.51	$490.86	$490.86	$538.03	$538.03	$527.08	$527.08	$627.10	$627.10	$510.90
51	$731.08	$731.08	$595.61	$595.61	$652.86	$652.86	$528.80	$528.80	$629.16	$629.16	$512.58	$512.58	$561.83	$561.83	$550.40	$550.40	$654.84	$654.84	$533.50
52	$765.18	$765.18	$623.39	$623.39	$683.32	$683.32	$553.47	$553.47	$658.51	$658.51	$536.49	$536.49	$588.04	$588.04	$576.07	$576.07	$685.39	$685.39	$558.39
53	$799.68	$799.68	$651.49	$651.49	$714.12	$714.12	$578.42	$578.42	$688.19	$688.19	$560.67	$560.67	$614.55	$614.55	$602.04	$602.04	$716.28	$716.28	$583.56
54	$836.92	$836.92	$681.83	$681.83	$747.38	$747.38	$605.36	$605.36	$720.24	$720.24	$586.78	$586.78	$643.17	$643.17	$630.08	$630.08	$749.64	$749.64	$610.74
55	$874.16	$874.16	$712.17	$712.17	$780.63	$780.63	$632.29	$632.29	$752.29	$752.29	$612.89	$612.89	$671.79	$671.79	$658.12	$658.12	$783.00	$783.00	$637.91
56	$914.54	$914.54	$745.07	$745.07	$816.69	$816.69	$661.50	$661.50	$787.04	$787.04	$641.20	$641.20	$702.82	$702.82	$688.51	$688.51	$819.16	$819.16	$667.38
57	$955.30	$955.30	$778.28	$778.28	$853.10	$853.10	$690.99	$690.99	$822.12	$822.12	$669.79	$669.79	$734.15	$734.15	$719.21	$719.21	$855.68	$855.68	$697.13
58	$998.82	$998.82	$813.73	$813.73	$891.95	$891.95	$722.46	$722.46	$859.57	$859.57	$700.29	$700.29	$767.59	$767.59	$751.97	$751.97	$894.65	$894.65	$728.88
59	$1,020.38	$1,020.38	$831.29	$831.29	$911.21	$911.21	$738.05	$738.05	$878.12	$878.12	$715.41	$715.41	$784.15	$784.15	$768.20	$768.20	$913.97	$913.97	$744.61
60	$1,063.89	$1,063.89	$866.74	$866.74	$950.06	$950.06	$769.53	$769.53	$915.57	$915.57	$745.92	$745.92	$817.59	$817.59	$800.96	$800.96	$952.94	$952.94	$776.37
61	$1,101.52	$1,101.52	$897.40	$897.40	$983.67	$983.67	$796.75	$796.75	$947.95	$947.95	$772.30	$772.30	$846.51	$846.51	$829.29	$829.29	$986.65	$986.65	$803.83
62	$1,126.22	$1,126.22	$917.52	$917.52	$1,005.72	$1,005.72	$814.61	$814.61	$969.21	$969.21	$789.62	$789.62	$865.49	$865.49	$847.88	$847.88	$1,008.77	$1,008.77	$821.85
63	$1,157.18	$1,157.18	$942.75	$942.75	$1,033.38	$1,033.38	$837.01	$837.01	$995.86	$995.86	$811.33	$811.33	$889.29	$889.29	$871.19	$871.19	$1,036.51	$1,036.51	$844.45
64+	$1,176.00	$1,176.00	$958.08	$958.08	$1,050.18	$1,050.18	$850.62	$850.62	$1,012.05	$1,012.05	$824.52	$824.52	$903.75	$903.75	$885.36	$885.36	$1,053.36	$1,053.36	$858.18

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080009	16322PA0080009		16322PA0080010		16322PA0080010		16322PA0080010		16322PA0080010		16322PA0080011		16322PA0080011		16322PA0080011		16322PA0080011	
Plan Marketing Name =>	00 $80/$100 - P	Silver EPO $6,400 $80/$100 - P		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	4	5		1		2		4		5		1		2		4		5	
Network =>	tage w/Denten	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	ver	Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	$12,800	$6,400 / $12,800		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 / $500		$250 / $500		$250 / $500		$250 / $500	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $0	$0 / $0		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$18,400	$9,200 / $18,400		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$218.84	$239.87	$239.87	$298.59	$298.59	$355.26	$355.26	$289.43	$289.43	$317.25	$317.25	$293.47	$293.47	$349.15	$349.15	$284.46	$284.46	$311.80	$311.80
15	$238.29	$261.20	$261.20	$325.14	$325.14	$386.84	$386.84	$315.16	$315.16	$345.45	$345.45	$319.56	$319.56	$380.19	$380.19	$309.74	$309.74	$339.51	$339.51
16	$245.73	$269.35	$269.35	$335.28	$335.28	$398.91	$398.91	$324.99	$324.99	$356.23	$356.23	$329.53	$329.53	$392.06	$392.06	$319.41	$319.41	$350.11	$350.11
17	$253.16	$277.50	$277.50	$345.43	$345.43	$410.99	$410.99	$334.83	$334.83	$367.01	$367.01	$339.50	$339.50	$403.92	$403.92	$329.08	$329.08	$360.71	$360.71
18	$261.17	$286.28	$286.28	$356.36	$356.36	$423.99	$423.99	$345.42	$345.42	$378.62	$378.62	$350.25	$350.25	$416.70	$416.70	$339.49	$339.49	$372.12	$372.12
19	$269.18	$295.06	$295.06	$367.29	$367.29	$436.99	$436.99	$356.02	$356.02	$390.23	$390.23	$360.99	$360.99	$429.48	$429.48	$349.90	$349.90	$383.53	$383.53
20	$277.48	$304.15	$304.15	$378.61	$378.61	$450.46	$450.46	$366.99	$366.99	$402.26	$402.26	$372.11	$372.11	$442.72	$442.72	$360.68	$360.68	$395.35	$395.35
21	$286.06	$313.56	$313.56	$390.32	$390.32	$464.39	$464.39	$378.34	$378.34	$414.70	$414.70	$383.62	$383.62	$456.41	$456.41	$371.84	$371.84	$407.58	$407.58
22	$286.06	$313.56	$313.56	$390.32	$390.32	$464.39	$464.39	$378.34	$378.34	$414.70	$414.70	$383.62	$383.62	$456.41	$456.41	$371.84	$371.84	$407.58	$407.58
23	$286.06	$313.56	$313.56	$390.32	$390.32	$464.39	$464.39	$378.34	$378.34	$414.70	$414.70	$383.62	$383.62	$456.41	$456.41	$371.84	$371.84	$407.58	$407.58
24	$286.06	$313.56	$313.56	$390.32	$390.32	$464.39	$464.39	$378.34	$378.34	$414.70	$414.70	$383.62	$383.62	$456.41	$456.41	$371.84	$371.84	$407.58	$407.58
25	$287.20	$314.81	$314.81	$391.88	$391.88	$466.25	$466.25	$379.85	$379.85	$416.36	$416.36	$385.15	$385.15	$458.24	$458.24	$373.33	$373.33	$409.21	$409.21
26	$292.93	$321.09	$321.09	$399.69	$399.69	$475.54	$475.54	$387.42	$387.42	$424.65	$424.65	$392.83	$392.83	$467.36	$467.36	$380.76	$380.76	$417.36	$417.36
27	$299.79	$328.61	$328.61	$409.06	$409.06	$486.68	$486.68	$396.50	$396.50	$434.61	$434.61	$402.03	$402.03	$478.32	$478.32	$389.69	$389.69	$427.14	$427.14
28	$310.95	$340.84	$340.84	$424.28	$424.28	$504.79	$504.79	$411.26	$411.26	$450.78	$450.78	$416.99	$416.99	$496.12	$496.12	$404.19	$404.19	$443.04	$443.04
29	$320.10	$350.87	$350.87	$436.77	$436.77	$519.65	$519.65	$423.36	$423.36	$464.05	$464.05	$429.27	$429.27	$510.72	$510.72	$416.09	$416.09	$456.08	$456.08
30	$324.68	$355.89	$355.89	$443.01	$443.01	$527.08	$527.08	$429.42	$429.42	$470.68	$470.68	$435.41	$435.41	$518.03	$518.03	$422.04	$422.04	$462.60	$462.60
31	$331.54	$363.42	$363.42	$452.38	$452.38	$538.23	$538.23	$438.50	$438.50	$480.64	$480.64	$444.62	$444.62	$528.98	$528.98	$430.96	$430.96	$472.39	$472.39
32	$338.41	$370.94	$370.94	$461.75	$461.75	$549.37	$549.37	$447.58	$447.58	$490.59	$490.59	$453.82	$453.82	$539.93	$539.93	$439.89	$439.89	$482.17	$482.17
33	$342.70	$375.64	$375.64	$467.60	$467.60	$556.34	$556.34	$453.25	$453.25	$496.81	$496.81	$459.58	$459.58	$546.78	$546.78	$445.46	$445.46	$488.28	$488.28
34	$347.28	$380.66	$380.66	$473.85	$473.85	$563.77	$563.77	$459.30	$459.30	$503.45	$503.45	$465.71	$465.71	$554.08	$554.08	$451.41	$451.41	$494.80	$494.80
35	$349.57	$383.17	$383.17	$476.97	$476.97	$567.48	$567.48	$462.33	$462.33	$506.76	$506.76	$468.78	$468.78	$557.73	$557.73	$454.39	$454.39	$498.06	$498.06
36	$351.85	$385.68	$385.68	$480.09	$480.09	$571.20	$571.20	$465.36	$465.36	$510.08	$510.08	$471.85	$471.85	$561.38	$561.38	$457.36	$457.36	$501.32	$501.32
37	$354.14	$388.19	$388.19	$483.22	$483.22	$574.91	$574.91	$468.38	$468.38	$513.40	$513.40	$474.92	$474.92	$565.04	$565.04	$460.34	$460.34	$504.58	$504.58
38	$356.43	$390.70	$390.70	$486.34	$486.34	$578.63	$578.63	$471.41	$471.41	$516.72	$516.72	$477.99	$477.99	$568.69	$568.69	$463.31	$463.31	$507.84	$507.84
39	$361.01	$395.71	$395.71	$492.58	$492.58	$586.06	$586.06	$477.47	$477.47	$523.35	$523.35	$484.13	$484.13	$575.99	$575.99	$469.26	$469.26	$514.37	$514.37
40	$365.58	$400.73	$400.73	$498.83	$498.83	$593.49	$593.49	$483.52	$483.52	$529.99	$529.99	$490.27	$490.27	$583.29	$583.29	$475.21	$475.21	$520.89	$520.89
41	$372.45	$408.26	$408.26	$508.20	$508.20	$604.64	$604.64	$492.60	$492.60	$539.94	$539.94	$499.47	$499.47	$594.25	$594.25	$484.14	$484.14	$530.67	$530.67
42	$379.03	$415.47	$415.47	$517.17	$517.17	$615.32	$615.32	$501.30	$501.30	$549.48	$549.48	$508.30	$508.30	$604.74	$604.74	$492.69	$492.69	$540.04	$540.04
43	$388.18	$425.50	$425.50	$529.66	$529.66	$630.18	$630.18	$513.41	$513.41	$562.75	$562.75	$520.57	$520.57	$619.35	$619.35	$504.59	$504.59	$553.09	$553.09
44	$399.63	$438.04	$438.04	$545.28	$545.28	$648.75	$648.75	$528.54	$528.54	$579.34	$579.34	$535.92	$535.92	$637.60	$637.60	$519.46	$519.46	$569.39	$569.39
45	$413.07	$452.78	$452.78	$563.62	$563.62	$670.58	$670.58	$546.32	$546.32	$598.83	$598.83	$553.95	$553.95	$659.06	$659.06	$536.94	$536.94	$588.55	$588.55
46	$429.09	$470.34	$470.34	$585.48	$585.48	$696.59	$696.59	$567.51	$567.51	$622.05	$622.05	$575.43	$575.43	$684.62	$684.62	$557.76	$557.76	$611.37	$611.37
47	$447.11	$490.09	$490.09	$610.07	$610.07	$725.84	$725.84	$591.35	$591.35	$648.18	$648.18	$599.60	$599.60	$713.37	$713.37	$581.19	$581.19	$637.05	$637.05
48	$467.71	$512.67	$512.67	$638.17	$638.17	$759.28	$759.28	$618.59	$618.59	$678.03	$678.03	$627.22	$627.22	$746.23	$746.23	$607.96	$607.96	$666.39	$666.39
49	$488.02	$534.93	$534.93	$665.89	$665.89	$792.25	$792.25	$645.45	$645.45	$707.48	$707.48	$654.46	$654.46	$778.64	$778.64	$634.36	$634.36	$695.33	$695.33
50	$510.90	$560.02	$560.02	$697.11	$697.11	$829.40	$829.40	$675.72	$675.72	$740.65	$740.65	$685.15	$685.15	$815.15	$815.15	$664.11	$664.11	$727.94	$727.94
51	$533.50	$584.79	$584.79	$727.95	$727.95	$866.09	$866.09	$705.60	$705.60	$773.42	$773.42	$715.45	$715.45	$851.20	$851.20	$693.48	$693.48	$760.14	$760.14
52	$558.39	$612.07	$612.07	$761.90	$761.90	$906.49	$906.49	$738.52	$738.52	$809.49	$809.49	$748.83	$748.83	$890.91	$890.91	$725.83	$725.83	$795.60	$795.60
53	$583.56	$639.66	$639.66	$796.25	$796.25	$947.36	$947.36	$771.81	$771.81	$845.99	$845.99	$782.58	$782.58	$931.08	$931.08	$758.55	$758.55	$831.46	$831.46
54	$610.74	$669.45	$669.45	$833.33	$833.33	$991.47	$991.47	$807.76	$807.76	$885.38	$885.38	$819.03	$819.03	$974.44	$974.44	$793.88	$793.88	$870.18	$870.18
55	$637.91	$699.24	$699.24	$870.41	$870.41	$1,035.59	$1,035.59	$843.70	$843.70	$924.78	$924.78	$855.47	$855.47	$1,017.79	$1,017.79	$829.20	$829.20	$908.90	$908.90
56	$667.38	$731.54	$731.54	$910.62	$910.62	$1,083.42	$1,083.42	$882.67	$882.67	$967.50	$967.50	$894.99	$894.99	$1,064.80	$1,064.80	$867.50	$867.50	$950.88	$950.88
57	$697.13	$764.15	$764.15	$951.21	$951.21	$1,131.72	$1,131.72	$922.01	$922.01	$1,010.62	$1,010.62	$934.88	$934.88	$1,112.27	$1,112.27	$906.17	$906.17	$993.27	$993.27
58	$728.88	$798.95	$798.95	$994.54	$994.54	$1,183.27	$1,183.27	$964.01	$964.01	$1,056.66	$1,056.66	$977.46	$977.46	$1,162.93	$1,162.93	$947.45	$947.45	$1,038.51	$1,038.51
59	$744.61	$816.20	$816.20	$1,016.00	$1,016.00	$1,208.81	$1,208.81	$984.82	$984.82	$1,079.46	$1,079.46	$998.56	$998.56	$1,188.04	$1,188.04	$967.90	$967.90	$1,060.93	$1,060.93
60	$776.37	$851.00	$851.00	$1,059.33	$1,059.33	$1,260.35	$1,260.35	$1,026.81	$1,026.81	$1,125.50	$1,125.50	$1,041.14	$1,041.14	$1,238.70	$1,238.70	$1,009.17	$1,009.17	$1,106.17	$1,106.17
61	$803.83	$881.10	$881.10	$1,096.80	$1,096.80	$1,304.94	$1,304.94	$1,063.14	$1,063.14	$1,165.31	$1,165.31	$1,077.97	$1,077.97	$1,282.51	$1,282.51	$1,044.87	$1,044.87	$1,145.30	$1,145.30
62	$821.85	$900.86	$900.86	$1,121.39	$1,121.39	$1,334.19	$1,334.19	$1,086.97	$1,086.97	$1,191.43	$1,191.43	$1,102.14	$1,102.14	$1,311.27	$1,311.27	$1,068.30	$1,068.30	$1,170.98	$1,170.98
63	$844.45	$925.63	$925.63	$1,152.22	$1,152.22	$1,370.88	$1,370.88	$1,116.86	$1,116.86	$1,224.19	$1,224.19	$1,132.45	$1,132.45	$1,347.32	$1,347.32	$1,097.67	$1,097.67	$1,203.18	$1,203.18
64+	$858.18	$940.68	$940.68	$1,170.96	$1,170.96	$1,393.17	$1,393.17	$1,135.02	$1,135.02	$1,244.10	$1,244.10	$1,150.86	$1,150.86	$1,369.23	$1,369.23	$1,115.52	$1,115.52	$1,222.74	$1,222.74

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

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	16322PA0080012		16322PA0080012		16322PA0080012		16322PA0080012	
Plan Marketing Name =>	Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/	
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	1		2		4		5	
Network =>	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	$40 / $50		$40 / $50		$40 / $50		$40 / $50	
OOP Maximum =>	$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$285.25	$285.25	$339.38	$339.38	$276.49	$276.49	$303.07	$303.07
15	$310.60	$310.60	$369.54	$369.54	$301.07	$301.07	$330.01	$330.01
16	$320.30	$320.30	$381.08	$381.08	$310.47	$310.47	$340.31	$340.31
17	$329.99	$329.99	$392.61	$392.61	$319.87	$319.87	$350.61	$350.61
18	$340.43	$340.43	$405.03	$405.03	$329.99	$329.99	$361.70	$361.70
19	$350.87	$350.87	$417.46	$417.46	$340.11	$340.11	$372.80	$372.80
20	$361.68	$361.68	$430.32	$430.32	$350.59	$350.59	$384.28	$384.28
21	$372.87	$372.87	$443.63	$443.63	$361.43	$361.43	$396.17	$396.17
22	$372.87	$372.87	$443.63	$443.63	$361.43	$361.43	$396.17	$396.17
23	$372.87	$372.87	$443.63	$443.63	$361.43	$361.43	$396.17	$396.17
24	$372.87	$372.87	$443.63	$443.63	$361.43	$361.43	$396.17	$396.17
25	$374.36	$374.36	$445.40	$445.40	$362.88	$362.88	$397.75	$397.75
26	$381.82	$381.82	$454.28	$454.28	$370.10	$370.10	$405.68	$405.68
27	$390.77	$390.77	$464.92	$464.92	$378.78	$378.78	$415.19	$415.19
28	$405.31	$405.31	$482.23	$482.23	$392.87	$392.87	$430.64	$430.64
29	$417.24	$417.24	$496.42	$496.42	$404.44	$404.44	$443.31	$443.31
30	$423.21	$423.21	$503.52	$503.52	$410.22	$410.22	$449.65	$449.65
31	$432.16	$432.16	$514.17	$514.17	$418.90	$418.90	$459.16	$459.16
32	$441.11	$441.11	$524.81	$524.81	$427.57	$427.57	$468.67	$468.67
33	$446.70	$446.70	$531.47	$531.47	$432.99	$432.99	$474.61	$474.61
34	$452.66	$452.66	$538.57	$538.57	$438.78	$438.78	$480.95	$480.95
35	$455.65	$455.65	$542.12	$542.12	$441.67	$441.67	$484.12	$484.12
36	$458.63	$458.63	$545.66	$545.66	$444.56	$444.56	$487.29	$487.29
37	$461.61	$461.61	$549.21	$549.21	$447.45	$447.45	$490.46	$490.46
38	$464.60	$464.60	$552.76	$552.76	$450.34	$450.34	$493.63	$493.63
39	$470.56	$470.56	$559.86	$559.86	$456.12	$456.12	$499.97	$499.97
40	$476.53	$476.53	$566.96	$566.96	$461.91	$461.91	$506.31	$506.31
41	$485.48	$485.48	$577.61	$577.61	$470.58	$470.58	$515.81	$515.81
42	$494.05	$494.05	$587.81	$587.81	$478.89	$478.89	$524.93	$524.93
43	$505.98	$505.98	$602.01	$602.01	$490.46	$490.46	$537.60	$537.60
44	$520.90	$520.90	$619.75	$619.75	$504.92	$504.92	$553.45	$553.45
45	$538.42	$538.42	$640.60	$640.60	$521.90	$521.90	$572.07	$572.07
46	$559.31	$559.31	$665.45	$665.45	$542.15	$542.15	$594.26	$594.26
47	$582.80	$582.80	$693.39	$693.39	$564.92	$564.92	$619.21	$619.21
48	$609.64	$609.64	$725.34	$725.34	$590.94	$590.94	$647.74	$647.74
49	$636.12	$636.12	$756.83	$756.83	$616.60	$616.60	$675.87	$675.87
50	$665.95	$665.95	$792.32	$792.32	$645.51	$645.51	$707.56	$707.56
51	$695.40	$695.40	$827.37	$827.37	$674.07	$674.07	$738.86	$738.86
52	$727.84	$727.84	$865.97	$865.97	$705.51	$705.51	$773.32	$773.32
53	$760.65	$760.65	$905.01	$905.01	$737.32	$737.32	$808.19	$808.19
54	$796.08	$796.08	$947.15	$947.15	$771.65	$771.65	$845.82	$845.82
55	$831.50	$831.50	$989.29	$989.29	$805.99	$805.99	$883.46	$883.46
56	$869.91	$869.91	$1,034.99	$1,034.99	$843.22	$843.22	$924.26	$924.26
57	$908.68	$908.68	$1,081.13	$1,081.13	$880.80	$880.80	$965.47	$965.47
58	$950.07	$950.07	$1,130.37	$1,130.37	$920.92	$920.92	$1,009.44	$1,009.44
59	$970.58	$970.58	$1,154.77	$1,154.77	$940.80	$940.80	$1,031.23	$1,031.23
60	$1,011.97	$1,011.97	$1,204.01	$1,204.01	$980.92	$980.92	$1,075.21	$1,075.21
61	$1,047.76	$1,047.76	$1,246.60	$1,246.60	$1,015.62	$1,015.62	$1,113.24	$1,113.24
62	$1,071.26	$1,071.26	$1,274.55	$1,274.55	$1,038.39	$1,038.39	$1,138.20	$1,138.20
63	$1,100.71	$1,100.71	$1,309.60	$1,309.60	$1,066.94	$1,066.94	$1,169.49	$1,169.49
64+	$1,118.61	$1,118.61	$1,330.89	$1,330.89	$1,084.29	$1,084.29	$1,188.51	$1,188.51

Company Name:	UPMC Health Options, Inc.
Market:	Small Group
Product:	PPO, EPO
Effective Date of Rates:	April 1, 2025

Ending date of Rates: June 30, 2025

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	**16322PA0060083**		**16322PA0060083**		**16322PA0060083**		**16322PA0060083**		**16322PA0060084**		**16322PA0060084**		**16322PA0060084**		**16322PA0060084**		**16322PA0060086**		**16322PA**	
Plan Marketing Name =>	**lvantage Gold PPO $1,000 $40/**		**lvantage Gold PPO $1,000 $40/**		**lvantage Gold PPO $1,000 $40/**		**lvantage Gold PPO $1,000 $40/**		**lvantage Gold PPO $1,500 $40/**		**lvantage Gold PPO $1,500 $40/**		**lvantage Gold PPO $1,500 $40/**		**lvantage Gold PPO $1,500 $40/**		**lvantage Gold PPO $2,000 $35/**		**lvantage Gold P**	
Form # =>	**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPO**	
Rating Area =>	**1**		**2**		**4**		**5**		**1**		**2**		**4**		**5**		**1**		**2**	
Network =>	**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Adva**	
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Go**	
Deductible =>	**$1,000 / $2,000**		**$1,000 / $2,000**		**$1,000 / $2,000**		**$1,000 / $2,000**		**$1,500 / $3,000**		**$1,500 / $3,000**		**$1,500 / $3,000**		**$1,500 / $3,000**		**$2,000 / $4,000**		**$2,000 /**	
Coinsurance =>	**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**10**	
Copays =>	**$40 / $50**		**$40 / $50**		**$40 / $50**		**$40 / $50**		**$40 / $50**		**$40 / $50**		**$40 / $50**		**$40 / $50**		**$35 / $50**		**$35 /**	
OOP Maximum =>	**$7,000 / $14,000**		**$7,000 / $14,000**		**$7,000 / $14,000**		**$7,000 / $14,000**		**$6,500 / $13,000**		**$6,500 / $13,000**		**$6,500 / $13,000**		**$6,500 / $13,000**		**$6,500 / $13,000**		**$6,500 /**	
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Ye**	
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	
0 - 14	$326.36	$326.36	$388.30	$388.30	$316.35	$316.35	$346.75	$346.75	$318.97	$318.97	$379.50	$379.50	$309.18	$309.18	$338.90	$338.90	$314.53	$314.53	$374.22	
15	$355.37	$355.37	$422.81	$422.81	$344.47	$344.47	$377.57	$377.57	$347.33	$347.33	$413.23	$413.23	$336.67	$336.67	$369.02	$369.02	$342.49	$342.49	$407.48	
16	$366.47	$366.47	$436.01	$436.01	$355.22	$355.22	$389.36	$389.36	$358.17	$358.17	$426.13	$426.13	$347.17	$347.17	$380.54	$380.54	$353.18	$353.18	$420.20	
17	$377.56	$377.56	$449.21	$449.21	$365.97	$365.97	$401.14	$401.14	$369.01	$369.01	$439.03	$439.03	$357.68	$357.68	$392.06	$392.06	$363.87	$363.87	$432.92	
18	$389.50	$389.50	$463.42	$463.42	$377.55	$377.55	$413.84	$413.84	$380.68	$380.68	$452.92	$452.92	$369.00	$369.00	$404.46	$404.46	$375.38	$375.38	$446.61	
19	$401.45	$401.45	$477.63	$477.63	$389.13	$389.13	$426.53	$426.53	$392.36	$392.36	$466.81	$466.81	$380.31	$380.31	$416.86	$416.86	$386.89	$386.89	$460.31	
20	$413.82	$413.82	$492.35	$492.35	$401.12	$401.12	$439.67	$439.67	$404.45	$404.45	$481.20	$481.20	$392.04	$392.04	$429.71	$429.71	$398.82	$398.82	$474.49	
21	$426.62	$426.62	$507.58	$507.58	$413.53	$413.53	$453.27	$453.27	$416.96	$416.96	$496.08	$496.08	$404.16	$404.16	$443.00	$443.00	$411.15	$411.15	$489.17	
22	$426.62	$426.62	$507.58	$507.58	$413.53	$413.53	$453.27	$453.27	$416.96	$416.96	$496.08	$496.08	$404.16	$404.16	$443.00	$443.00	$411.15	$411.15	$489.17	
23	$426.62	$426.62	$507.58	$507.58	$413.53	$413.53	$453.27	$453.27	$416.96	$416.96	$496.08	$496.08	$404.16	$404.16	$443.00	$443.00	$411.15	$411.15	$489.17	
24	$426.62	$426.62	$507.58	$507.58	$413.53	$413.53	$453.27	$453.27	$416.96	$416.96	$496.08	$496.08	$404.16	$404.16	$443.00	$443.00	$411.15	$411.15	$489.17	
25	$428.33	$428.33	$509.61	$509.61	$415.18	$415.18	$455.08	$455.08	$418.63	$418.63	$498.06	$498.06	$405.78	$405.78	$444.77	$444.77	$412.79	$412.79	$491.13	
26	$436.86	$436.86	$519.76	$519.76	$423.45	$423.45	$464.15	$464.15	$426.97	$426.97	$507.99	$507.99	$413.86	$413.86	$453.63	$453.63	$421.02	$421.02	$500.91	
27	$447.10	$447.10	$531.94	$531.94	$433.38	$433.38	$475.03	$475.03	$436.97	$436.97	$519.89	$519.89	$423.56	$423.56	$464.26	$464.26	$430.89	$430.89	$512.65	
28	$463.74	$463.74	$551.74	$551.74	$449.51	$449.51	$492.70	$492.70	$453.24	$453.24	$539.24	$539.24	$439.32	$439.32	$481.54	$481.54	$446.92	$446.92	$531.73	
29	$477.39	$477.39	$567.98	$567.98	$462.74	$462.74	$507.21	$507.21	$466.58	$466.58	$555.11	$555.11	$452.26	$452.26	$495.72	$495.72	$460.08	$460.08	$547.38	
30	$484.21	$484.21	$576.10	$576.10	$469.36	$469.36	$514.46	$514.46	$473.25	$473.25	$563.05	$563.05	$458.72	$458.72	$502.81	$502.81	$466.66	$466.66	$555.21	
31	$494.45	$494.45	$588.29	$588.29	$479.28	$479.28	$525.34	$525.34	$483.26	$483.26	$574.96	$574.96	$468.42	$468.42	$513.44	$513.44	$476.52	$476.52	$566.95	
32	$504.69	$504.69	$600.47	$600.47	$489.21	$489.21	$536.22	$536.22	$493.26	$493.26	$586.86	$586.86	$478.12	$478.12	$524.07	$524.07	$486.39	$486.39	$578.69	
33	$511.09	$511.09	$608.08	$608.08	$495.41	$495.41	$543.02	$543.02	$499.52	$499.52	$594.30	$594.30	$484.18	$484.18	$530.71	$530.71	$492.56	$492.56	$586.03	
34	$517.92	$517.92	$616.20	$616.20	$502.03	$502.03	$550.27	$550.27	$506.19	$506.19	$602.24	$602.24	$490.65	$490.65	$537.80	$537.80	$499.14	$499.14	$593.85	
35	$521.33	$521.33	$620.26	$620.26	$505.33	$505.33	$553.90	$553.90	$509.53	$509.53	$606.21	$606.21	$493.88	$493.88	$541.35	$541.35	$502.43	$502.43	$597.77	
36	$524.74	$524.74	$624.32	$624.32	$508.64	$508.64	$557.52	$557.52	$512.86	$512.86	$610.18	$610.18	$497.12	$497.12	$544.89	$544.89	$505.71	$505.71	$601.68	
37	$528.16	$528.16	$628.38	$628.38	$511.95	$511.95	$561.15	$561.15	$516.20	$516.20	$614.15	$614.15	$500.35	$500.35	$548.43	$548.43	$509.00	$509.00	$605.59	
38	$531.57	$531.57	$632.44	$632.44	$515.26	$515.26	$564.77	$564.77	$519.53	$519.53	$618.12	$618.12	$503.58	$503.58	$551.98	$551.98	$512.29	$512.29	$609.51	
39	$538.39	$538.39	$640.57	$640.57	$521.87	$521.87	$572.03	$572.03	$526.20	$526.20	$626.05	$626.05	$510.05	$510.05	$559.07	$559.07	$518.87	$518.87	$617.33	
40	$545.22	$545.22	$648.69	$648.69	$528.49	$528.49	$579.28	$579.28	$532.87	$532.87	$633.99	$633.99	$516.52	$516.52	$566.15	$566.15	$525.45	$525.45	$625.16	
41	$555.46	$555.46	$660.87	$660.87	$538.42	$538.42	$590.16	$590.16	$542.88	$542.88	$645.90	$645.90	$526.22	$526.22	$576.79	$576.79	$535.32	$535.32	$636.90	
42	$565.27	$565.27	$672.54	$672.54	$547.93	$547.93	$600.58	$600.58	$552.47	$552.47	$657.31	$657.31	$535.51	$535.51	$586.98	$586.98	$544.77	$544.77	$648.15	
43	$578.92	$578.92	$688.79	$688.79	$561.16	$561.16	$615.09	$615.09	$565.81	$565.81	$673.18	$673.18	$548.45	$548.45	$601.15	$601.15	$557.93	$557.93	$663.80	
44	$595.99	$595.99	$709.09	$709.09	$577.70	$577.70	$633.22	$633.22	$582.49	$582.49	$693.02	$693.02	$564.61	$564.61	$618.87	$618.87	$574.38	$574.38	$683.37	
45	$616.04	$616.04	$732.95	$732.95	$597.14	$597.14	$654.52	$654.52	$602.09	$602.09	$716.34	$716.34	$583.61	$583.61	$639.69	$639.69	$593.70	$593.70	$706.36	
46	$639.93	$639.93	$761.37	$761.37	$620.30	$620.30	$679.91	$679.91	$625.44	$625.44	$744.12	$744.12	$606.24	$606.24	$664.50	$664.50	$616.73	$616.73	$733.76	
47	$666.81	$666.81	$793.35	$793.35	$646.35	$646.35	$708.46	$708.46	$651.71	$651.71	$775.37	$775.37	$631.70	$631.70	$692.41	$692.41	$642.63	$642.63	$764.57	
48	$697.52	$697.52	$829.89	$829.89	$676.12	$676.12	$741.10	$741.10	$681.73	$681.73	$811.09	$811.09	$660.80	$660.80	$724.31	$724.31	$672.23	$672.23	$799.79	
49	$727.81	$727.81	$865.93	$865.93	$705.48	$705.48	$773.28	$773.28	$711.33	$711.33	$846.31	$846.31	$689.50	$689.50	$755.76	$755.76	$701.42	$701.42	$834.52	
50	$761.94	$761.94	$906.54	$906.54	$738.56	$738.56	$809.54	$809.54	$744.69	$744.69	$886.00	$886.00	$721.83	$721.83	$791.20	$791.20	$734.31	$734.31	$873.66	
51	$795.65	$795.65	$946.64	$946.64	$771.23	$771.23	$845.35	$845.35	$777.63	$777.63	$925.19	$925.19	$753.76	$753.76	$826.20	$826.20	$766.79	$766.79	$912.30	
52	$832.76	$832.76	$990.80	$990.80	$807.21	$807.21	$884.78	$884.78	$813.91	$813.91	$968.35	$968.35	$788.92	$788.92	$864.74	$864.74	$802.56	$802.56	$954.86	
53	$870.30	$870.30	$1,035.46	$1,035.46	$843.60	$843.60	$924.67	$924.67	$850.60	$850.60	$1,012.00	$1,012.00	$824.49	$824.49	$903.72	$903.72	$838.75	$838.75	$997.91	
54	$910.83	$910.83	$1,083.68	$1,083.68	$882.89	$882.89	$967.73	$967.73	$890.21	$890.21	$1,059.13	$1,059.13	$862.88	$862.88	$945.81	$945.81	$877.81	$877.81	$1,044.38	
55	$951.36	$951.36	$1,131.90	$1,131.90	$922.17	$922.17	$1,010.79	$1,010.79	$929.82	$929.82	$1,106.26	$1,106.26	$901.28	$901.28	$987.89	$987.89	$916.86	$916.86	$1,090.85	
56	$995.30	$995.30	$1,184.18	$1,184.18	$964.77	$964.77	$1,057.48	$1,057.48	$972.77	$972.77	$1,157.35	$1,157.35	$942.91	$942.91	$1,033.52	$1,033.52	$959.21	$959.21	$1,141.23	
57	$1,039.67	$1,039.67	$1,236.97	$1,236.97	$1,007.77	$1,007.77	$1,104.62	$1,104.62	$1,016.13	$1,016.13	$1,208.95	$1,208.95	$984.94	$984.94	$1,079.59	$1,079.59	$1,001.97	$1,001.97	$1,192.11	
58	$1,087.03	$1,087.03	$1,293.31	$1,293.31	$1,053.67	$1,053.67	$1,154.93	$1,154.93	$1,062.41	$1,062.41	$1,264.01	$1,264.01	$1,029.80	$1,029.80	$1,128.76	$1,128.76	$1,047.61	$1,047.61	$1,246.41	
59	$1,110.49	$1,110.49	$1,321.23	$1,321.23	$1,076.42	$1,076.42	$1,179.86	$1,179.86	$1,085.35	$1,085.35	$1,291.30	$1,291.30	$1,052.03	$1,052.03	$1,153.13	$1,153.13	$1,070.22	$1,070.22	$1,273.31	
60	$1,157.85	$1,157.85	$1,377.57	$1,377.57	$1,122.32	$1,122.32	$1,230.17	$1,230.17	$1,131.63	$1,131.63	$1,346.36	$1,346.36	$1,096.89	$1,096.89	$1,202.30	$1,202.30	$1,115.86	$1,115.86	$1,327.61	
61	$1,198.80	$1,198.80	$1,426.30	$1,426.30	$1,162.02	$1,162.02	$1,273.69	$1,273.69	$1,171.66	$1,171.66	$1,393.98	$1,393.98	$1,135.69	$1,135.69	$1,244.83	$1,244.83	$1,155.33	$1,155.33	$1,374.57	
62	$1,225.68	$1,225.68	$1,458.28	$1,458.28	$1,188.07	$1,188.07	$1,302.24	$1,302.24	$1,197.93	$1,197.93	$1,425.24	$1,425.24	$1,161.15	$1,161.15	$1,272.74	$1,272.74	$1,181.23	$1,181.23	$1,405.39	
63	$1,259.38	$1,259.38	$1,498.38	$1,498.38	$1,220.74	$1,220.74	$1,338.05	$1,338.05	$1,230.87	$1,230.87	$1,464.43	$1,464.43	$1,193.08	$1,193.08	$1,307.74	$1,307.74	$1,213.71	$1,213.71	$1,444.03	
64+	$1,279.86	$1,279.86	$1,522.74	$1,522.74	$1,240.59	$1,240.59	$1,359.81	$1,359.81	$1,250.88	$1,250.88	$1,488.24	$1,488.24	$1,212.48	$1,212.48	$1,329.00	$1,329.00	$1,233.45	$1,233.45	$1,467.51	

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060086	16322PA0060086		16322PA0060086		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060088		16322PA0060088		16322PA0060088	
Plan Marketing Name =>	PO $2,000 $35/	dvantage Gold PPO $2,000 $35/		dvantage Gold PPO $2,000 $35/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		vantage Silver PPO $4,400 $60/		vantage Silver PPO $4,400 $60/		vantage Silver PPO $4,400 $60/	
Form # =>	PF02	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>	/ $4,000	$2,000 / $4,000		$2,000 / $4,000		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$35 / $50		$35 / $50		$30 / $40		$30 / $40		$30 / $40		$30 / $40		$60 / $80		$60 / $80		$60 / $80	
OOP Maximum =>	$13,000	$6,500 / $13,000		$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$374.22	$304.88	$304.88	$334.17	$334.17	$305.77	$305.77	$363.80	$363.80	$296.38	$296.38	$324.87	$324.87	$272.44	$272.44	$324.14	$324.14	$264.08	$264.08
15	$407.48	$331.98	$331.98	$363.88	$363.88	$332.95	$332.95	$396.13	$396.13	$322.73	$322.73	$353.75	$353.75	$296.66	$296.66	$352.95	$352.95	$287.55	$287.55
16	$420.20	$342.34	$342.34	$375.24	$375.24	$343.34	$343.34	$408.50	$408.50	$332.80	$332.80	$364.79	$364.79	$305.92	$305.92	$363.97	$363.97	$296.53	$296.53
17	$432.92	$352.70	$352.70	$386.59	$386.59	$353.73	$353.73	$420.86	$420.86	$342.88	$342.88	$375.83	$375.83	$315.18	$315.18	$374.98	$374.98	$305.50	$305.50
18	$446.61	$363.86	$363.86	$398.83	$398.83	$364.93	$364.93	$434.18	$434.18	$353.72	$353.72	$387.72	$387.72	$325.15	$325.15	$386.85	$386.85	$315.17	$315.17
19	$460.31	$375.02	$375.02	$411.06	$411.06	$376.12	$376.12	$447.49	$447.49	$364.57	$364.57	$399.61	$399.61	$335.12	$335.12	$398.71	$398.71	$324.83	$324.83
20	$474.49	$386.57	$386.57	$423.73	$423.73	$387.71	$387.71	$461.28	$461.28	$375.81	$375.81	$411.93	$411.93	$345.45	$345.45	$411.00	$411.00	$334.84	$334.84
21	$489.17	$398.53	$398.53	$436.83	$436.83	$399.70	$399.70	$475.55	$475.55	$387.43	$387.43	$424.67	$424.67	$356.13	$356.13	$423.71	$423.71	$345.20	$345.20
22	$489.17	$398.53	$398.53	$436.83	$436.83	$399.70	$399.70	$475.55	$475.55	$387.43	$387.43	$424.67	$424.67	$356.13	$356.13	$423.71	$423.71	$345.20	$345.20
23	$489.17	$398.53	$398.53	$436.83	$436.83	$399.70	$399.70	$475.55	$475.55	$387.43	$387.43	$424.67	$424.67	$356.13	$356.13	$423.71	$423.71	$345.20	$345.20
24	$489.17	$398.53	$398.53	$436.83	$436.83	$399.70	$399.70	$475.55	$475.55	$387.43	$387.43	$424.67	$424.67	$356.13	$356.13	$423.71	$423.71	$345.20	$345.20
25	$491.13	$400.12	$400.12	$438.58	$438.58	$401.30	$401.30	$477.45	$477.45	$388.98	$388.98	$426.37	$426.37	$357.55	$357.55	$425.40	$425.40	$346.58	$346.58
26	$500.91	$408.09	$408.09	$447.31	$447.31	$409.29	$409.29	$486.96	$486.96	$396.73	$396.73	$434.86	$434.86	$364.68	$364.68	$433.88	$433.88	$353.48	$353.48
27	$512.65	$417.66	$417.66	$457.80	$457.80	$418.89	$418.89	$498.38	$498.38	$406.03	$406.03	$445.05	$445.05	$373.22	$373.22	$444.05	$444.05	$361.77	$361.77
28	$531.73	$433.20	$433.20	$474.83	$474.83	$434.47	$434.47	$516.92	$516.92	$421.14	$421.14	$461.62	$461.62	$387.11	$387.11	$460.57	$460.57	$375.23	$375.23
29	$547.38	$445.96	$445.96	$488.81	$488.81	$447.26	$447.26	$532.14	$532.14	$433.53	$433.53	$475.21	$475.21	$398.51	$398.51	$474.13	$474.13	$386.28	$386.28
30	$555.21	$452.33	$452.33	$495.80	$495.80	$453.66	$453.66	$539.75	$539.75	$439.73	$439.73	$482.00	$482.00	$404.21	$404.21	$480.91	$480.91	$391.80	$391.80
31	$566.95	$461.90	$461.90	$506.29	$506.29	$463.25	$463.25	$551.16	$551.16	$449.03	$449.03	$492.19	$492.19	$412.75	$412.75	$491.08	$491.08	$400.09	$400.09
32	$578.69	$471.46	$471.46	$516.77	$516.77	$472.85	$472.85	$562.58	$562.58	$458.33	$458.33	$502.38	$502.38	$421.30	$421.30	$501.25	$501.25	$408.37	$408.37
33	$586.03	$477.44	$477.44	$523.32	$523.32	$478.84	$478.84	$569.71	$569.71	$464.14	$464.14	$508.75	$508.75	$426.64	$426.64	$507.60	$507.60	$413.55	$413.55
34	$593.85	$483.82	$483.82	$530.31	$530.31	$485.24	$485.24	$577.32	$577.32	$470.34	$470.34	$515.55	$515.55	$432.34	$432.34	$514.38	$514.38	$419.07	$419.07
35	$597.77	$487.00	$487.00	$533.81	$533.81	$488.43	$488.43	$581.12	$581.12	$473.44	$473.44	$518.95	$518.95	$435.19	$435.19	$517.77	$517.77	$421.83	$421.83
36	$601.68	$490.19	$490.19	$537.30	$537.30	$491.63	$491.63	$584.93	$584.93	$476.54	$476.54	$522.34	$522.34	$438.04	$438.04	$521.16	$521.16	$424.60	$424.60
37	$605.59	$493.38	$493.38	$540.80	$540.80	$494.83	$494.83	$588.73	$588.73	$479.64	$479.64	$525.74	$525.74	$440.89	$440.89	$524.55	$524.55	$427.36	$427.36
38	$609.51	$496.57	$496.57	$544.29	$544.29	$498.03	$498.03	$592.54	$592.54	$482.74	$482.74	$529.14	$529.14	$443.74	$443.74	$527.94	$527.94	$430.12	$430.12
39	$617.33	$502.94	$502.94	$551.28	$551.28	$504.42	$504.42	$600.14	$600.14	$488.94	$488.94	$535.93	$535.93	$449.44	$449.44	$534.72	$534.72	$435.64	$435.64
40	$625.16	$509.32	$509.32	$558.27	$558.27	$510.82	$510.82	$607.75	$607.75	$495.14	$495.14	$542.73	$542.73	$455.13	$455.13	$541.50	$541.50	$441.17	$441.17
41	$636.90	$518.89	$518.89	$568.75	$568.75	$520.41	$520.41	$619.17	$619.17	$504.43	$504.43	$552.92	$552.92	$463.68	$463.68	$551.67	$551.67	$449.45	$449.45
42	$648.15	$528.05	$528.05	$578.80	$578.80	$529.60	$529.60	$630.10	$630.10	$513.34	$513.34	$562.69	$562.69	$471.87	$471.87	$561.42	$561.42	$457.39	$457.39
43	$663.80	$540.81	$540.81	$592.78	$592.78	$542.39	$542.39	$645.32	$645.32	$525.74	$525.74	$576.28	$576.28	$483.27	$483.27	$574.97	$574.97	$468.44	$468.44
44	$683.37	$556.75	$556.75	$610.25	$610.25	$558.38	$558.38	$664.34	$664.34	$541.24	$541.24	$593.26	$593.26	$497.51	$497.51	$591.92	$591.92	$482.24	$482.24
45	$706.36	$575.48	$575.48	$630.78	$630.78	$577.17	$577.17	$686.69	$686.69	$559.45	$559.45	$613.22	$613.22	$514.25	$514.25	$611.84	$611.84	$498.47	$498.47
46	$733.76	$597.80	$597.80	$655.25	$655.25	$599.55	$599.55	$713.33	$713.33	$581.15	$581.15	$637.01	$637.01	$534.20	$534.20	$635.57	$635.57	$517.80	$517.80
47	$764.57	$622.90	$622.90	$682.77	$682.77	$624.73	$624.73	$743.28	$743.28	$605.55	$605.55	$663.76	$663.76	$556.63	$556.63	$662.26	$662.26	$539.55	$539.55
48	$799.79	$651.60	$651.60	$714.22	$714.22	$653.51	$653.51	$777.52	$777.52	$633.45	$633.45	$694.34	$694.34	$582.27	$582.27	$692.77	$692.77	$564.40	$564.40
49	$834.52	$679.89	$679.89	$745.23	$745.23	$681.89	$681.89	$811.29	$811.29	$660.96	$660.96	$724.49	$724.49	$607.56	$607.56	$722.85	$722.85	$588.91	$588.91
50	$873.66	$711.77	$711.77	$780.18	$780.18	$713.86	$713.86	$849.33	$849.33	$691.95	$691.95	$758.46	$758.46	$636.05	$636.05	$756.75	$756.75	$616.53	$616.53
51	$912.30	$743.26	$743.26	$814.69	$814.69	$745.44	$745.44	$886.90	$886.90	$722.56	$722.56	$792.01	$792.01	$664.18	$664.18	$790.22	$790.22	$643.80	$643.80
52	$954.86	$777.93	$777.93	$852.69	$852.69	$780.21	$780.21	$928.27	$928.27	$756.26	$756.26	$828.96	$828.96	$695.17	$695.17	$827.08	$827.08	$673.83	$673.83
53	$997.91	$813.00	$813.00	$891.13	$891.13	$815.39	$815.39	$970.12	$970.12	$790.36	$790.36	$866.33	$866.33	$726.51	$726.51	$864.37	$864.37	$704.21	$704.21
54	$1,044.38	$850.86	$850.86	$932.63	$932.63	$853.36	$853.36	$1,015.30	$1,015.30	$827.16	$827.16	$906.67	$906.67	$760.34	$760.34	$904.62	$904.62	$737.00	$737.00
55	$1,090.85	$888.72	$888.72	$974.13	$974.13	$891.33	$891.33	$1,060.48	$1,060.48	$863.97	$863.97	$947.01	$947.01	$794.17	$794.17	$944.87	$944.87	$769.80	$769.80
56	$1,141.23	$929.77	$929.77	$1,019.12	$1,019.12	$932.50	$932.50	$1,109.46	$1,109.46	$903.87	$903.87	$990.76	$990.76	$830.85	$830.85	$988.52	$988.52	$805.35	$805.35
57	$1,192.11	$971.22	$971.22	$1,064.55	$1,064.55	$974.07	$974.07	$1,158.92	$1,158.92	$944.17	$944.17	$1,034.92	$1,034.92	$867.89	$867.89	$1,032.58	$1,032.58	$841.25	$841.25
58	$1,246.41	$1,015.45	$1,015.45	$1,113.04	$1,113.04	$1,018.44	$1,018.44	$1,211.70	$1,211.70	$987.17	$987.17	$1,082.06	$1,082.06	$907.42	$907.42	$1,079.61	$1,079.61	$879.57	$879.57
59	$1,273.31	$1,037.37	$1,037.37	$1,137.07	$1,137.07	$1,040.42	$1,040.42	$1,237.86	$1,237.86	$1,008.48	$1,008.48	$1,105.42	$1,105.42	$927.01	$927.01	$1,102.92	$1,102.92	$898.56	$898.56
60	$1,327.61	$1,081.61	$1,081.61	$1,185.56	$1,185.56	$1,084.79	$1,084.79	$1,290.64	$1,290.64	$1,051.49	$1,051.49	$1,152.55	$1,152.55	$966.54	$966.54	$1,149.95	$1,149.95	$936.87	$936.87
61	$1,374.57	$1,119.87	$1,119.87	$1,227.49	$1,227.49	$1,123.16	$1,123.16	$1,336.30	$1,336.30	$1,088.68	$1,088.68	$1,193.32	$1,193.32	$1,000.73	$1,000.73	$1,190.63	$1,190.63	$970.01	$970.01
62	$1,405.39	$1,144.98	$1,144.98	$1,255.01	$1,255.01	$1,148.34	$1,148.34	$1,366.26	$1,366.26	$1,113.09	$1,113.09	$1,220.08	$1,220.08	$1,023.16	$1,023.16	$1,217.32	$1,217.32	$991.76	$991.76
63	$1,444.03	$1,176.46	$1,176.46	$1,289.52	$1,289.52	$1,179.91	$1,179.91	$1,403.82	$1,403.82	$1,143.69	$1,143.69	$1,253.63	$1,253.63	$1,051.30	$1,051.30	$1,250.79	$1,250.79	$1,019.03	$1,019.03
64+	$1,467.51	$1,195.59	$1,195.59	$1,310.49	$1,310.49	$1,199.10	$1,199.10	$1,426.65	$1,426.65	$1,162.29	$1,162.29	$1,274.01	$1,274.01	$1,068.39	$1,068.39	$1,271.13	$1,271.13	$1,035.60	$1,035.60

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060088		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097		16322PA
Plan Marketing Name =>	vantage Silver PPO $4,400 $60/		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF15		PPOF15		PPOF15		PPOF15		PPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gold		Go
Deductible =>	$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$2,200 /
Coinsurance =>	100%		100%		100%		100%		100%		90%		90%		90%		90%		90
Copays =>	$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$289.46	$289.46	$209.76	$209.76	$249.57	$249.57	$203.33	$203.33	$222.87	$222.87	$289.01	$289.01	$343.85	$343.85	$280.14	$280.14	$307.06	$307.06	$277.82
15	$315.19	$315.19	$228.41	$228.41	$271.76	$271.76	$221.40	$221.40	$242.68	$242.68	$314.70	$314.70	$374.42	$374.42	$305.04	$305.04	$334.36	$334.36	$302.51
16	$325.03	$325.03	$235.54	$235.54	$280.24	$280.24	$228.31	$228.31	$250.25	$250.25	$324.52	$324.52	$386.10	$386.10	$314.56	$314.56	$344.79	$344.79	$311.95
17	$334.87	$334.87	$242.67	$242.67	$288.72	$288.72	$235.22	$235.22	$257.83	$257.83	$334.34	$334.34	$397.79	$397.79	$324.08	$324.08	$355.23	$355.23	$321.40
18	$345.46	$345.46	$250.34	$250.34	$297.86	$297.86	$242.67	$242.67	$265.98	$265.98	$344.92	$344.92	$410.38	$410.38	$334.33	$334.33	$366.47	$366.47	$331.57
19	$356.06	$356.06	$258.02	$258.02	$306.99	$306.99	$250.11	$250.11	$274.14	$274.14	$355.50	$355.50	$422.96	$422.96	$344.58	$344.58	$377.71	$377.71	$341.73
20	$367.03	$367.03	$265.97	$265.97	$316.45	$316.45	$257.82	$257.82	$282.59	$282.59	$366.46	$366.46	$436.00	$436.00	$355.20	$355.20	$389.35	$389.35	$352.27
21	$378.38	$378.38	$274.20	$274.20	$326.24	$326.24	$265.79	$265.79	$291.33	$291.33	$377.79	$377.79	$449.48	$449.48	$366.19	$366.19	$401.39	$401.39	$363.16
22	$378.38	$378.38	$274.20	$274.20	$326.24	$326.24	$265.79	$265.79	$291.33	$291.33	$377.79	$377.79	$449.48	$449.48	$366.19	$366.19	$401.39	$401.39	$363.16
23	$378.38	$378.38	$274.20	$274.20	$326.24	$326.24	$265.79	$265.79	$291.33	$291.33	$377.79	$377.79	$449.48	$449.48	$366.19	$366.19	$401.39	$401.39	$363.16
24	$378.38	$378.38	$274.20	$274.20	$326.24	$326.24	$265.79	$265.79	$291.33	$291.33	$377.79	$377.79	$449.48	$449.48	$366.19	$366.19	$401.39	$401.39	$363.16
25	$379.89	$379.89	$275.30	$275.30	$327.54	$327.54	$266.85	$266.85	$292.50	$292.50	$379.30	$379.30	$451.28	$451.28	$367.65	$367.65	$403.00	$403.00	$364.61
26	$387.46	$387.46	$280.78	$280.78	$334.07	$334.07	$272.17	$272.17	$298.32	$298.32	$386.86	$386.86	$460.27	$460.27	$374.98	$374.98	$411.02	$411.02	$371.88
27	$396.54	$396.54	$287.36	$287.36	$341.90	$341.90	$278.55	$278.55	$305.31	$305.31	$395.92	$395.92	$471.06	$471.06	$383.77	$383.77	$420.66	$420.66	$380.59
28	$411.30	$411.30	$298.06	$298.06	$354.62	$354.62	$288.91	$288.91	$316.68	$316.68	$410.66	$410.66	$488.58	$488.58	$398.05	$398.05	$436.31	$436.31	$394.75
29	$423.41	$423.41	$306.83	$306.83	$365.06	$365.06	$297.42	$297.42	$326.00	$326.00	$422.75	$422.75	$502.97	$502.97	$409.77	$409.77	$449.16	$449.16	$406.38
30	$429.46	$429.46	$311.22	$311.22	$370.28	$370.28	$301.67	$301.67	$330.66	$330.66	$428.79	$428.79	$510.16	$510.16	$415.63	$415.63	$455.58	$455.58	$412.19
31	$438.54	$438.54	$317.80	$317.80	$378.11	$378.11	$308.05	$308.05	$337.65	$337.65	$437.86	$437.86	$520.95	$520.95	$424.41	$424.41	$465.21	$465.21	$420.90
32	$447.62	$447.62	$324.38	$324.38	$385.94	$385.94	$314.43	$314.43	$344.64	$344.64	$446.93	$446.93	$531.73	$531.73	$433.20	$433.20	$474.84	$474.84	$429.62
33	$453.30	$453.30	$328.49	$328.49	$390.84	$390.84	$318.42	$318.42	$349.01	$349.01	$452.59	$452.59	$538.48	$538.48	$438.70	$438.70	$480.87	$480.87	$435.07
34	$459.35	$459.35	$332.88	$332.88	$396.06	$396.06	$322.67	$322.67	$353.67	$353.67	$458.64	$458.64	$545.67	$545.67	$444.55	$444.55	$487.29	$487.29	$440.88
35	$462.38	$462.38	$335.07	$335.07	$398.67	$398.67	$324.80	$324.80	$356.01	$356.01	$461.66	$461.66	$549.26	$549.26	$447.48	$447.48	$490.50	$490.50	$443.78
36	$465.41	$465.41	$337.27	$337.27	$401.28	$401.28	$326.92	$326.92	$358.34	$358.34	$464.68	$464.68	$552.86	$552.86	$450.41	$450.41	$493.71	$493.71	$446.69
37	$468.43	$468.43	$339.46	$339.46	$403.89	$403.89	$329.05	$329.05	$360.67	$360.67	$467.70	$467.70	$556.46	$556.46	$453.34	$453.34	$496.92	$496.92	$449.59
38	$471.46	$471.46	$341.65	$341.65	$406.50	$406.50	$331.17	$331.17	$363.00	$363.00	$470.73	$470.73	$560.05	$560.05	$456.27	$456.27	$500.13	$500.13	$452.50
39	$477.52	$477.52	$346.04	$346.04	$411.71	$411.71	$335.43	$335.43	$367.66	$367.66	$476.77	$476.77	$567.24	$567.24	$462.13	$462.13	$506.55	$506.55	$458.31
40	$483.57	$483.57	$350.43	$350.43	$416.93	$416.93	$339.68	$339.68	$372.32	$372.32	$482.82	$482.82	$574.44	$574.44	$467.99	$467.99	$512.98	$512.98	$464.12
41	$492.65	$492.65	$357.01	$357.01	$424.76	$424.76	$346.06	$346.06	$379.31	$379.31	$491.88	$491.88	$585.22	$585.22	$476.78	$476.78	$522.61	$522.61	$472.83
42	$501.35	$501.35	$363.32	$363.32	$432.27	$432.27	$352.17	$352.17	$386.01	$386.01	$500.57	$500.57	$595.56	$595.56	$485.20	$485.20	$531.84	$531.84	$481.19
43	$513.46	$513.46	$372.09	$372.09	$442.71	$442.71	$360.68	$360.68	$395.33	$395.33	$512.66	$512.66	$609.94	$609.94	$496.92	$496.92	$544.69	$544.69	$492.81
44	$528.60	$528.60	$383.06	$383.06	$455.76	$455.76	$371.31	$371.31	$406.99	$406.99	$527.77	$527.77	$627.92	$627.92	$511.57	$511.57	$560.74	$560.74	$507.33
45	$546.38	$546.38	$395.94	$395.94	$471.09	$471.09	$383.80	$383.80	$420.68	$420.68	$545.53	$545.53	$649.05	$649.05	$528.78	$528.78	$579.61	$579.61	$524.40
46	$567.57	$567.57	$411.30	$411.30	$489.36	$489.36	$398.69	$398.69	$437.00	$437.00	$566.69	$566.69	$674.22	$674.22	$549.29	$549.29	$602.09	$602.09	$544.74
47	$591.41	$591.41	$428.57	$428.57	$509.91	$509.91	$415.43	$415.43	$455.35	$455.35	$590.49	$590.49	$702.54	$702.54	$572.35	$572.35	$627.37	$627.37	$567.62
48	$618.65	$618.65	$448.32	$448.32	$533.40	$533.40	$434.57	$434.57	$476.32	$476.32	$617.69	$617.69	$734.90	$734.90	$598.72	$598.72	$656.27	$656.27	$593.77
49	$645.52	$645.52	$467.79	$467.79	$556.57	$556.57	$453.44	$453.44	$497.01	$497.01	$644.51	$644.51	$766.81	$766.81	$624.72	$624.72	$684.77	$684.77	$619.55
50	$675.79	$675.79	$489.72	$489.72	$582.66	$582.66	$474.70	$474.70	$520.32	$520.32	$674.73	$674.73	$802.77	$802.77	$654.02	$654.02	$716.88	$716.88	$648.60
51	$705.68	$705.68	$511.38	$511.38	$608.44	$608.44	$495.70	$495.70	$543.33	$543.33	$704.58	$704.58	$838.28	$838.28	$682.94	$682.94	$748.59	$748.59	$677.29
52	$738.60	$738.60	$535.24	$535.24	$636.82	$636.82	$518.82	$518.82	$568.68	$568.68	$737.45	$737.45	$877.38	$877.38	$714.80	$714.80	$783.51	$783.51	$708.89
53	$771.90	$771.90	$559.37	$559.37	$665.53	$665.53	$542.21	$542.21	$594.31	$594.31	$770.69	$770.69	$916.94	$916.94	$747.03	$747.03	$818.84	$818.84	$740.85
54	$807.84	$807.84	$585.42	$585.42	$696.52	$696.52	$567.46	$567.46	$621.99	$621.99	$806.58	$806.58	$959.64	$959.64	$781.82	$781.82	$856.97	$856.97	$775.35
55	$843.79	$843.79	$611.47	$611.47	$727.52	$727.52	$592.71	$592.71	$649.67	$649.67	$842.47	$842.47	$1,002.34	$1,002.34	$816.60	$816.60	$895.10	$895.10	$809.85
56	$882.76	$882.76	$639.71	$639.71	$761.12	$761.12	$620.09	$620.09	$679.67	$679.67	$881.38	$881.38	$1,048.64	$1,048.64	$854.32	$854.32	$936.44	$936.44	$847.25
57	$922.11	$922.11	$668.23	$668.23	$795.05	$795.05	$647.73	$647.73	$709.97	$709.97	$920.67	$920.67	$1,095.38	$1,095.38	$892.41	$892.41	$978.19	$978.19	$885.02
58	$964.11	$964.11	$698.66	$698.66	$831.26	$831.26	$677.23	$677.23	$742.31	$742.31	$962.61	$962.61	$1,145.28	$1,145.28	$933.05	$933.05	$1,022.74	$1,022.74	$925.33
59	$984.92	$984.92	$713.74	$713.74	$849.20	$849.20	$691.85	$691.85	$758.33	$758.33	$983.39	$983.39	$1,170.00	$1,170.00	$953.19	$953.19	$1,044.82	$1,044.82	$945.31
60	$1,026.92	$1,026.92	$744.18	$744.18	$885.42	$885.42	$721.35	$721.35	$790.67	$790.67	$1,025.32	$1,025.32	$1,219.89	$1,219.89	$993.84	$993.84	$1,089.37	$1,089.37	$985.62
61	$1,063.25	$1,063.25	$770.50	$770.50	$916.73	$916.73	$746.87	$746.87	$818.64	$818.64	$1,061.59	$1,061.59	$1,263.04	$1,263.04	$1,028.99	$1,028.99	$1,127.91	$1,127.91	$1,020.48
62	$1,087.09	$1,087.09	$787.78	$787.78	$937.29	$937.29	$763.61	$763.61	$836.99	$836.99	$1,085.39	$1,085.39	$1,291.36	$1,291.36	$1,052.06	$1,052.06	$1,153.19	$1,153.19	$1,043.36
63	$1,116.98	$1,116.98	$809.44	$809.44	$963.06	$963.06	$784.61	$784.61	$860.01	$860.01	$1,115.24	$1,115.24	$1,326.86	$1,326.86	$1,080.99	$1,080.99	$1,184.90	$1,184.90	$1,072.05
64+	$1,135.14	$1,135.14	$822.60	$822.60	$978.72	$978.72	$797.37	$797.37	$873.99	$873.99	$1,133.37	$1,133.37	$1,348.44	$1,348.44	$1,098.57	$1,098.57	$1,204.17	$1,204.17	$1,089.48

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060098	16322PA0060098		16322PA0060098		16322PA0060098		16322PA0060099		16322PA0060099		16322PA0060099		16322PA0060099		16322PA0060126		16322PA0060126	
Plan Marketing Name =>	PPO $2,200/10	ntage Gold HSA PPO $2,200/10		ntage Gold HSA PPO $2,200/10		ntage Gold HSA PPO $2,200/10		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		Silver PPO $6,400 $80/$100 - P		Silver PPO $6,400 $80/$100 - P	
Form # =>	F15	PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF02		PPOF02	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	/ $4,400	$2,200 / $4,400		$2,200 / $4,400		$2,200 / $4,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$6,400 / $12,800		$6,400 / $12,800	
Coinsurance =>	%	90%		90%		90%		100%		100%		100%		100%		100%		100%	
Copays =>	/ 10%	10% / 10%		10% / 10%		10% / 10%		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0	
OOP Maximum =>	/ $9,200	$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$277.82	$330.54	$330.54	$269.30	$269.30	$295.18	$295.18	$250.61	$250.61	$298.16	$298.16	$242.91	$242.91	$266.26	$266.26	$272.94	$272.94	$324.73	$324.73
15	$302.51	$359.92	$359.92	$293.23	$293.23	$321.41	$321.41	$272.88	$272.88	$324.66	$324.66	$264.50	$264.50	$289.93	$289.93	$297.20	$297.20	$353.60	$353.60
16	$311.95	$371.16	$371.16	$302.39	$302.39	$331.45	$331.45	$281.40	$281.40	$334.80	$334.80	$272.76	$272.76	$298.97	$298.97	$306.47	$306.47	$364.64	$364.64
17	$321.40	$382.39	$382.39	$311.54	$311.54	$341.48	$341.48	$289.92	$289.92	$344.93	$344.93	$281.01	$281.01	$308.02	$308.02	$315.75	$315.75	$375.67	$375.67
18	$331.57	$394.49	$394.49	$321.39	$321.39	$352.28	$352.28	$299.09	$299.09	$355.84	$355.84	$289.90	$289.90	$317.77	$317.77	$325.74	$325.74	$387.56	$387.56
19	$341.73	$406.59	$406.59	$331.25	$331.25	$363.08	$363.08	$308.26	$308.26	$366.75	$366.75	$298.80	$298.80	$327.52	$327.52	$335.73	$335.73	$399.45	$399.45
20	$352.27	$419.12	$419.12	$341.46	$341.46	$374.27	$374.27	$317.76	$317.76	$378.06	$378.06	$308.00	$308.00	$337.61	$337.61	$346.08	$346.08	$411.76	$411.76
21	$363.16	$432.08	$432.08	$352.02	$352.02	$385.85	$385.85	$327.59	$327.59	$389.75	$389.75	$317.53	$317.53	$348.05	$348.05	$356.78	$356.78	$424.49	$424.49
22	$363.16	$432.08	$432.08	$352.02	$352.02	$385.85	$385.85	$327.59	$327.59	$389.75	$389.75	$317.53	$317.53	$348.05	$348.05	$356.78	$356.78	$424.49	$424.49
23	$363.16	$432.08	$432.08	$352.02	$352.02	$385.85	$385.85	$327.59	$327.59	$389.75	$389.75	$317.53	$317.53	$348.05	$348.05	$356.78	$356.78	$424.49	$424.49
24	$363.16	$432.08	$432.08	$352.02	$352.02	$385.85	$385.85	$327.59	$327.59	$389.75	$389.75	$317.53	$317.53	$348.05	$348.05	$356.78	$356.78	$424.49	$424.49
25	$364.61	$433.81	$433.81	$353.43	$353.43	$387.39	$387.39	$328.90	$328.90	$391.31	$391.31	$318.80	$318.80	$349.44	$349.44	$358.21	$358.21	$426.19	$426.19
26	$371.88	$442.45	$442.45	$360.47	$360.47	$395.11	$395.11	$335.45	$335.45	$399.10	$399.10	$325.15	$325.15	$356.40	$356.40	$365.34	$365.34	$434.68	$434.68
27	$380.59	$452.82	$452.82	$368.92	$368.92	$404.37	$404.37	$343.31	$343.31	$408.46	$408.46	$332.77	$332.77	$364.76	$364.76	$373.91	$373.91	$444.87	$444.87
28	$394.75	$469.67	$469.67	$382.65	$382.65	$419.42	$419.42	$356.09	$356.09	$423.66	$423.66	$345.16	$345.16	$378.33	$378.33	$387.82	$387.82	$461.42	$461.42
29	$406.38	$483.50	$483.50	$393.91	$393.91	$431.77	$431.77	$366.57	$366.57	$436.13	$436.13	$355.32	$355.32	$389.47	$389.47	$399.24	$399.24	$475.00	$475.00
30	$412.19	$490.41	$490.41	$399.54	$399.54	$437.94	$437.94	$371.81	$371.81	$442.37	$442.37	$360.40	$360.40	$395.04	$395.04	$404.95	$404.95	$481.80	$481.80
31	$420.90	$500.78	$500.78	$407.99	$407.99	$447.20	$447.20	$379.68	$379.68	$451.72	$451.72	$368.02	$368.02	$403.39	$403.39	$413.51	$413.51	$491.98	$491.98
32	$429.62	$511.15	$511.15	$416.44	$416.44	$456.46	$456.46	$387.54	$387.54	$461.07	$461.07	$375.64	$375.64	$411.74	$411.74	$422.07	$422.07	$502.17	$502.17
33	$435.07	$517.63	$517.63	$421.72	$421.72	$462.25	$462.25	$392.45	$392.45	$466.92	$466.92	$380.40	$380.40	$416.96	$416.96	$427.42	$427.42	$508.54	$508.54
34	$440.88	$524.55	$524.55	$427.35	$427.35	$468.42	$468.42	$397.69	$397.69	$473.16	$473.16	$385.48	$385.48	$422.53	$422.53	$433.13	$433.13	$515.33	$515.33
35	$443.78	$528.00	$528.00	$430.17	$430.17	$471.51	$471.51	$400.31	$400.31	$476.27	$476.27	$388.02	$388.02	$425.32	$425.32	$435.99	$435.99	$518.73	$518.73
36	$446.69	$531.46	$531.46	$432.98	$432.98	$474.60	$474.60	$402.94	$402.94	$479.39	$479.39	$390.56	$390.56	$428.10	$428.10	$438.84	$438.84	$522.12	$522.12
37	$449.59	$534.92	$534.92	$435.80	$435.80	$477.68	$477.68	$405.56	$405.56	$482.51	$482.51	$393.10	$393.10	$430.89	$430.89	$441.69	$441.69	$525.52	$525.52
38	$452.50	$538.37	$538.37	$438.62	$438.62	$480.77	$480.77	$408.18	$408.18	$485.63	$485.63	$395.64	$395.64	$433.67	$433.67	$444.55	$444.55	$528.91	$528.91
39	$458.31	$545.28	$545.28	$444.25	$444.25	$486.94	$486.94	$413.42	$413.42	$491.86	$491.86	$400.72	$400.72	$439.24	$439.24	$450.26	$450.26	$535.71	$535.71
40	$464.12	$552.20	$552.20	$449.88	$449.88	$493.12	$493.12	$418.66	$418.66	$498.10	$498.10	$405.80	$405.80	$444.81	$444.81	$455.96	$455.96	$542.50	$542.50
41	$472.83	$562.57	$562.57	$458.33	$458.33	$502.38	$502.38	$426.52	$426.52	$507.45	$507.45	$413.42	$413.42	$453.16	$453.16	$464.53	$464.53	$552.69	$552.69
42	$481.19	$572.51	$572.51	$466.43	$466.43	$511.25	$511.25	$434.06	$434.06	$516.42	$516.42	$420.73	$420.73	$461.17	$461.17	$472.73	$472.73	$562.45	$562.45
43	$492.81	$586.33	$586.33	$477.69	$477.69	$523.60	$523.60	$444.54	$444.54	$528.89	$528.89	$430.89	$430.89	$472.30	$472.30	$484.15	$484.15	$576.03	$576.03
44	$507.33	$603.62	$603.62	$491.77	$491.77	$539.03	$539.03	$457.64	$457.64	$544.48	$544.48	$443.59	$443.59	$486.23	$486.23	$498.42	$498.42	$593.01	$593.01
45	$524.40	$623.92	$623.92	$508.32	$508.32	$557.17	$557.17	$473.04	$473.04	$562.80	$562.80	$458.51	$458.51	$502.58	$502.58	$515.19	$515.19	$612.96	$612.96
46	$544.74	$648.12	$648.12	$528.03	$528.03	$578.78	$578.78	$491.39	$491.39	$584.63	$584.63	$476.30	$476.30	$522.08	$522.08	$535.17	$535.17	$636.74	$636.74
47	$567.62	$675.34	$675.34	$550.21	$550.21	$603.08	$603.08	$512.02	$512.02	$609.18	$609.18	$496.30	$496.30	$544.00	$544.00	$557.65	$557.65	$663.48	$663.48
48	$593.77	$706.45	$706.45	$575.55	$575.55	$630.86	$630.86	$535.61	$535.61	$637.24	$637.24	$519.16	$519.16	$569.06	$569.06	$583.34	$583.34	$694.04	$694.04
49	$619.55	$737.13	$737.13	$600.55	$600.55	$658.26	$658.26	$558.87	$558.87	$664.91	$664.91	$541.71	$541.71	$593.77	$593.77	$608.67	$608.67	$724.18	$724.18
50	$648.60	$771.69	$771.69	$628.71	$628.71	$689.13	$689.13	$585.08	$585.08	$696.09	$696.09	$567.11	$567.11	$621.62	$621.62	$637.21	$637.21	$758.14	$758.14
51	$677.29	$805.83	$805.83	$656.52	$656.52	$719.61	$719.61	$610.96	$610.96	$726.88	$726.88	$592.19	$592.19	$649.11	$649.11	$665.39	$665.39	$791.67	$791.67
52	$708.89	$843.42	$843.42	$687.14	$687.14	$753.18	$753.18	$639.46	$639.46	$760.79	$760.79	$619.82	$619.82	$679.39	$679.39	$696.43	$696.43	$828.60	$828.60
53	$740.85	$881.44	$881.44	$718.12	$718.12	$787.13	$787.13	$668.28	$668.28	$795.09	$795.09	$647.76	$647.76	$710.02	$710.02	$727.83	$727.83	$865.96	$865.96
54	$775.35	$922.49	$922.49	$751.56	$751.56	$823.79	$823.79	$699.40	$699.40	$832.12	$832.12	$677.93	$677.93	$743.09	$743.09	$761.73	$761.73	$906.29	$906.29
55	$809.85	$963.54	$963.54	$785.00	$785.00	$860.45	$860.45	$730.53	$730.53	$869.14	$869.14	$708.09	$708.09	$776.15	$776.15	$795.62	$795.62	$946.61	$946.61
56	$847.25	$1,008.04	$1,008.04	$821.26	$821.26	$900.19	$900.19	$764.27	$764.27	$909.29	$909.29	$740.80	$740.80	$812.00	$812.00	$832.37	$832.37	$990.34	$990.34
57	$885.02	$1,052.98	$1,052.98	$857.87	$857.87	$940.32	$940.32	$798.34	$798.34	$949.82	$949.82	$773.82	$773.82	$848.20	$848.20	$869.47	$869.47	$1,034.48	$1,034.48
58	$925.33	$1,100.94	$1,100.94	$896.95	$896.95	$983.15	$983.15	$834.70	$834.70	$993.08	$993.08	$809.07	$809.07	$886.83	$886.83	$909.08	$909.08	$1,081.60	$1,081.60
59	$945.31	$1,124.70	$1,124.70	$916.31	$916.31	$1,004.37	$1,004.37	$852.72	$852.72	$1,014.52	$1,014.52	$826.53	$826.53	$905.97	$905.97	$928.70	$928.70	$1,104.95	$1,104.95
60	$985.62	$1,172.67	$1,172.67	$955.38	$955.38	$1,047.20	$1,047.20	$889.08	$889.08	$1,057.78	$1,057.78	$861.78	$861.78	$944.61	$944.61	$968.30	$968.30	$1,152.07	$1,152.07
61	$1,020.48	$1,214.14	$1,214.14	$989.18	$989.18	$1,084.24	$1,084.24	$920.53	$920.53	$1,095.20	$1,095.20	$892.26	$892.26	$978.02	$978.02	$1,002.55	$1,002.55	$1,192.82	$1,192.82
62	$1,043.36	$1,241.37	$1,241.37	$1,011.35	$1,011.35	$1,108.55	$1,108.55	$941.17	$941.17	$1,119.75	$1,119.75	$912.26	$912.26	$999.95	$999.95	$1,025.03	$1,025.03	$1,219.56	$1,219.56
63	$1,072.05	$1,275.50	$1,275.50	$1,039.16	$1,039.16	$1,139.03	$1,139.03	$967.05	$967.05	$1,150.54	$1,150.54	$937.35	$937.35	$1,027.44	$1,027.44	$1,053.21	$1,053.21	$1,253.09	$1,253.09
64+	$1,089.48	$1,296.24	$1,296.24	$1,056.06	$1,056.06	$1,157.55	$1,157.55	$982.77	$982.77	$1,169.25	$1,169.25	$952.59	$952.59	$1,044.15	$1,044.15	$1,070.34	$1,070.34	$1,273.47	$1,273.47

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060126		16322PA0060126		16322PA0060128		16322PA0060128		16322PA0060128		16322PA0060129		16322PA0060129		16322PA0060129		16322PA0060130		16322PA
Plan Marketing Name =>	Silver PPO $6,400 $80/$100 - P		Silver PPO $6,400 $80/$100 - P		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $2,000 $35/$50		ntage Gold PPO $2,000 $35/$50		ntage Gold PPO $2,000 $35/$50		ge Gold PPO $2,500/10% $30/$		ge Gold PPO $2
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPO
Rating Area =>	4		5		1		4		5		1		4		5		1		4
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$6,400 / $12,800		$6,400 / $12,800		$1,250 / $2,500		$1,250 / $2,500		$1,250 / $2,500		$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$2,500 / $5,000		$2,500 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		90%		90
Copays =>	$0 / $0		$0 / $0		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,000 / $12,000		$6,000 / $12,000		$6,000 / $12,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$264.56	$264.56	$289.99	$289.99	$303.59	$303.59	$294.26	$294.26	$322.55	$322.55	$292.14	$292.14	$283.17	$283.17	$310.39	$310.39	$286.43	$286.43	$277.64
15	$288.08	$288.08	$315.77	$315.77	$330.58	$330.58	$320.42	$320.42	$351.23	$351.23	$318.11	$318.11	$308.34	$308.34	$337.98	$337.98	$311.89	$311.89	$302.32
16	$297.07	$297.07	$325.62	$325.62	$340.89	$340.89	$330.42	$330.42	$362.19	$362.19	$328.03	$328.03	$317.97	$317.97	$348.53	$348.53	$321.63	$321.63	$311.76
17	$306.06	$306.06	$335.48	$335.48	$351.21	$351.21	$340.42	$340.42	$373.15	$373.15	$337.96	$337.96	$327.59	$327.59	$359.08	$359.08	$331.36	$331.36	$321.19
18	$315.74	$315.74	$346.09	$346.09	$362.32	$362.32	$351.19	$351.19	$384.96	$384.96	$348.66	$348.66	$337.96	$337.96	$370.44	$370.44	$341.85	$341.85	$331.36
19	$325.43	$325.43	$356.70	$356.70	$373.44	$373.44	$361.97	$361.97	$396.76	$396.76	$359.35	$359.35	$348.32	$348.32	$381.80	$381.80	$352.33	$352.33	$341.52
20	$335.46	$335.46	$367.70	$367.70	$384.94	$384.94	$373.12	$373.12	$408.99	$408.99	$370.42	$370.42	$359.06	$359.06	$393.57	$393.57	$363.19	$363.19	$352.04
21	$345.83	$345.83	$379.07	$379.07	$396.85	$396.85	$384.66	$384.66	$421.64	$421.64	$381.88	$381.88	$370.16	$370.16	$405.74	$405.74	$374.42	$374.42	$362.93
22	$345.83	$345.83	$379.07	$379.07	$396.85	$396.85	$384.66	$384.66	$421.64	$421.64	$381.88	$381.88	$370.16	$370.16	$405.74	$405.74	$374.42	$374.42	$362.93
23	$345.83	$345.83	$379.07	$379.07	$396.85	$396.85	$384.66	$384.66	$421.64	$421.64	$381.88	$381.88	$370.16	$370.16	$405.74	$405.74	$374.42	$374.42	$362.93
24	$345.83	$345.83	$379.07	$379.07	$396.85	$396.85	$384.66	$384.66	$421.64	$421.64	$381.88	$381.88	$370.16	$370.16	$405.74	$405.74	$374.42	$374.42	$362.93
25	$347.21	$347.21	$380.59	$380.59	$398.44	$398.44	$386.20	$386.20	$423.33	$423.33	$383.41	$383.41	$371.64	$371.64	$407.36	$407.36	$375.92	$375.92	$364.38
26	$354.13	$354.13	$388.17	$388.17	$406.37	$406.37	$393.89	$393.89	$431.76	$431.76	$391.05	$391.05	$379.04	$379.04	$415.48	$415.48	$383.41	$383.41	$371.64
27	$362.43	$362.43	$397.27	$397.27	$415.90	$415.90	$403.12	$403.12	$441.88	$441.88	$400.21	$400.21	$387.93	$387.93	$425.22	$425.22	$392.39	$392.39	$380.35
28	$375.92	$375.92	$412.05	$412.05	$431.38	$431.38	$418.13	$418.13	$458.32	$458.32	$415.10	$415.10	$402.36	$402.36	$441.04	$441.04	$406.99	$406.99	$394.50
29	$386.98	$386.98	$424.18	$424.18	$444.08	$444.08	$430.43	$430.43	$471.82	$471.82	$427.32	$427.32	$414.21	$414.21	$454.02	$454.02	$418.98	$418.98	$406.12
30	$392.52	$392.52	$430.24	$430.24	$450.42	$450.42	$436.59	$436.59	$478.56	$478.56	$433.43	$433.43	$420.13	$420.13	$460.51	$460.51	$424.97	$424.97	$411.93
31	$400.82	$400.82	$439.34	$439.34	$459.95	$459.95	$445.82	$445.82	$488.68	$488.68	$442.60	$442.60	$429.02	$429.02	$470.25	$470.25	$433.95	$433.95	$420.64
32	$409.12	$409.12	$448.44	$448.44	$469.47	$469.47	$455.05	$455.05	$498.80	$498.80	$451.76	$451.76	$437.90	$437.90	$479.99	$479.99	$442.94	$442.94	$429.35
33	$414.30	$414.30	$454.13	$454.13	$475.43	$475.43	$460.82	$460.82	$505.12	$505.12	$457.49	$457.49	$443.45	$443.45	$486.08	$486.08	$448.56	$448.56	$434.79
34	$419.84	$419.84	$460.19	$460.19	$481.78	$481.78	$466.98	$466.98	$511.87	$511.87	$463.60	$463.60	$449.37	$449.37	$492.57	$492.57	$454.55	$454.55	$440.60
35	$422.60	$422.60	$463.22	$463.22	$484.95	$484.95	$470.05	$470.05	$515.24	$515.24	$466.66	$466.66	$452.34	$452.34	$495.81	$495.81	$457.54	$457.54	$443.50
36	$425.37	$425.37	$466.26	$466.26	$488.13	$488.13	$473.13	$473.13	$518.62	$518.62	$469.71	$469.71	$455.30	$455.30	$499.06	$499.06	$460.54	$460.54	$446.40
37	$428.14	$428.14	$469.29	$469.29	$491.30	$491.30	$476.21	$476.21	$521.99	$521.99	$472.77	$472.77	$458.26	$458.26	$502.31	$502.31	$463.53	$463.53	$449.31
38	$430.90	$430.90	$472.32	$472.32	$494.48	$494.48	$479.29	$479.29	$525.36	$525.36	$475.82	$475.82	$461.22	$461.22	$505.55	$505.55	$466.53	$466.53	$452.21
39	$436.44	$436.44	$478.39	$478.39	$500.82	$500.82	$485.44	$485.44	$532.11	$532.11	$481.93	$481.93	$467.14	$467.14	$512.04	$512.04	$472.52	$472.52	$458.02
40	$441.97	$441.97	$484.45	$484.45	$507.17	$507.17	$491.60	$491.60	$538.86	$538.86	$488.04	$488.04	$473.06	$473.06	$518.54	$518.54	$478.51	$478.51	$463.82
41	$450.27	$450.27	$493.55	$493.55	$516.70	$516.70	$500.83	$500.83	$548.98	$548.98	$497.21	$497.21	$481.95	$481.95	$528.27	$528.27	$487.49	$487.49	$472.53
42	$458.22	$458.22	$502.27	$502.27	$525.83	$525.83	$509.67	$509.67	$558.67	$558.67	$505.99	$505.99	$490.46	$490.46	$537.61	$537.61	$496.11	$496.11	$480.88
43	$469.29	$469.29	$514.40	$514.40	$538.53	$538.53	$521.98	$521.98	$572.17	$572.17	$518.21	$518.21	$502.31	$502.31	$550.59	$550.59	$508.09	$508.09	$492.50
44	$483.12	$483.12	$529.56	$529.56	$554.40	$554.40	$537.37	$537.37	$589.03	$589.03	$533.49	$533.49	$517.11	$517.11	$566.82	$566.82	$523.06	$523.06	$507.01
45	$499.38	$499.38	$547.38	$547.38	$573.05	$573.05	$555.45	$555.45	$608.85	$608.85	$551.43	$551.43	$534.51	$534.51	$585.89	$585.89	$540.66	$540.66	$524.07
46	$518.75	$518.75	$568.61	$568.61	$595.28	$595.28	$576.99	$576.99	$632.46	$632.46	$572.82	$572.82	$555.24	$555.24	$608.61	$608.61	$561.63	$561.63	$544.40
47	$540.53	$540.53	$592.49	$592.49	$620.28	$620.28	$601.22	$601.22	$659.02	$659.02	$596.88	$596.88	$578.56	$578.56	$634.17	$634.17	$585.22	$585.22	$567.26
48	$565.43	$565.43	$619.78	$619.78	$648.85	$648.85	$628.92	$628.92	$689.38	$689.38	$624.37	$624.37	$605.21	$605.21	$663.38	$663.38	$612.18	$612.18	$593.39
49	$589.99	$589.99	$646.69	$646.69	$677.03	$677.03	$656.23	$656.23	$719.32	$719.32	$651.49	$651.49	$631.49	$631.49	$692.19	$692.19	$638.76	$638.76	$619.16
50	$617.65	$617.65	$677.02	$677.02	$708.77	$708.77	$687.00	$687.00	$753.05	$753.05	$682.04	$682.04	$661.11	$661.11	$724.65	$724.65	$668.71	$668.71	$648.19
51	$644.97	$644.97	$706.97	$706.97	$740.13	$740.13	$717.39	$717.39	$786.36	$786.36	$712.21	$712.21	$690.35	$690.35	$756.71	$756.71	$698.29	$698.29	$676.86
52	$675.06	$675.06	$739.94	$739.94	$774.65	$774.65	$750.86	$750.86	$823.04	$823.04	$745.43	$745.43	$722.55	$722.55	$792.00	$792.00	$730.87	$730.87	$708.44
53	$705.49	$705.49	$773.30	$773.30	$809.57	$809.57	$784.71	$784.71	$860.15	$860.15	$779.04	$779.04	$755.13	$755.13	$827.71	$827.71	$763.82	$763.82	$740.38
54	$738.35	$738.35	$809.31	$809.31	$847.27	$847.27	$821.25	$821.25	$900.20	$900.20	$815.31	$815.31	$790.29	$790.29	$866.25	$866.25	$799.39	$799.39	$774.86
55	$771.20	$771.20	$845.33	$845.33	$884.98	$884.98	$857.79	$857.79	$940.26	$940.26	$851.59	$851.59	$825.46	$825.46	$904.80	$904.80	$834.96	$834.96	$809.33
56	$806.82	$806.82	$884.37	$884.37	$925.85	$925.85	$897.41	$897.41	$983.69	$983.69	$890.93	$890.93	$863.58	$863.58	$946.59	$946.59	$873.52	$873.52	$846.72
57	$842.79	$842.79	$923.79	$923.79	$967.12	$967.12	$937.42	$937.42	$1,027.54	$1,027.54	$930.64	$930.64	$902.08	$902.08	$988.79	$988.79	$912.46	$912.46	$884.46
58	$881.17	$881.17	$965.87	$965.87	$1,011.17	$1,011.17	$980.11	$980.11	$1,074.34	$1,074.34	$973.03	$973.03	$943.17	$943.17	$1,033.83	$1,033.83	$954.02	$954.02	$924.75
59	$900.20	$900.20	$986.72	$986.72	$1,033.00	$1,033.00	$1,001.27	$1,001.27	$1,097.53	$1,097.53	$994.03	$994.03	$963.53	$963.53	$1,056.14	$1,056.14	$974.62	$974.62	$944.71
60	$938.58	$938.58	$1,028.80	$1,028.80	$1,077.05	$1,077.05	$1,043.97	$1,043.97	$1,144.33	$1,144.33	$1,036.42	$1,036.42	$1,004.61	$1,004.61	$1,101.18	$1,101.18	$1,016.18	$1,016.18	$984.99
61	$971.78	$971.78	$1,065.19	$1,065.19	$1,115.15	$1,115.15	$1,080.89	$1,080.89	$1,184.81	$1,184.81	$1,073.08	$1,073.08	$1,040.15	$1,040.15	$1,140.13	$1,140.13	$1,052.12	$1,052.12	$1,019.83
62	$993.57	$993.57	$1,089.07	$1,089.07	$1,140.15	$1,140.15	$1,105.13	$1,105.13	$1,211.37	$1,211.37	$1,097.14	$1,097.14	$1,063.47	$1,063.47	$1,165.69	$1,165.69	$1,075.71	$1,075.71	$1,042.70
63	$1,020.89	$1,020.89	$1,119.01	$1,119.01	$1,171.50	$1,171.50	$1,135.52	$1,135.52	$1,244.68	$1,244.68	$1,127.31	$1,127.31	$1,092.71	$1,092.71	$1,197.74	$1,197.74	$1,105.29	$1,105.29	$1,071.37
64+	$1,037.49	$1,037.49	$1,137.21	$1,137.21	$1,190.55	$1,190.55	$1,153.98	$1,153.98	$1,264.92	$1,264.92	$1,145.64	$1,145.64	$1,110.48	$1,110.48	$1,217.22	$1,217.22	$1,123.26	$1,123.26	$1,088.79

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060130	16322PA0060130		16322PA0060131		16322PA0060131		16322PA0060131		16322PA0060132		16322PA0060132		16322PA0060132		16322PA0060134		16322PA0060134	
Plan Marketing Name =>	,500/10% $30/$	ge Gold PPO $2,500/10% $30/$		tage Silver PPO HSA $3,800/10%		tage Silver PPO HSA $3,800/10%		tage Silver PPO HSA $3,800/10%		ge Silver PPO $5,000/10% $50/$		ge Silver PPO $5,000/10% $50/$		ge Silver PPO $5,000/10% $50/$		ge Gold PPO $1,000/10% $30/$		ge Gold PPO $1,000/10% $30/$	
Form # =>	PF02	PPOF02		PPOF15		PPOF15		PPOF15		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>	4	5		1		4		5		1		4		5		1		4	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Deductible =>	/ $5,000	$2,500 / $5,000		$3,800 / $7,600		$3,800 / $7,600		$3,800 / $7,600		$5,000 / $10,000		$5,000 / $10,000		$5,000 / $10,000		$1,000 / $2,000		$1,000 / $2,000	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $50	$30 / $50		10% / 10%		10% / 10%		10% / 10%		$50 / $70		$50 / $70		$50 / $70		$30 / $50		$30 / $50	
OOP Maximum =>	$13,000	$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$277.64	$304.32	$304.32	$237.92	$237.92	$230.61	$230.61	$252.77	$252.77	$243.92	$243.92	$236.43	$236.43	$259.16	$259.16	$300.12	$300.12	$290.91	$290.91
15	$302.32	$331.38	$331.38	$259.06	$259.06	$251.11	$251.11	$275.24	$275.24	$265.60	$265.60	$257.45	$257.45	$282.20	$282.20	$326.80	$326.80	$316.77	$316.77
16	$311.76	$341.72	$341.72	$267.15	$267.15	$258.95	$258.95	$283.83	$283.83	$273.89	$273.89	$265.48	$265.48	$291.00	$291.00	$337.00	$337.00	$326.66	$326.66
17	$321.19	$352.06	$352.06	$275.24	$275.24	$266.78	$266.78	$292.42	$292.42	$282.18	$282.18	$273.52	$273.52	$299.81	$299.81	$347.20	$347.20	$336.55	$336.55
18	$331.36	$363.20	$363.20	$283.94	$283.94	$275.22	$275.22	$301.67	$301.67	$291.11	$291.11	$282.17	$282.17	$309.30	$309.30	$358.19	$358.19	$347.20	$347.20
19	$341.52	$374.34	$374.34	$292.65	$292.65	$283.66	$283.66	$310.93	$310.93	$300.04	$300.04	$290.83	$290.83	$318.78	$318.78	$369.17	$369.17	$357.84	$357.84
20	$352.04	$385.88	$385.88	$301.67	$301.67	$292.41	$292.41	$320.51	$320.51	$309.28	$309.28	$299.79	$299.79	$328.61	$328.61	$380.55	$380.55	$368.87	$368.87
21	$362.93	$397.81	$397.81	$311.00	$311.00	$301.45	$301.45	$330.42	$330.42	$318.85	$318.85	$309.06	$309.06	$338.77	$338.77	$392.32	$392.32	$380.28	$380.28
22	$362.93	$397.81	$397.81	$311.00	$311.00	$301.45	$301.45	$330.42	$330.42	$318.85	$318.85	$309.06	$309.06	$338.77	$338.77	$392.32	$392.32	$380.28	$380.28
23	$362.93	$397.81	$397.81	$311.00	$311.00	$301.45	$301.45	$330.42	$330.42	$318.85	$318.85	$309.06	$309.06	$338.77	$338.77	$392.32	$392.32	$380.28	$380.28
24	$362.93	$397.81	$397.81	$311.00	$311.00	$301.45	$301.45	$330.42	$330.42	$318.85	$318.85	$309.06	$309.06	$338.77	$338.77	$392.32	$392.32	$380.28	$380.28
25	$364.38	$399.40	$399.40	$312.24	$312.24	$302.66	$302.66	$331.74	$331.74	$320.13	$320.13	$310.30	$310.30	$340.13	$340.13	$393.89	$393.89	$381.80	$381.80
26	$371.64	$407.36	$407.36	$318.46	$318.46	$308.68	$308.68	$338.35	$338.35	$326.50	$326.50	$316.48	$316.48	$346.90	$346.90	$401.74	$401.74	$389.41	$389.41
27	$380.35	$416.90	$416.90	$325.93	$325.93	$315.92	$315.92	$346.28	$346.28	$334.15	$334.15	$323.89	$323.89	$355.03	$355.03	$411.15	$411.15	$398.53	$398.53
28	$394.50	$432.42	$432.42	$338.06	$338.06	$327.68	$327.68	$359.17	$359.17	$346.59	$346.59	$335.95	$335.95	$368.24	$368.24	$426.45	$426.45	$413.36	$413.36
29	$406.12	$445.15	$445.15	$348.01	$348.01	$337.32	$337.32	$369.74	$369.74	$356.79	$356.79	$345.84	$345.84	$379.08	$379.08	$439.01	$439.01	$425.53	$425.53
30	$411.93	$451.51	$451.51	$352.99	$352.99	$342.15	$342.15	$375.03	$375.03	$361.89	$361.89	$350.78	$350.78	$384.50	$384.50	$445.28	$445.28	$431.62	$431.62
31	$420.64	$461.06	$461.06	$360.45	$360.45	$349.38	$349.38	$382.96	$382.96	$369.55	$369.55	$358.20	$358.20	$392.63	$392.63	$454.70	$454.70	$440.74	$440.74
32	$429.35	$470.61	$470.61	$367.91	$367.91	$356.62	$356.62	$390.89	$390.89	$377.20	$377.20	$365.62	$365.62	$400.76	$400.76	$464.11	$464.11	$449.87	$449.87
33	$434.79	$476.58	$476.58	$372.58	$372.58	$361.14	$361.14	$395.84	$395.84	$381.98	$381.98	$370.25	$370.25	$405.85	$405.85	$470.00	$470.00	$455.58	$455.58
34	$440.60	$482.94	$482.94	$377.55	$377.55	$365.96	$365.96	$401.13	$401.13	$387.08	$387.08	$375.20	$375.20	$411.27	$411.27	$476.28	$476.28	$461.66	$461.66
35	$443.50	$486.12	$486.12	$380.04	$380.04	$368.37	$368.37	$403.77	$403.77	$389.63	$389.63	$377.67	$377.67	$413.98	$413.98	$479.42	$479.42	$464.70	$464.70
36	$446.40	$489.31	$489.31	$382.53	$382.53	$370.78	$370.78	$406.42	$406.42	$392.19	$392.19	$380.14	$380.14	$416.69	$416.69	$482.55	$482.55	$467.74	$467.74
37	$449.31	$492.49	$492.49	$385.02	$385.02	$373.20	$373.20	$409.06	$409.06	$394.74	$394.74	$382.62	$382.62	$419.40	$419.40	$485.69	$485.69	$470.79	$470.79
38	$452.21	$495.67	$495.67	$387.51	$387.51	$375.61	$375.61	$411.70	$411.70	$397.29	$397.29	$385.09	$385.09	$422.11	$422.11	$488.83	$488.83	$473.83	$473.83
39	$458.02	$502.04	$502.04	$392.48	$392.48	$380.43	$380.43	$416.99	$416.99	$402.39	$402.39	$390.03	$390.03	$427.53	$427.53	$495.11	$495.11	$479.91	$479.91
40	$463.82	$508.40	$508.40	$397.46	$397.46	$385.25	$385.25	$422.28	$422.28	$407.49	$407.49	$394.98	$394.98	$432.95	$432.95	$501.38	$501.38	$486.00	$486.00
41	$472.53	$517.95	$517.95	$404.92	$404.92	$392.49	$392.49	$430.21	$430.21	$415.14	$415.14	$402.40	$402.40	$441.08	$441.08	$510.80	$510.80	$495.12	$495.12
42	$480.88	$527.10	$527.10	$412.08	$412.08	$399.42	$399.42	$437.81	$437.81	$422.48	$422.48	$409.50	$409.50	$448.87	$448.87	$519.82	$519.82	$503.87	$503.87
43	$492.50	$539.83	$539.83	$422.03	$422.03	$409.07	$409.07	$448.38	$448.38	$432.68	$432.68	$419.39	$419.39	$459.71	$459.71	$532.38	$532.38	$516.04	$516.04
44	$507.01	$555.74	$555.74	$434.47	$434.47	$421.13	$421.13	$461.60	$461.60	$445.43	$445.43	$431.76	$431.76	$473.26	$473.26	$548.07	$548.07	$531.25	$531.25
45	$524.07	$574.44	$574.44	$449.08	$449.08	$435.29	$435.29	$477.13	$477.13	$460.42	$460.42	$446.28	$446.28	$489.18	$489.18	$566.51	$566.51	$549.12	$549.12
46	$544.40	$596.72	$596.72	$466.50	$466.50	$452.18	$452.18	$495.63	$495.63	$478.28	$478.28	$463.59	$463.59	$508.16	$508.16	$588.48	$588.48	$570.42	$570.42
47	$567.26	$621.78	$621.78	$486.09	$486.09	$471.17	$471.17	$516.45	$516.45	$498.36	$498.36	$483.06	$483.06	$529.50	$529.50	$613.20	$613.20	$594.38	$594.38
48	$593.39	$650.42	$650.42	$508.49	$508.49	$492.87	$492.87	$540.24	$540.24	$521.32	$521.32	$505.31	$505.31	$553.89	$553.89	$641.44	$641.44	$621.76	$621.76
49	$619.16	$678.66	$678.66	$530.57	$530.57	$514.27	$514.27	$563.70	$563.70	$543.96	$543.96	$527.26	$527.26	$577.94	$577.94	$669.30	$669.30	$648.76	$648.76
50	$648.19	$710.49	$710.49	$555.45	$555.45	$538.39	$538.39	$590.13	$590.13	$569.47	$569.47	$551.98	$551.98	$605.04	$605.04	$700.68	$700.68	$679.18	$679.18
51	$676.86	$741.92	$741.92	$580.02	$580.02	$562.20	$562.20	$616.23	$616.23	$594.66	$594.66	$576.40	$576.40	$631.81	$631.81	$731.68	$731.68	$709.22	$709.22
52	$708.44	$776.53	$776.53	$607.07	$607.07	$588.43	$588.43	$644.98	$644.98	$622.40	$622.40	$603.29	$603.29	$661.28	$661.28	$765.81	$765.81	$742.31	$742.31
53	$740.38	$811.53	$811.53	$634.44	$634.44	$614.96	$614.96	$674.06	$674.06	$650.45	$650.45	$630.48	$630.48	$691.09	$691.09	$800.33	$800.33	$775.77	$775.77
54	$774.86	$849.32	$849.32	$663.99	$663.99	$643.60	$643.60	$705.45	$705.45	$680.74	$680.74	$659.84	$659.84	$723.27	$723.27	$837.60	$837.60	$811.90	$811.90
55	$809.33	$887.12	$887.12	$693.53	$693.53	$672.23	$672.23	$736.84	$736.84	$711.04	$711.04	$689.20	$689.20	$755.46	$755.46	$874.87	$874.87	$848.02	$848.02
56	$846.72	$928.09	$928.09	$725.56	$725.56	$703.28	$703.28	$770.87	$770.87	$743.88	$743.88	$721.04	$721.04	$790.35	$790.35	$915.28	$915.28	$887.19	$887.19
57	$884.46	$969.46	$969.46	$757.91	$757.91	$734.63	$734.63	$805.23	$805.23	$777.04	$777.04	$753.18	$753.18	$825.58	$825.58	$956.08	$956.08	$926.74	$926.74
58	$924.75	$1,013.62	$1,013.62	$792.43	$792.43	$768.09	$768.09	$841.91	$841.91	$812.43	$812.43	$787.48	$787.48	$863.19	$863.19	$999.63	$999.63	$968.95	$968.95
59	$944.71	$1,035.50	$1,035.50	$809.53	$809.53	$784.67	$784.67	$860.08	$860.08	$829.97	$829.97	$804.48	$804.48	$881.82	$881.82	$1,021.21	$1,021.21	$989.87	$989.87
60	$984.99	$1,079.66	$1,079.66	$844.05	$844.05	$818.14	$818.14	$896.76	$896.76	$865.36	$865.36	$838.79	$838.79	$919.42	$919.42	$1,064.76	$1,064.76	$1,032.08	$1,032.08
61	$1,019.83	$1,117.85	$1,117.85	$873.91	$873.91	$847.07	$847.07	$928.48	$928.48	$895.97	$895.97	$868.46	$868.46	$951.94	$951.94	$1,102.42	$1,102.42	$1,068.59	$1,068.59
62	$1,042.70	$1,142.91	$1,142.91	$893.50	$893.50	$866.07	$866.07	$949.30	$949.30	$916.06	$916.06	$887.93	$887.93	$973.29	$973.29	$1,127.14	$1,127.14	$1,092.54	$1,092.54
63	$1,071.37	$1,174.34	$1,174.34	$918.07	$918.07	$889.88	$889.88	$975.40	$975.40	$941.25	$941.25	$912.35	$912.35	$1,000.05	$1,000.05	$1,158.13	$1,158.13	$1,122.59	$1,122.59
64+	$1,088.79	$1,193.43	$1,193.43	$933.00	$933.00	$904.35	$904.35	$991.26	$991.26	$956.55	$956.55	$927.18	$927.18	$1,016.31	$1,016.31	$1,176.96	$1,176.96	$1,140.84	$1,140.84

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060134		16322PA0060135		16322PA0060135		16322PA0060135		16322PA0060140		16322PA0060140		16322PA0060140		16322PA0060140		16322PA0060141		16322PA
Plan Marketing Name =>	ge Gold PPO $1,000/10% $30/		ge Silver PPO $4,400/10% $50/		ge Silver PPO $4,400/10% $50/		ge Silver PPO $4,400/10% $50/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		vantage Platinum PPO $250 $20		vantage Platinu
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPO
Rating Area =>	5		1		4		5		1		2		4		5		1		2
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Plati
Deductible =>	$1,000 / $2,000		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 / $500		$250 /
Coinsurance =>	90%		90%		90%		90%		100%		100%		100%		100%		100%		10
Copays =>	$30 / $50		$50 / $80		$50 / $80		$50 / $80		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 /
OOP Maximum =>	$6,500 / $13,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$318.87	$318.87	$249.66	$249.66	$241.99	$241.99	$265.26	$265.26	$366.96	$366.96	$436.59	$436.59	$355.69	$355.69	$389.88	$389.88	$359.68	$359.68	$427.93
15	$347.22	$347.22	$271.85	$271.85	$263.50	$263.50	$288.83	$288.83	$399.58	$399.58	$475.40	$475.40	$387.31	$387.31	$424.54	$424.54	$391.65	$391.65	$465.97
16	$358.06	$358.06	$280.33	$280.33	$271.73	$271.73	$297.85	$297.85	$412.05	$412.05	$490.24	$490.24	$399.40	$399.40	$437.79	$437.79	$403.88	$403.88	$480.52
17	$368.89	$368.89	$288.82	$288.82	$279.95	$279.95	$306.86	$306.86	$424.53	$424.53	$505.08	$505.08	$411.49	$411.49	$451.04	$451.04	$416.10	$416.10	$495.06
18	$380.57	$380.57	$297.96	$297.96	$288.81	$288.81	$316.57	$316.57	$437.96	$437.96	$521.06	$521.06	$424.51	$424.51	$465.31	$465.31	$429.27	$429.27	$510.72
19	$392.24	$392.24	$307.10	$307.10	$297.67	$297.67	$326.28	$326.28	$451.39	$451.39	$537.04	$537.04	$437.53	$437.53	$479.58	$479.58	$442.43	$442.43	$526.39
20	$404.33	$404.33	$316.56	$316.56	$306.84	$306.84	$336.34	$336.34	$465.30	$465.30	$553.59	$553.59	$451.01	$451.01	$494.36	$494.36	$456.06	$456.06	$542.61
21	$416.83	$416.83	$326.35	$326.35	$316.33	$316.33	$346.74	$346.74	$479.69	$479.69	$570.71	$570.71	$464.96	$464.96	$509.65	$509.65	$470.17	$470.17	$559.39
22	$416.83	$416.83	$326.35	$326.35	$316.33	$316.33	$346.74	$346.74	$479.69	$479.69	$570.71	$570.71	$464.96	$464.96	$509.65	$509.65	$470.17	$470.17	$559.39
23	$416.83	$416.83	$326.35	$326.35	$316.33	$316.33	$346.74	$346.74	$479.69	$479.69	$570.71	$570.71	$464.96	$464.96	$509.65	$509.65	$470.17	$470.17	$559.39
24	$416.83	$416.83	$326.35	$326.35	$316.33	$316.33	$346.74	$346.74	$479.69	$479.69	$570.71	$570.71	$464.96	$464.96	$509.65	$509.65	$470.17	$470.17	$559.39
25	$418.50	$418.50	$327.66	$327.66	$317.60	$317.60	$348.13	$348.13	$481.61	$481.61	$572.99	$572.99	$466.82	$466.82	$511.69	$511.69	$472.05	$472.05	$561.63
26	$426.83	$426.83	$334.18	$334.18	$323.92	$323.92	$355.06	$355.06	$491.20	$491.20	$584.41	$584.41	$476.12	$476.12	$521.88	$521.88	$481.45	$481.45	$572.82
27	$436.84	$436.84	$342.01	$342.01	$331.51	$331.51	$363.38	$363.38	$502.72	$502.72	$598.10	$598.10	$487.28	$487.28	$534.11	$534.11	$492.74	$492.74	$586.24
28	$453.09	$453.09	$354.74	$354.74	$343.85	$343.85	$376.91	$376.91	$521.42	$521.42	$620.36	$620.36	$505.41	$505.41	$553.99	$553.99	$511.07	$511.07	$608.06
29	$466.43	$466.43	$365.19	$365.19	$353.97	$353.97	$388.00	$388.00	$536.77	$536.77	$638.62	$638.62	$520.29	$520.29	$570.30	$570.30	$526.12	$526.12	$625.96
30	$473.10	$473.10	$370.41	$370.41	$359.03	$359.03	$393.55	$393.55	$544.45	$544.45	$647.76	$647.76	$527.73	$527.73	$578.45	$578.45	$533.64	$533.64	$634.91
31	$483.11	$483.11	$378.24	$378.24	$366.63	$366.63	$401.87	$401.87	$555.96	$555.96	$661.45	$661.45	$538.89	$538.89	$590.68	$590.68	$544.93	$544.93	$648.33
32	$493.11	$493.11	$386.07	$386.07	$374.22	$374.22	$410.19	$410.19	$567.47	$567.47	$675.15	$675.15	$550.05	$550.05	$602.92	$602.92	$556.21	$556.21	$661.76
33	$499.36	$499.36	$390.97	$390.97	$378.96	$378.96	$415.39	$415.39	$574.67	$574.67	$683.71	$683.71	$557.02	$557.02	$610.56	$610.56	$563.26	$563.26	$670.15
34	$506.03	$506.03	$396.19	$396.19	$384.02	$384.02	$420.94	$420.94	$582.34	$582.34	$692.84	$692.84	$564.46	$564.46	$618.72	$618.72	$570.79	$570.79	$679.10
35	$509.37	$509.37	$398.80	$398.80	$386.56	$386.56	$423.72	$423.72	$586.18	$586.18	$697.41	$697.41	$568.18	$568.18	$622.79	$622.79	$574.55	$574.55	$683.57
36	$512.70	$512.70	$401.41	$401.41	$389.09	$389.09	$426.49	$426.49	$590.02	$590.02	$701.97	$701.97	$571.90	$571.90	$626.87	$626.87	$578.31	$578.31	$688.05
37	$516.04	$516.04	$404.02	$404.02	$391.62	$391.62	$429.26	$429.26	$593.86	$593.86	$706.54	$706.54	$575.62	$575.62	$630.95	$630.95	$582.07	$582.07	$692.52
38	$519.37	$519.37	$406.63	$406.63	$394.15	$394.15	$432.04	$432.04	$597.69	$597.69	$711.10	$711.10	$579.34	$579.34	$635.02	$635.02	$585.83	$585.83	$697.00
39	$526.04	$526.04	$411.85	$411.85	$399.21	$399.21	$437.59	$437.59	$605.37	$605.37	$720.24	$720.24	$586.78	$586.78	$643.18	$643.18	$593.35	$593.35	$705.95
40	$532.71	$532.71	$417.08	$417.08	$404.27	$404.27	$443.13	$443.13	$613.04	$613.04	$729.37	$729.37	$594.22	$594.22	$651.33	$651.33	$600.88	$600.88	$714.90
41	$542.71	$542.71	$424.91	$424.91	$411.86	$411.86	$451.46	$451.46	$624.56	$624.56	$743.06	$743.06	$605.38	$605.38	$663.56	$663.56	$612.16	$612.16	$728.33
42	$552.30	$552.30	$432.41	$432.41	$419.14	$419.14	$459.43	$459.43	$635.59	$635.59	$756.19	$756.19	$616.07	$616.07	$675.29	$675.29	$622.98	$622.98	$741.19
43	$565.64	$565.64	$442.86	$442.86	$429.26	$429.26	$470.53	$470.53	$650.94	$650.94	$774.45	$774.45	$630.95	$630.95	$691.60	$691.60	$638.02	$638.02	$759.09
44	$582.31	$582.31	$455.91	$455.91	$441.91	$441.91	$484.40	$484.40	$670.13	$670.13	$797.28	$797.28	$649.55	$649.55	$711.98	$711.98	$656.83	$656.83	$781.47
45	$601.90	$601.90	$471.25	$471.25	$456.78	$456.78	$500.69	$500.69	$692.67	$692.67	$824.11	$824.11	$671.40	$671.40	$735.93	$735.93	$678.93	$678.93	$807.76
46	$625.25	$625.25	$489.53	$489.53	$474.50	$474.50	$520.11	$520.11	$719.54	$719.54	$856.07	$856.07	$697.44	$697.44	$764.48	$764.48	$705.26	$705.26	$839.09
47	$651.51	$651.51	$510.09	$510.09	$494.42	$494.42	$541.95	$541.95	$749.76	$749.76	$892.02	$892.02	$726.73	$726.73	$796.58	$796.58	$734.88	$734.88	$874.33
48	$681.52	$681.52	$533.58	$533.58	$517.20	$517.20	$566.92	$566.92	$784.29	$784.29	$933.11	$933.11	$760.21	$760.21	$833.28	$833.28	$768.73	$768.73	$914.60
49	$711.11	$711.11	$556.75	$556.75	$539.66	$539.66	$591.54	$591.54	$818.35	$818.35	$973.63	$973.63	$793.22	$793.22	$869.46	$869.46	$802.11	$802.11	$954.32
50	$744.46	$744.46	$582.86	$582.86	$564.97	$564.97	$619.28	$619.28	$856.73	$856.73	$1,019.29	$1,019.29	$830.42	$830.42	$910.23	$910.23	$839.72	$839.72	$999.07
51	$777.39	$777.39	$608.64	$608.64	$589.96	$589.96	$646.67	$646.67	$894.62	$894.62	$1,064.37	$1,064.37	$867.15	$867.15	$950.50	$950.50	$876.87	$876.87	$1,043.26
52	$813.65	$813.65	$637.04	$637.04	$617.48	$617.48	$676.84	$676.84	$936.35	$936.35	$1,114.03	$1,114.03	$907.60	$907.60	$994.84	$994.84	$917.77	$917.77	$1,091.93
53	$850.33	$850.33	$665.75	$665.75	$645.31	$645.31	$707.35	$707.35	$978.57	$978.57	$1,164.25	$1,164.25	$948.52	$948.52	$1,039.69	$1,039.69	$959.15	$959.15	$1,141.16
54	$889.93	$889.93	$696.76	$696.76	$675.36	$675.36	$740.29	$740.29	$1,024.14	$1,024.14	$1,218.47	$1,218.47	$992.69	$992.69	$1,088.10	$1,088.10	$1,003.81	$1,003.81	$1,194.30
55	$929.53	$929.53	$727.76	$727.76	$705.42	$705.42	$773.23	$773.23	$1,069.71	$1,069.71	$1,272.68	$1,272.68	$1,036.86	$1,036.86	$1,136.52	$1,136.52	$1,048.48	$1,048.48	$1,247.44
56	$972.46	$972.46	$761.37	$761.37	$738.00	$738.00	$808.94	$808.94	$1,119.12	$1,119.12	$1,331.47	$1,331.47	$1,084.75	$1,084.75	$1,189.01	$1,189.01	$1,096.91	$1,096.91	$1,305.06
57	$1,015.81	$1,015.81	$795.31	$795.31	$770.90	$770.90	$845.01	$845.01	$1,169.00	$1,169.00	$1,390.82	$1,390.82	$1,133.11	$1,133.11	$1,242.02	$1,242.02	$1,145.80	$1,145.80	$1,363.23
58	$1,062.08	$1,062.08	$831.54	$831.54	$806.01	$806.01	$883.49	$883.49	$1,222.25	$1,222.25	$1,454.17	$1,454.17	$1,184.72	$1,184.72	$1,298.59	$1,298.59	$1,197.99	$1,197.99	$1,425.33
59	$1,085.01	$1,085.01	$849.49	$849.49	$823.41	$823.41	$902.56	$902.56	$1,248.63	$1,248.63	$1,485.56	$1,485.56	$1,210.29	$1,210.29	$1,326.62	$1,326.62	$1,223.85	$1,223.85	$1,456.09
60	$1,131.28	$1,131.28	$885.71	$885.71	$858.52	$858.52	$941.05	$941.05	$1,301.88	$1,301.88	$1,548.91	$1,548.91	$1,261.90	$1,261.90	$1,383.19	$1,383.19	$1,276.04	$1,276.04	$1,518.18
61	$1,171.29	$1,171.29	$917.04	$917.04	$888.89	$888.89	$974.34	$974.34	$1,347.93	$1,347.93	$1,603.70	$1,603.70	$1,306.54	$1,306.54	$1,432.12	$1,432.12	$1,321.18	$1,321.18	$1,571.89
62	$1,197.55	$1,197.55	$937.60	$937.60	$908.82	$908.82	$996.18	$996.18	$1,378.15	$1,378.15	$1,639.65	$1,639.65	$1,335.83	$1,335.83	$1,464.22	$1,464.22	$1,350.80	$1,350.80	$1,607.13
63	$1,230.48	$1,230.48	$963.39	$963.39	$933.81	$933.81	$1,023.58	$1,023.58	$1,416.04	$1,416.04	$1,684.74	$1,684.74	$1,372.56	$1,372.56	$1,504.49	$1,504.49	$1,387.94	$1,387.94	$1,651.32
64+	$1,250.49	$1,250.49	$979.05	$979.05	$948.99	$948.99	$1,040.22	$1,040.22	$1,439.07	$1,439.07	$1,712.13	$1,712.13	$1,394.88	$1,394.88	$1,528.95	$1,528.95	$1,410.51	$1,410.51	$1,678.17

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060141	16322PA0060141		16322PA0060141		16322PA0060142		16322PA0060142		16322PA0060142		16322PA0060142		16322PA0060143		16322PA0060143		16322PA0060143	
Plan Marketing Name =>	n PPO $250 $20	vantage Platinum PPO $250 $20		vantage Platinum PPO $250 $20		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold HSA PPO $3,000		dvantage Gold HSA PPO $3,000		dvantage Gold HSA PPO $3,000	
Form # =>	F02	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF15		PPOF15		PPOF15	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	num	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $500	$250 / $500		$250 / $500		$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000		$3,000 / $6,000		$3,000 / $6,000		$3,000 / $6,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $40	$20 / $40		$20 / $40		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$0 / $0		$0 / $0		$0 / $0	
OOP Maximum =>	/ $7,000	$3,500 / $7,000		$3,500 / $7,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$6,000 / $9,200		$6,000 / $9,200		$6,000 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$427.93	$348.64	$348.64	$382.15	$382.15	$335.37	$335.37	$399.02	$399.02	$325.08	$325.08	$356.32	$356.32	$272.46	$272.46	$324.17	$324.17	$264.10	$264.10
15	$465.97	$379.63	$379.63	$416.12	$416.12	$365.18	$365.18	$434.48	$434.48	$353.98	$353.98	$387.99	$387.99	$296.68	$296.68	$352.98	$352.98	$287.58	$287.58
16	$480.52	$391.48	$391.48	$429.10	$429.10	$376.58	$376.58	$448.05	$448.05	$365.02	$365.02	$400.11	$400.11	$305.94	$305.94	$364.00	$364.00	$296.55	$296.55
17	$495.06	$403.33	$403.33	$442.09	$442.09	$387.98	$387.98	$461.61	$461.61	$376.07	$376.07	$412.22	$412.22	$315.20	$315.20	$375.02	$375.02	$305.53	$305.53
18	$510.72	$416.09	$416.09	$456.08	$456.08	$400.25	$400.25	$476.21	$476.21	$387.97	$387.97	$425.26	$425.26	$325.17	$325.17	$386.88	$386.88	$315.19	$315.19
19	$526.39	$428.85	$428.85	$470.07	$470.07	$412.52	$412.52	$490.82	$490.82	$399.87	$399.87	$438.30	$438.30	$335.15	$335.15	$398.75	$398.75	$324.86	$324.86
20	$542.61	$442.07	$442.07	$484.55	$484.55	$425.24	$425.24	$505.94	$505.94	$412.19	$412.19	$451.81	$451.81	$345.48	$345.48	$411.04	$411.04	$334.87	$334.87
21	$559.39	$455.74	$455.74	$499.54	$499.54	$438.39	$438.39	$521.59	$521.59	$424.94	$424.94	$465.78	$465.78	$356.16	$356.16	$423.75	$423.75	$345.23	$345.23
22	$559.39	$455.74	$455.74	$499.54	$499.54	$438.39	$438.39	$521.59	$521.59	$424.94	$424.94	$465.78	$465.78	$356.16	$356.16	$423.75	$423.75	$345.23	$345.23
23	$559.39	$455.74	$455.74	$499.54	$499.54	$438.39	$438.39	$521.59	$521.59	$424.94	$424.94	$465.78	$465.78	$356.16	$356.16	$423.75	$423.75	$345.23	$345.23
24	$559.39	$455.74	$455.74	$499.54	$499.54	$438.39	$438.39	$521.59	$521.59	$424.94	$424.94	$465.78	$465.78	$356.16	$356.16	$423.75	$423.75	$345.23	$345.23
25	$561.63	$457.56	$457.56	$501.54	$501.54	$440.14	$440.14	$523.68	$523.68	$426.64	$426.64	$467.64	$467.64	$357.58	$357.58	$425.45	$425.45	$346.61	$346.61
26	$572.82	$466.68	$466.68	$511.53	$511.53	$448.91	$448.91	$534.11	$534.11	$435.14	$435.14	$476.96	$476.96	$364.71	$364.71	$433.92	$433.92	$353.52	$353.52
27	$586.24	$477.62	$477.62	$523.52	$523.52	$459.43	$459.43	$546.63	$546.63	$445.34	$445.34	$488.14	$488.14	$373.26	$373.26	$444.09	$444.09	$361.80	$361.80
28	$608.06	$495.39	$495.39	$543.00	$543.00	$476.53	$476.53	$566.97	$566.97	$461.91	$461.91	$506.30	$506.30	$387.15	$387.15	$460.62	$460.62	$375.27	$375.27
29	$625.96	$509.97	$509.97	$558.99	$558.99	$490.56	$490.56	$583.66	$583.66	$475.51	$475.51	$521.21	$521.21	$398.54	$398.54	$474.18	$474.18	$386.31	$386.31
30	$634.91	$517.26	$517.26	$566.98	$566.98	$497.57	$497.57	$592.00	$592.00	$482.31	$482.31	$528.66	$528.66	$404.24	$404.24	$480.96	$480.96	$391.84	$391.84
31	$648.33	$528.20	$528.20	$578.97	$578.97	$508.09	$508.09	$604.52	$604.52	$492.51	$492.51	$539.84	$539.84	$412.79	$412.79	$491.13	$491.13	$400.12	$400.12
32	$661.76	$539.14	$539.14	$590.96	$590.96	$518.62	$518.62	$617.04	$617.04	$502.70	$502.70	$551.02	$551.02	$421.34	$421.34	$501.30	$501.30	$408.41	$408.41
33	$670.15	$545.98	$545.98	$598.45	$598.45	$525.19	$525.19	$624.86	$624.86	$509.08	$509.08	$558.00	$558.00	$426.68	$426.68	$507.65	$507.65	$413.59	$413.59
34	$679.10	$553.27	$553.27	$606.44	$606.44	$532.21	$532.21	$633.21	$633.21	$515.88	$515.88	$565.46	$565.46	$432.38	$432.38	$514.43	$514.43	$419.11	$419.11
35	$683.57	$556.91	$556.91	$610.44	$610.44	$535.71	$535.71	$637.38	$637.38	$519.28	$519.28	$569.18	$569.18	$435.23	$435.23	$517.82	$517.82	$421.87	$421.87
36	$688.05	$560.56	$560.56	$614.43	$614.43	$539.22	$539.22	$641.56	$641.56	$522.68	$522.68	$572.91	$572.91	$438.08	$438.08	$521.21	$521.21	$424.63	$424.63
37	$692.52	$564.21	$564.21	$618.43	$618.43	$542.73	$542.73	$645.73	$645.73	$526.08	$526.08	$576.64	$576.64	$440.93	$440.93	$524.60	$524.60	$427.39	$427.39
38	$697.00	$567.85	$567.85	$622.43	$622.43	$546.23	$546.23	$649.90	$649.90	$529.48	$529.48	$580.36	$580.36	$443.78	$443.78	$527.99	$527.99	$430.16	$430.16
39	$705.95	$575.14	$575.14	$630.42	$630.42	$553.25	$553.25	$658.25	$658.25	$536.27	$536.27	$587.81	$587.81	$449.47	$449.47	$534.77	$534.77	$435.68	$435.68
40	$714.90	$582.44	$582.44	$638.41	$638.41	$560.26	$560.26	$666.59	$666.59	$543.07	$543.07	$595.27	$595.27	$455.17	$455.17	$541.55	$541.55	$441.20	$441.20
41	$728.33	$593.37	$593.37	$650.40	$650.40	$570.78	$570.78	$679.11	$679.11	$553.27	$553.27	$606.45	$606.45	$463.72	$463.72	$551.72	$551.72	$449.49	$449.49
42	$741.19	$603.86	$603.86	$661.89	$661.89	$580.87	$580.87	$691.11	$691.11	$563.05	$563.05	$617.16	$617.16	$471.91	$471.91	$561.47	$561.47	$457.43	$457.43
43	$759.09	$618.44	$618.44	$677.88	$677.88	$594.90	$594.90	$707.80	$707.80	$576.64	$576.64	$632.06	$632.06	$483.31	$483.31	$575.03	$575.03	$468.48	$468.48
44	$781.47	$636.67	$636.67	$697.86	$697.86	$612.43	$612.43	$728.66	$728.66	$593.64	$593.64	$650.69	$650.69	$497.56	$497.56	$591.98	$591.98	$482.29	$482.29
45	$807.76	$658.09	$658.09	$721.34	$721.34	$633.04	$633.04	$753.18	$753.18	$613.61	$613.61	$672.59	$672.59	$514.30	$514.30	$611.90	$611.90	$498.51	$498.51
46	$839.09	$683.61	$683.61	$749.31	$749.31	$657.59	$657.59	$782.39	$782.39	$637.41	$637.41	$698.67	$698.67	$534.24	$534.24	$635.63	$635.63	$517.85	$517.85
47	$874.33	$712.32	$712.32	$780.78	$780.78	$685.20	$685.20	$815.25	$815.25	$664.18	$664.18	$728.01	$728.01	$556.68	$556.68	$662.32	$662.32	$539.59	$539.59
48	$914.60	$745.13	$745.13	$816.75	$816.75	$716.77	$716.77	$852.80	$852.80	$694.78	$694.78	$761.55	$761.55	$582.32	$582.32	$692.83	$692.83	$564.45	$564.45
49	$954.32	$777.49	$777.49	$852.22	$852.22	$747.89	$747.89	$889.83	$889.83	$724.95	$724.95	$794.62	$794.62	$607.61	$607.61	$722.92	$722.92	$588.96	$588.96
50	$999.07	$813.95	$813.95	$892.18	$892.18	$782.96	$782.96	$931.56	$931.56	$758.94	$758.94	$831.88	$831.88	$636.10	$636.10	$756.82	$756.82	$616.58	$616.58
51	$1,043.26	$849.96	$849.96	$931.64	$931.64	$817.60	$817.60	$972.77	$972.77	$792.51	$792.51	$868.68	$868.68	$664.24	$664.24	$790.29	$790.29	$643.85	$643.85
52	$1,091.93	$889.60	$889.60	$975.10	$975.10	$855.74	$855.74	$1,018.14	$1,018.14	$829.48	$829.48	$909.20	$909.20	$695.22	$695.22	$827.16	$827.16	$673.89	$673.89
53	$1,141.16	$929.71	$929.71	$1,019.06	$1,019.06	$894.32	$894.32	$1,064.04	$1,064.04	$866.88	$866.88	$950.19	$950.19	$726.57	$726.57	$864.45	$864.45	$704.27	$704.27
54	$1,194.30	$973.00	$973.00	$1,066.52	$1,066.52	$935.96	$935.96	$1,113.59	$1,113.59	$907.25	$907.25	$994.44	$994.44	$760.40	$760.40	$904.71	$904.71	$737.07	$737.07
55	$1,247.44	$1,016.30	$1,016.30	$1,113.97	$1,113.97	$977.61	$977.61	$1,163.15	$1,163.15	$947.62	$947.62	$1,038.69	$1,038.69	$794.24	$794.24	$944.96	$944.96	$769.86	$769.86
56	$1,305.06	$1,063.24	$1,063.24	$1,165.43	$1,165.43	$1,022.76	$1,022.76	$1,216.87	$1,216.87	$991.39	$991.39	$1,086.66	$1,086.66	$830.92	$830.92	$988.61	$988.61	$805.42	$805.42
57	$1,363.23	$1,110.64	$1,110.64	$1,217.38	$1,217.38	$1,068.36	$1,068.36	$1,271.11	$1,271.11	$1,035.58	$1,035.58	$1,135.11	$1,135.11	$867.96	$867.96	$1,032.68	$1,032.68	$841.33	$841.33
58	$1,425.33	$1,161.23	$1,161.23	$1,272.83	$1,272.83	$1,117.02	$1,117.02	$1,329.01	$1,329.01	$1,082.75	$1,082.75	$1,186.81	$1,186.81	$907.50	$907.50	$1,079.72	$1,079.72	$879.65	$879.65
59	$1,456.09	$1,186.29	$1,186.29	$1,300.30	$1,300.30	$1,141.13	$1,141.13	$1,357.70	$1,357.70	$1,106.12	$1,106.12	$1,212.43	$1,212.43	$927.08	$927.08	$1,103.02	$1,103.02	$898.63	$898.63
60	$1,518.18	$1,236.88	$1,236.88	$1,355.75	$1,355.75	$1,189.79	$1,189.79	$1,415.60	$1,415.60	$1,153.29	$1,153.29	$1,264.13	$1,264.13	$966.62	$966.62	$1,150.06	$1,150.06	$936.95	$936.95
61	$1,571.89	$1,280.63	$1,280.63	$1,403.71	$1,403.71	$1,231.88	$1,231.88	$1,465.67	$1,465.67	$1,194.08	$1,194.08	$1,308.84	$1,308.84	$1,000.81	$1,000.81	$1,190.74	$1,190.74	$970.10	$970.10
62	$1,607.13	$1,309.34	$1,309.34	$1,435.18	$1,435.18	$1,259.49	$1,259.49	$1,498.53	$1,498.53	$1,220.85	$1,220.85	$1,338.19	$1,338.19	$1,023.25	$1,023.25	$1,217.43	$1,217.43	$991.85	$991.85
63	$1,651.32	$1,345.34	$1,345.34	$1,474.64	$1,474.64	$1,294.13	$1,294.13	$1,539.73	$1,539.73	$1,254.42	$1,254.42	$1,374.98	$1,374.98	$1,051.38	$1,051.38	$1,250.91	$1,250.91	$1,019.12	$1,019.12
64+	$1,678.17	$1,367.22	$1,367.22	$1,498.62	$1,498.62	$1,315.17	$1,315.17	$1,564.77	$1,564.77	$1,274.82	$1,274.82	$1,397.34	$1,397.34	$1,068.48	$1,068.48	$1,271.25	$1,271.25	$1,035.69	$1,035.69

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060143		16322PA0070029		16322PA0070029		16322PA0070029		16322PA0070029		16322PA0070030		16322PA0070030		16322PA0070030		16322PA0070030		16322PA
Plan Marketing Name =>	dvantage Gold HSA PPO $3,000		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold E
Form # =>	PPOF15		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$3,000 / $6,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$2,000 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$0 / $0		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$35 /
OOP Maximum =>	$6,000 / $9,200		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$289.48	$289.48	$314.67	$314.67	$374.38	$374.38	$305.01	$305.01	$334.33	$334.33	$308.06	$308.06	$366.52	$366.52	$298.60	$298.60	$327.31	$327.31	$304.16
15	$315.22	$315.22	$342.64	$342.64	$407.66	$407.66	$332.13	$332.13	$364.05	$364.05	$335.44	$335.44	$399.10	$399.10	$325.14	$325.14	$356.40	$356.40	$331.19
16	$325.05	$325.05	$353.33	$353.33	$420.39	$420.39	$342.49	$342.49	$375.41	$375.41	$345.91	$345.91	$411.56	$411.56	$335.29	$335.29	$367.52	$367.52	$341.53
17	$334.89	$334.89	$364.03	$364.03	$433.11	$433.11	$352.86	$352.86	$386.77	$386.77	$356.38	$356.38	$424.01	$424.01	$345.44	$345.44	$378.65	$378.65	$351.87
18	$345.49	$345.49	$375.54	$375.54	$446.81	$446.81	$364.02	$364.02	$399.01	$399.01	$367.66	$367.66	$437.43	$437.43	$356.37	$356.37	$390.63	$390.63	$363.00
19	$356.08	$356.08	$387.06	$387.06	$460.52	$460.52	$375.19	$375.19	$411.25	$411.25	$378.93	$378.93	$450.84	$450.84	$367.30	$367.30	$402.61	$402.61	$374.13
20	$367.06	$367.06	$398.99	$398.99	$474.71	$474.71	$386.75	$386.75	$423.92	$423.92	$390.61	$390.61	$464.74	$464.74	$378.62	$378.62	$415.01	$415.01	$385.66
21	$378.41	$378.41	$411.33	$411.33	$489.39	$489.39	$398.71	$398.71	$437.03	$437.03	$402.69	$402.69	$479.11	$479.11	$390.33	$390.33	$427.85	$427.85	$397.59
22	$378.41	$378.41	$411.33	$411.33	$489.39	$489.39	$398.71	$398.71	$437.03	$437.03	$402.69	$402.69	$479.11	$479.11	$390.33	$390.33	$427.85	$427.85	$397.59
23	$378.41	$378.41	$411.33	$411.33	$489.39	$489.39	$398.71	$398.71	$437.03	$437.03	$402.69	$402.69	$479.11	$479.11	$390.33	$390.33	$427.85	$427.85	$397.59
24	$378.41	$378.41	$411.33	$411.33	$489.39	$489.39	$398.71	$398.71	$437.03	$437.03	$402.69	$402.69	$479.11	$479.11	$390.33	$390.33	$427.85	$427.85	$397.59
25	$379.92	$379.92	$412.98	$412.98	$491.35	$491.35	$400.30	$400.30	$438.78	$438.78	$404.30	$404.30	$481.03	$481.03	$391.89	$391.89	$429.56	$429.56	$399.18
26	$387.49	$387.49	$421.20	$421.20	$501.14	$501.14	$408.28	$408.28	$447.52	$447.52	$412.35	$412.35	$490.61	$490.61	$399.70	$399.70	$438.12	$438.12	$407.13
27	$396.57	$396.57	$431.07	$431.07	$512.88	$512.88	$417.85	$417.85	$458.01	$458.01	$422.02	$422.02	$502.11	$502.11	$409.07	$409.07	$448.39	$448.39	$416.67
28	$411.33	$411.33	$447.12	$447.12	$531.97	$531.97	$433.40	$433.40	$475.05	$475.05	$437.72	$437.72	$520.79	$520.79	$424.29	$424.29	$465.07	$465.07	$432.18
29	$423.44	$423.44	$460.28	$460.28	$547.63	$547.63	$446.16	$446.16	$489.04	$489.04	$450.61	$450.61	$536.12	$536.12	$436.78	$436.78	$478.76	$478.76	$444.90
30	$429.50	$429.50	$466.86	$466.86	$555.46	$555.46	$452.54	$452.54	$496.03	$496.03	$457.05	$457.05	$543.79	$543.79	$443.02	$443.02	$485.61	$485.61	$451.26
31	$438.58	$438.58	$476.73	$476.73	$567.20	$567.20	$462.10	$462.10	$506.52	$506.52	$466.72	$466.72	$555.29	$555.29	$452.39	$452.39	$495.88	$495.88	$460.81
32	$447.66	$447.66	$486.60	$486.60	$578.95	$578.95	$471.67	$471.67	$517.01	$517.01	$476.38	$476.38	$566.79	$566.79	$461.76	$461.76	$506.15	$506.15	$470.35
33	$453.34	$453.34	$492.77	$492.77	$586.29	$586.29	$477.65	$477.65	$523.56	$523.56	$482.42	$482.42	$573.97	$573.97	$467.62	$467.62	$512.56	$512.56	$476.31
34	$459.39	$459.39	$499.35	$499.35	$594.12	$594.12	$484.03	$484.03	$530.55	$530.55	$488.87	$488.87	$581.64	$581.64	$473.86	$473.86	$519.41	$519.41	$482.67
35	$462.42	$462.42	$502.65	$502.65	$598.03	$598.03	$487.22	$487.22	$534.05	$534.05	$492.09	$492.09	$585.47	$585.47	$476.98	$476.98	$522.83	$522.83	$485.85
36	$465.44	$465.44	$505.94	$505.94	$601.95	$601.95	$490.41	$490.41	$537.55	$537.55	$495.31	$495.31	$589.31	$589.31	$480.11	$480.11	$526.26	$526.26	$489.04
37	$468.47	$468.47	$509.23	$509.23	$605.86	$605.86	$493.60	$493.60	$541.04	$541.04	$498.53	$498.53	$593.14	$593.14	$483.23	$483.23	$529.68	$529.68	$492.22
38	$471.50	$471.50	$512.52	$512.52	$609.78	$609.78	$496.79	$496.79	$544.54	$544.54	$501.75	$501.75	$596.97	$596.97	$486.35	$486.35	$533.10	$533.10	$495.40
39	$477.55	$477.55	$519.10	$519.10	$617.61	$617.61	$503.17	$503.17	$551.53	$551.53	$508.19	$508.19	$604.64	$604.64	$492.60	$492.60	$539.95	$539.95	$501.76
40	$483.61	$483.61	$525.68	$525.68	$625.44	$625.44	$509.55	$509.55	$558.52	$558.52	$514.64	$514.64	$612.30	$612.30	$498.84	$498.84	$546.79	$546.79	$508.12
41	$492.69	$492.69	$535.55	$535.55	$637.19	$637.19	$519.12	$519.12	$569.01	$569.01	$524.30	$524.30	$623.80	$623.80	$508.21	$508.21	$557.06	$557.06	$517.66
42	$501.39	$501.39	$545.01	$545.01	$648.44	$648.44	$528.29	$528.29	$579.06	$579.06	$533.56	$533.56	$634.82	$634.82	$517.19	$517.19	$566.90	$566.90	$526.81
43	$513.50	$513.50	$558.17	$558.17	$664.10	$664.10	$541.05	$541.05	$593.05	$593.05	$546.45	$546.45	$650.15	$650.15	$529.68	$529.68	$580.59	$580.59	$539.53
44	$528.64	$528.64	$574.63	$574.63	$683.68	$683.68	$557.00	$557.00	$610.53	$610.53	$562.56	$562.56	$669.32	$669.32	$545.29	$545.29	$597.71	$597.71	$555.43
45	$546.42	$546.42	$593.96	$593.96	$706.68	$706.68	$575.74	$575.74	$631.07	$631.07	$581.48	$581.48	$691.83	$691.83	$563.64	$563.64	$617.82	$617.82	$574.12
46	$567.62	$567.62	$617.00	$617.00	$734.09	$734.09	$598.07	$598.07	$655.55	$655.55	$604.04	$604.04	$718.67	$718.67	$585.50	$585.50	$641.78	$641.78	$596.39
47	$591.45	$591.45	$642.91	$642.91	$764.92	$764.92	$623.18	$623.18	$683.08	$683.08	$629.40	$629.40	$748.85	$748.85	$610.09	$610.09	$668.73	$668.73	$621.43
48	$618.70	$618.70	$672.52	$672.52	$800.15	$800.15	$651.89	$651.89	$714.54	$714.54	$658.40	$658.40	$783.34	$783.34	$638.19	$638.19	$699.53	$699.53	$650.06
49	$645.57	$645.57	$701.73	$701.73	$834.90	$834.90	$680.20	$680.20	$745.57	$745.57	$686.99	$686.99	$817.36	$817.36	$665.90	$665.90	$729.91	$729.91	$678.29
50	$675.84	$675.84	$734.64	$734.64	$874.05	$874.05	$712.10	$712.10	$780.54	$780.54	$719.20	$719.20	$855.69	$855.69	$697.13	$697.13	$764.14	$764.14	$710.10
51	$705.73	$705.73	$767.13	$767.13	$912.71	$912.71	$743.59	$743.59	$815.06	$815.06	$751.02	$751.02	$893.54	$893.54	$727.97	$727.97	$797.94	$797.94	$741.51
52	$738.66	$738.66	$802.92	$802.92	$955.29	$955.29	$778.28	$778.28	$853.08	$853.08	$786.05	$786.05	$935.22	$935.22	$761.92	$761.92	$835.16	$835.16	$776.10
53	$771.96	$771.96	$839.11	$839.11	$998.36	$998.36	$813.37	$813.37	$891.54	$891.54	$821.49	$821.49	$977.38	$977.38	$796.27	$796.27	$872.81	$872.81	$811.08
54	$807.91	$807.91	$878.19	$878.19	$1,044.85	$1,044.85	$851.25	$851.25	$933.06	$933.06	$859.74	$859.74	$1,022.90	$1,022.90	$833.35	$833.35	$913.46	$913.46	$848.85
55	$843.85	$843.85	$917.27	$917.27	$1,091.34	$1,091.34	$889.12	$889.12	$974.58	$974.58	$898.00	$898.00	$1,068.42	$1,068.42	$870.44	$870.44	$954.11	$954.11	$886.63
56	$882.83	$882.83	$959.63	$959.63	$1,141.75	$1,141.75	$930.19	$930.19	$1,019.59	$1,019.59	$939.48	$939.48	$1,117.76	$1,117.76	$910.64	$910.64	$998.17	$998.17	$927.58
57	$922.19	$922.19	$1,002.41	$1,002.41	$1,192.64	$1,192.64	$971.66	$971.66	$1,065.04	$1,065.04	$981.36	$981.36	$1,167.59	$1,167.59	$951.23	$951.23	$1,042.67	$1,042.67	$968.93
58	$964.19	$964.19	$1,048.07	$1,048.07	$1,246.97	$1,246.97	$1,015.91	$1,015.91	$1,113.55	$1,113.55	$1,026.05	$1,026.05	$1,220.77	$1,220.77	$994.56	$994.56	$1,090.16	$1,090.16	$1,013.06
59	$985.00	$985.00	$1,070.69	$1,070.69	$1,273.88	$1,273.88	$1,037.84	$1,037.84	$1,137.59	$1,137.59	$1,048.20	$1,048.20	$1,247.12	$1,247.12	$1,016.03	$1,016.03	$1,113.69	$1,113.69	$1,034.93
60	$1,027.00	$1,027.00	$1,116.35	$1,116.35	$1,328.20	$1,328.20	$1,082.10	$1,082.10	$1,186.10	$1,186.10	$1,092.90	$1,092.90	$1,300.30	$1,300.30	$1,059.36	$1,059.36	$1,161.18	$1,161.18	$1,079.06
61	$1,063.33	$1,063.33	$1,155.84	$1,155.84	$1,375.19	$1,375.19	$1,120.38	$1,120.38	$1,228.05	$1,228.05	$1,131.56	$1,131.56	$1,346.30	$1,346.30	$1,096.83	$1,096.83	$1,202.26	$1,202.26	$1,117.23
62	$1,087.17	$1,087.17	$1,181.75	$1,181.75	$1,406.02	$1,406.02	$1,145.49	$1,145.49	$1,255.59	$1,255.59	$1,156.93	$1,156.93	$1,376.48	$1,376.48	$1,121.42	$1,121.42	$1,229.21	$1,229.21	$1,142.28
63	$1,117.07	$1,117.07	$1,214.25	$1,214.25	$1,444.68	$1,444.68	$1,176.99	$1,176.99	$1,290.11	$1,290.11	$1,188.74	$1,188.74	$1,414.33	$1,414.33	$1,152.25	$1,152.25	$1,263.01	$1,263.01	$1,173.69
64+	$1,135.23	$1,135.23	$1,233.99	$1,233.99	$1,468.17	$1,468.17	$1,196.13	$1,196.13	$1,311.09	$1,311.09	$1,208.07	$1,208.07	$1,437.33	$1,437.33	$1,170.99	$1,170.99	$1,283.55	$1,283.55	$1,192.77

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070032	16322PA0070032		16322PA0070032		16322PA0070032		16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070034		16322PA0070034	
Plan Marketing Name =>	PO $2,000 $35/	dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		vantage Silver EPO $4,400 $60/		vantage Silver EPO $4,400 $60/	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	/ $4,000	$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$4,400 / $8,800		$4,400 / $8,800	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$35 / $50		$35 / $50		$35 / $50		$30 / $40		$30 / $40		$30 / $40		$30 / $40		$60 / $80		$60 / $80	
OOP Maximum =>	$13,000	$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$304.16	$361.88	$361.88	$294.82	$294.82	$323.16	$323.16	$296.29	$296.29	$352.52	$352.52	$287.20	$287.20	$314.81	$314.81	$264.64	$264.64	$314.86	$314.86
15	$331.19	$394.05	$394.05	$321.03	$321.03	$351.88	$351.88	$322.63	$322.63	$383.85	$383.85	$312.72	$312.72	$342.79	$342.79	$288.17	$288.17	$342.85	$342.85
16	$341.53	$406.35	$406.35	$331.05	$331.05	$362.87	$362.87	$332.70	$332.70	$395.84	$395.84	$322.49	$322.49	$353.49	$353.49	$297.16	$297.16	$353.55	$353.55
17	$351.87	$418.65	$418.65	$341.07	$341.07	$373.85	$373.85	$342.77	$342.77	$407.82	$407.82	$332.25	$332.25	$364.19	$364.19	$306.16	$306.16	$364.25	$364.25
18	$363.00	$431.89	$431.89	$351.86	$351.86	$385.68	$385.68	$353.61	$353.61	$420.72	$420.72	$342.76	$342.76	$375.71	$375.71	$315.84	$315.84	$375.77	$375.77
19	$374.13	$445.14	$445.14	$362.65	$362.65	$397.51	$397.51	$364.46	$364.46	$433.62	$433.62	$353.27	$353.27	$387.23	$387.23	$325.53	$325.53	$387.30	$387.30
20	$385.66	$458.86	$458.86	$373.83	$373.83	$409.76	$409.76	$375.69	$375.69	$446.99	$446.99	$364.16	$364.16	$399.16	$399.16	$335.56	$335.56	$399.23	$399.23
21	$397.59	$473.05	$473.05	$385.39	$385.39	$422.43	$422.43	$387.31	$387.31	$460.81	$460.81	$375.42	$375.42	$411.51	$411.51	$345.94	$345.94	$411.58	$411.58
22	$397.59	$473.05	$473.05	$385.39	$385.39	$422.43	$422.43	$387.31	$387.31	$460.81	$460.81	$375.42	$375.42	$411.51	$411.51	$345.94	$345.94	$411.58	$411.58
23	$397.59	$473.05	$473.05	$385.39	$385.39	$422.43	$422.43	$387.31	$387.31	$460.81	$460.81	$375.42	$375.42	$411.51	$411.51	$345.94	$345.94	$411.58	$411.58
24	$397.59	$473.05	$473.05	$385.39	$385.39	$422.43	$422.43	$387.31	$387.31	$460.81	$460.81	$375.42	$375.42	$411.51	$411.51	$345.94	$345.94	$411.58	$411.58
25	$399.18	$474.94	$474.94	$386.93	$386.93	$424.12	$424.12	$388.86	$388.86	$462.65	$462.65	$376.92	$376.92	$413.16	$413.16	$347.32	$347.32	$413.23	$413.23
26	$407.13	$484.40	$484.40	$394.64	$394.64	$432.57	$432.57	$396.61	$396.61	$471.87	$471.87	$384.43	$384.43	$421.39	$421.39	$354.24	$354.24	$421.46	$421.46
27	$416.67	$495.76	$495.76	$403.89	$403.89	$442.71	$442.71	$405.90	$405.90	$482.93	$482.93	$393.44	$393.44	$431.26	$431.26	$362.55	$362.55	$431.34	$431.34
28	$432.18	$514.21	$514.21	$418.92	$418.92	$459.18	$459.18	$421.01	$421.01	$500.90	$500.90	$408.08	$408.08	$447.31	$447.31	$376.04	$376.04	$447.39	$447.39
29	$444.90	$529.34	$529.34	$431.25	$431.25	$472.70	$472.70	$433.40	$433.40	$515.65	$515.65	$420.09	$420.09	$460.48	$460.48	$387.11	$387.11	$460.56	$460.56
30	$451.26	$536.91	$536.91	$437.42	$437.42	$479.46	$479.46	$439.60	$439.60	$523.02	$523.02	$426.10	$426.10	$467.06	$467.06	$392.64	$392.64	$467.14	$467.14
31	$460.81	$548.26	$548.26	$446.67	$446.67	$489.60	$489.60	$448.89	$448.89	$534.08	$534.08	$435.11	$435.11	$476.94	$476.94	$400.94	$400.94	$477.02	$477.02
32	$470.35	$559.62	$559.62	$455.92	$455.92	$499.73	$499.73	$458.19	$458.19	$545.14	$545.14	$444.12	$444.12	$486.82	$486.82	$409.25	$409.25	$486.90	$486.90
33	$476.31	$566.71	$566.71	$461.70	$461.70	$506.07	$506.07	$464.00	$464.00	$552.05	$552.05	$449.75	$449.75	$492.99	$492.99	$414.44	$414.44	$493.07	$493.07
34	$482.67	$574.28	$574.28	$467.86	$467.86	$512.83	$512.83	$470.19	$470.19	$559.42	$559.42	$455.76	$455.76	$499.57	$499.57	$419.97	$419.97	$499.66	$499.66
35	$485.85	$578.07	$578.07	$470.95	$470.95	$516.21	$516.21	$473.29	$473.29	$563.11	$563.11	$458.76	$458.76	$502.87	$502.87	$422.74	$422.74	$502.95	$502.95
36	$489.04	$581.85	$581.85	$474.03	$474.03	$519.59	$519.59	$476.39	$476.39	$566.80	$566.80	$461.77	$461.77	$506.16	$506.16	$425.51	$425.51	$506.24	$506.24
37	$492.22	$585.64	$585.64	$477.11	$477.11	$522.97	$522.97	$479.49	$479.49	$570.48	$570.48	$464.77	$464.77	$509.45	$509.45	$428.27	$428.27	$509.54	$509.54
38	$495.40	$589.42	$589.42	$480.20	$480.20	$526.35	$526.35	$482.59	$482.59	$574.17	$574.17	$467.77	$467.77	$512.74	$512.74	$431.04	$431.04	$512.83	$512.83
39	$501.76	$596.99	$596.99	$486.36	$486.36	$533.11	$533.11	$488.79	$488.79	$581.54	$581.54	$473.78	$473.78	$519.33	$519.33	$436.58	$436.58	$519.41	$519.41
40	$508.12	$604.56	$604.56	$492.53	$492.53	$539.87	$539.87	$494.98	$494.98	$588.92	$588.92	$479.79	$479.79	$525.91	$525.91	$442.11	$442.11	$526.00	$526.00
41	$517.66	$615.91	$615.91	$501.78	$501.78	$550.00	$550.00	$504.28	$504.28	$599.97	$599.97	$488.80	$488.80	$535.79	$535.79	$450.41	$450.41	$535.88	$535.88
42	$526.81	$626.79	$626.79	$510.64	$510.64	$559.72	$559.72	$513.19	$513.19	$610.57	$610.57	$497.43	$497.43	$545.25	$545.25	$458.37	$458.37	$545.34	$545.34
43	$539.53	$641.93	$641.93	$522.97	$522.97	$573.24	$573.24	$525.58	$525.58	$625.32	$625.32	$509.44	$509.44	$558.42	$558.42	$469.44	$469.44	$558.51	$558.51
44	$555.43	$660.85	$660.85	$538.39	$538.39	$590.13	$590.13	$541.07	$541.07	$643.75	$643.75	$524.46	$524.46	$574.88	$574.88	$483.28	$483.28	$574.98	$574.98
45	$574.12	$683.08	$683.08	$556.50	$556.50	$609.99	$609.99	$559.28	$559.28	$665.41	$665.41	$542.11	$542.11	$594.22	$594.22	$499.54	$499.54	$594.32	$594.32
46	$596.39	$709.58	$709.58	$578.09	$578.09	$633.65	$633.65	$580.97	$580.97	$691.22	$691.22	$563.13	$563.13	$617.27	$617.27	$518.91	$518.91	$617.37	$617.37
47	$621.43	$739.38	$739.38	$602.36	$602.36	$660.26	$660.26	$605.37	$605.37	$720.25	$720.25	$586.78	$586.78	$643.19	$643.19	$540.70	$540.70	$643.30	$643.30
48	$650.06	$773.44	$773.44	$630.11	$630.11	$690.67	$690.67	$633.25	$633.25	$753.42	$753.42	$613.81	$613.81	$672.82	$672.82	$565.61	$565.61	$672.93	$672.93
49	$678.29	$807.02	$807.02	$657.48	$657.48	$720.67	$720.67	$660.75	$660.75	$786.14	$786.14	$640.47	$640.47	$702.04	$702.04	$590.17	$590.17	$702.16	$702.16
50	$710.10	$844.87	$844.87	$688.31	$688.31	$754.46	$754.46	$691.74	$691.74	$823.01	$823.01	$670.50	$670.50	$734.96	$734.96	$617.85	$617.85	$735.08	$735.08
51	$741.51	$882.24	$882.24	$718.75	$718.75	$787.83	$787.83	$722.33	$722.33	$859.41	$859.41	$700.16	$700.16	$767.47	$767.47	$645.18	$645.18	$767.60	$767.60
52	$776.10	$923.39	$923.39	$752.28	$752.28	$824.58	$824.58	$756.03	$756.03	$899.50	$899.50	$732.82	$732.82	$803.27	$803.27	$675.27	$675.27	$803.40	$803.40
53	$811.08	$965.02	$965.02	$786.20	$786.20	$861.76	$861.76	$790.11	$790.11	$940.05	$940.05	$765.86	$765.86	$839.48	$839.48	$705.72	$705.72	$839.62	$839.62
54	$848.85	$1,009.96	$1,009.96	$822.81	$822.81	$901.89	$901.89	$826.91	$826.91	$983.83	$983.83	$801.52	$801.52	$878.57	$878.57	$738.58	$738.58	$878.72	$878.72
55	$886.63	$1,054.90	$1,054.90	$859.42	$859.42	$942.02	$942.02	$863.70	$863.70	$1,027.61	$1,027.61	$837.19	$837.19	$917.67	$917.67	$771.45	$771.45	$917.82	$917.82
56	$927.58	$1,103.63	$1,103.63	$899.11	$899.11	$985.53	$985.53	$903.59	$903.59	$1,075.07	$1,075.07	$875.85	$875.85	$960.05	$960.05	$807.08	$807.08	$960.22	$960.22
57	$968.93	$1,152.82	$1,152.82	$939.20	$939.20	$1,029.46	$1,029.46	$943.87	$943.87	$1,122.99	$1,122.99	$914.90	$914.90	$1,002.85	$1,002.85	$843.06	$843.06	$1,003.02	$1,003.02
58	$1,013.06	$1,205.33	$1,205.33	$981.97	$981.97	$1,076.35	$1,076.35	$986.87	$986.87	$1,174.14	$1,174.14	$956.57	$956.57	$1,048.53	$1,048.53	$881.46	$881.46	$1,048.71	$1,048.71
59	$1,034.93	$1,231.35	$1,231.35	$1,003.17	$1,003.17	$1,099.59	$1,099.59	$1,008.17	$1,008.17	$1,199.49	$1,199.49	$977.22	$977.22	$1,071.16	$1,071.16	$900.48	$900.48	$1,071.34	$1,071.34
60	$1,079.06	$1,283.86	$1,283.86	$1,045.95	$1,045.95	$1,146.48	$1,146.48	$1,051.16	$1,051.16	$1,250.64	$1,250.64	$1,018.89	$1,018.89	$1,116.84	$1,116.84	$938.88	$938.88	$1,117.03	$1,117.03
61	$1,117.23	$1,329.27	$1,329.27	$1,082.95	$1,082.95	$1,187.03	$1,187.03	$1,088.34	$1,088.34	$1,294.88	$1,294.88	$1,054.93	$1,054.93	$1,156.34	$1,156.34	$972.09	$972.09	$1,156.54	$1,156.54
62	$1,142.28	$1,359.07	$1,359.07	$1,107.23	$1,107.23	$1,213.64	$1,213.64	$1,112.74	$1,112.74	$1,323.91	$1,323.91	$1,078.58	$1,078.58	$1,182.27	$1,182.27	$993.89	$993.89	$1,182.47	$1,182.47
63	$1,173.69	$1,396.44	$1,396.44	$1,137.67	$1,137.67	$1,247.01	$1,247.01	$1,143.34	$1,143.34	$1,360.31	$1,360.31	$1,108.24	$1,108.24	$1,214.78	$1,214.78	$1,021.21	$1,021.21	$1,214.98	$1,214.98
64+	$1,192.77	$1,419.15	$1,419.15	$1,156.17	$1,156.17	$1,267.29	$1,267.29	$1,161.93	$1,161.93	$1,382.43	$1,382.43	$1,126.26	$1,126.26	$1,234.53	$1,234.53	$1,037.82	$1,037.82	$1,234.74	$1,234.74

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070034		16322PA0070034		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070073		16322PA0070073		16322PA0070073		16322PA
Plan Marketing Name =>	vantage Silver EPO $4,400 $60/		vantage Silver EPO $4,400 $60/		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,4
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	4		5		1		2		4		5		1		2		4		5
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Silver		Bronze		Bronze		Bronze		Bronze		Silver		Silver		Silver		Sil
Deductible =>	$4,400 / $8,800		$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$6,400 / $12,800		$6,400 / $12,800		$6,400 / $12,800		$6,400 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$256.52	$256.52	$281.18	$281.18	$203.39	$203.39	$241.98	$241.98	$197.15	$197.15	$216.10	$216.10	$265.44	$265.44	$315.81	$315.81	$257.29	$257.29	$282.02
15	$279.32	$279.32	$306.17	$306.17	$221.47	$221.47	$263.49	$263.49	$214.67	$214.67	$235.31	$235.31	$289.03	$289.03	$343.88	$343.88	$280.16	$280.16	$307.09
16	$288.04	$288.04	$315.73	$315.73	$228.38	$228.38	$271.72	$271.72	$221.37	$221.37	$242.65	$242.65	$298.06	$298.06	$354.61	$354.61	$288.91	$288.91	$316.68
17	$296.76	$296.76	$325.28	$325.28	$235.29	$235.29	$279.94	$279.94	$228.07	$228.07	$249.99	$249.99	$307.08	$307.08	$365.35	$365.35	$297.65	$297.65	$326.26
18	$306.15	$306.15	$335.57	$335.57	$242.74	$242.74	$288.80	$288.80	$235.29	$235.29	$257.90	$257.90	$316.79	$316.79	$376.90	$376.90	$307.07	$307.07	$336.59
19	$315.54	$315.54	$345.86	$345.86	$250.18	$250.18	$297.66	$297.66	$242.51	$242.51	$265.81	$265.81	$326.51	$326.51	$388.46	$388.46	$316.49	$316.49	$346.91
20	$325.26	$325.26	$356.52	$356.52	$257.89	$257.89	$306.83	$306.83	$249.98	$249.98	$274.01	$274.01	$336.57	$336.57	$400.44	$400.44	$326.24	$326.24	$357.60
21	$335.32	$335.32	$367.55	$367.55	$265.87	$265.87	$316.32	$316.32	$257.71	$257.71	$282.48	$282.48	$346.98	$346.98	$412.82	$412.82	$336.33	$336.33	$368.66
22	$335.32	$335.32	$367.55	$367.55	$265.87	$265.87	$316.32	$316.32	$257.71	$257.71	$282.48	$282.48	$346.98	$346.98	$412.82	$412.82	$336.33	$336.33	$368.66
23	$335.32	$335.32	$367.55	$367.55	$265.87	$265.87	$316.32	$316.32	$257.71	$257.71	$282.48	$282.48	$346.98	$346.98	$412.82	$412.82	$336.33	$336.33	$368.66
24	$335.32	$335.32	$367.55	$367.55	$265.87	$265.87	$316.32	$316.32	$257.71	$257.71	$282.48	$282.48	$346.98	$346.98	$412.82	$412.82	$336.33	$336.33	$368.66
25	$336.66	$336.66	$369.02	$369.02	$266.93	$266.93	$317.59	$317.59	$258.74	$258.74	$283.61	$283.61	$348.37	$348.37	$414.47	$414.47	$337.68	$337.68	$370.13
26	$343.37	$343.37	$376.37	$376.37	$272.25	$272.25	$323.91	$323.91	$263.90	$263.90	$289.26	$289.26	$355.31	$355.31	$422.73	$422.73	$344.40	$344.40	$377.51
27	$351.42	$351.42	$385.19	$385.19	$278.63	$278.63	$331.50	$331.50	$270.08	$270.08	$296.04	$296.04	$363.64	$363.64	$432.64	$432.64	$352.47	$352.47	$386.36
28	$364.49	$364.49	$399.53	$399.53	$289.00	$289.00	$343.84	$343.84	$280.13	$280.13	$307.06	$307.06	$377.17	$377.17	$448.74	$448.74	$365.59	$365.59	$400.73
29	$375.22	$375.22	$411.29	$411.29	$297.51	$297.51	$353.96	$353.96	$288.38	$288.38	$316.10	$316.10	$388.27	$388.27	$461.95	$461.95	$376.35	$376.35	$412.53
30	$380.59	$380.59	$417.17	$417.17	$301.76	$301.76	$359.02	$359.02	$292.50	$292.50	$320.61	$320.61	$393.82	$393.82	$468.55	$468.55	$381.73	$381.73	$418.43
31	$388.64	$388.64	$425.99	$425.99	$308.14	$308.14	$366.61	$366.61	$298.69	$298.69	$327.39	$327.39	$402.15	$402.15	$478.46	$478.46	$389.81	$389.81	$427.28
32	$396.68	$396.68	$434.81	$434.81	$314.52	$314.52	$374.21	$374.21	$304.87	$304.87	$334.17	$334.17	$410.48	$410.48	$488.37	$488.37	$397.88	$397.88	$436.12
33	$401.71	$401.71	$440.32	$440.32	$318.51	$318.51	$378.95	$378.95	$308.74	$308.74	$338.41	$338.41	$415.68	$415.68	$494.56	$494.56	$402.92	$402.92	$441.65
34	$407.08	$407.08	$446.21	$446.21	$322.77	$322.77	$384.01	$384.01	$312.86	$312.86	$342.93	$342.93	$421.23	$421.23	$501.16	$501.16	$408.30	$408.30	$447.55
35	$409.76	$409.76	$449.15	$449.15	$324.89	$324.89	$386.54	$386.54	$314.92	$314.92	$345.19	$345.19	$424.01	$424.01	$504.47	$504.47	$411.00	$411.00	$450.50
36	$412.44	$412.44	$452.09	$452.09	$327.02	$327.02	$389.07	$389.07	$316.98	$316.98	$347.45	$347.45	$426.79	$426.79	$507.77	$507.77	$413.69	$413.69	$453.45
37	$415.13	$415.13	$455.03	$455.03	$329.15	$329.15	$391.60	$391.60	$319.04	$319.04	$349.71	$349.71	$429.56	$429.56	$511.07	$511.07	$416.38	$416.38	$456.40
38	$417.81	$417.81	$457.97	$457.97	$331.27	$331.27	$394.13	$394.13	$321.11	$321.11	$351.97	$351.97	$432.34	$432.34	$514.37	$514.37	$419.07	$419.07	$459.35
39	$423.17	$423.17	$463.85	$463.85	$335.53	$335.53	$399.20	$399.20	$325.23	$325.23	$356.49	$356.49	$437.89	$437.89	$520.98	$520.98	$424.45	$424.45	$465.25
40	$428.54	$428.54	$469.73	$469.73	$339.78	$339.78	$404.26	$404.26	$329.35	$329.35	$361.01	$361.01	$443.44	$443.44	$527.58	$527.58	$429.83	$429.83	$471.15
41	$436.59	$436.59	$478.55	$478.55	$346.16	$346.16	$411.85	$411.85	$335.54	$335.54	$367.79	$367.79	$451.77	$451.77	$537.49	$537.49	$437.90	$437.90	$480.00
42	$444.30	$444.30	$487.00	$487.00	$352.28	$352.28	$419.12	$419.12	$341.47	$341.47	$374.29	$374.29	$459.75	$459.75	$546.99	$546.99	$445.64	$445.64	$488.47
43	$455.03	$455.03	$498.77	$498.77	$360.79	$360.79	$429.25	$429.25	$349.71	$349.71	$383.33	$383.33	$470.85	$470.85	$560.20	$560.20	$456.40	$456.40	$500.27
44	$468.44	$468.44	$513.47	$513.47	$371.42	$371.42	$441.90	$441.90	$360.02	$360.02	$394.62	$394.62	$484.73	$484.73	$576.71	$576.71	$469.85	$469.85	$515.02
45	$484.20	$484.20	$530.74	$530.74	$383.92	$383.92	$456.77	$456.77	$372.13	$372.13	$407.90	$407.90	$501.04	$501.04	$596.11	$596.11	$485.66	$485.66	$532.35
46	$502.98	$502.98	$551.33	$551.33	$398.81	$398.81	$474.48	$474.48	$386.57	$386.57	$423.72	$423.72	$520.47	$520.47	$619.23	$619.23	$504.50	$504.50	$552.99
47	$524.11	$524.11	$574.48	$574.48	$415.55	$415.55	$494.41	$494.41	$402.80	$402.80	$441.52	$441.52	$542.33	$542.33	$645.24	$645.24	$525.68	$525.68	$576.22
48	$548.25	$548.25	$600.94	$600.94	$434.70	$434.70	$517.18	$517.18	$421.36	$421.36	$461.85	$461.85	$567.31	$567.31	$674.96	$674.96	$549.90	$549.90	$602.76
49	$572.06	$572.06	$627.04	$627.04	$453.57	$453.57	$539.64	$539.64	$439.65	$439.65	$481.91	$481.91	$591.95	$591.95	$704.27	$704.27	$573.78	$573.78	$628.93
50	$598.88	$598.88	$656.44	$656.44	$474.84	$474.84	$564.95	$564.95	$460.27	$460.27	$504.51	$504.51	$619.71	$619.71	$737.30	$737.30	$600.69	$600.69	$658.43
51	$625.37	$625.37	$685.48	$685.48	$495.85	$495.85	$589.94	$589.94	$480.63	$480.63	$526.83	$526.83	$647.12	$647.12	$769.91	$769.91	$627.26	$627.26	$687.55
52	$654.54	$654.54	$717.46	$717.46	$518.98	$518.98	$617.46	$617.46	$503.05	$503.05	$551.40	$551.40	$677.30	$677.30	$805.82	$805.82	$656.52	$656.52	$719.62
53	$684.05	$684.05	$749.80	$749.80	$542.37	$542.37	$645.29	$645.29	$525.73	$525.73	$576.26	$576.26	$707.84	$707.84	$842.15	$842.15	$686.11	$686.11	$752.07
54	$715.91	$715.91	$784.72	$784.72	$567.63	$567.63	$675.34	$675.34	$550.21	$550.21	$603.09	$603.09	$740.80	$740.80	$881.37	$881.37	$718.06	$718.06	$787.09
55	$747.76	$747.76	$819.64	$819.64	$592.89	$592.89	$705.39	$705.39	$574.69	$574.69	$629.93	$629.93	$773.77	$773.77	$920.59	$920.59	$750.02	$750.02	$822.11
56	$782.30	$782.30	$857.49	$857.49	$620.27	$620.27	$737.97	$737.97	$601.24	$601.24	$659.03	$659.03	$809.50	$809.50	$963.11	$963.11	$784.66	$784.66	$860.08
57	$817.17	$817.17	$895.72	$895.72	$647.93	$647.93	$770.87	$770.87	$628.04	$628.04	$688.40	$688.40	$845.59	$845.59	$1,006.04	$1,006.04	$819.64	$819.64	$898.42
58	$854.40	$854.40	$936.52	$936.52	$677.44	$677.44	$805.98	$805.98	$656.65	$656.65	$719.76	$719.76	$884.11	$884.11	$1,051.87	$1,051.87	$856.97	$856.97	$939.35
59	$872.84	$872.84	$956.73	$956.73	$692.06	$692.06	$823.38	$823.38	$670.82	$670.82	$735.30	$735.30	$903.19	$903.19	$1,074.57	$1,074.57	$875.47	$875.47	$959.62
60	$910.06	$910.06	$997.53	$997.53	$721.57	$721.57	$858.49	$858.49	$699.42	$699.42	$766.65	$766.65	$941.70	$941.70	$1,120.39	$1,120.39	$912.80	$912.80	$1,000.54
61	$942.25	$942.25	$1,032.82	$1,032.82	$747.09	$747.09	$888.86	$888.86	$724.17	$724.17	$793.77	$793.77	$975.01	$975.01	$1,160.02	$1,160.02	$945.09	$945.09	$1,035.93
62	$963.37	$963.37	$1,055.97	$1,055.97	$763.84	$763.84	$908.79	$908.79	$740.40	$740.40	$811.57	$811.57	$996.87	$996.87	$1,186.03	$1,186.03	$966.28	$966.28	$1,059.16
63	$989.86	$989.86	$1,085.01	$1,085.01	$784.85	$784.85	$933.78	$933.78	$760.76	$760.76	$833.88	$833.88	$1,024.28	$1,024.28	$1,218.64	$1,218.64	$992.85	$992.85	$1,088.28
64+	$1,005.96	$1,005.96	$1,102.65	$1,102.65	$797.61	$797.61	$948.96	$948.96	$773.13	$773.13	$847.44	$847.44	$1,040.94	$1,040.94	$1,238.46	$1,238.46	$1,008.99	$1,008.99	$1,105.98

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070073	16322PA0070075		16322PA0070075		16322PA0070075		16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077	
Plan Marketing Name =>	00 $80/$100 - P	ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $2,000 $35/$50		ntage Gold EPO $2,000 $35/$50		ntage Gold EPO $2,000 $35/$50		ge Gold EPO $2,500/10% $30/$		ge Gold EPO $2,500/10% $30/$		ge Gold EPO $2,500/10% $30/$	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	5	1		4		5		1		4		5		1		4		5	
Network =>	ntage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	ver	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	$12,800	$1,250 / $2,500		$1,250 / $2,500		$1,250 / $2,500		$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$2,500 / $5,000		$2,500 / $5,000		$2,500 / $5,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		90%		90%		90%	
Copays =>	/ $0	$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 / $50		$30 / $50	
OOP Maximum =>	$18,400	$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,000 / $12,000		$6,000 / $12,000		$6,000 / $12,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$282.02	$294.04	$294.04	$285.01	$285.01	$312.40	$312.40	$284.03	$284.03	$275.31	$275.31	$301.77	$301.77	$278.16	$278.16	$269.62	$269.62	$295.53	$295.53
15	$307.09	$320.17	$320.17	$310.34	$310.34	$340.17	$340.17	$309.28	$309.28	$299.78	$299.78	$328.59	$328.59	$302.89	$302.89	$293.59	$293.59	$321.80	$321.80
16	$316.68	$330.17	$330.17	$320.03	$320.03	$350.79	$350.79	$318.93	$318.93	$309.14	$309.14	$338.85	$338.85	$312.34	$312.34	$302.75	$302.75	$331.85	$331.85
17	$326.26	$340.16	$340.16	$329.72	$329.72	$361.41	$361.41	$328.58	$328.58	$318.49	$318.49	$349.11	$349.11	$321.79	$321.79	$311.92	$311.92	$341.89	$341.89
18	$336.59	$350.92	$350.92	$340.15	$340.15	$372.84	$372.84	$338.98	$338.98	$328.57	$328.57	$360.15	$360.15	$331.98	$331.98	$321.79	$321.79	$352.71	$352.71
19	$346.91	$361.68	$361.68	$350.58	$350.58	$384.28	$384.28	$349.37	$349.37	$338.65	$338.65	$371.20	$371.20	$342.16	$342.16	$331.66	$331.66	$363.53	$363.53
20	$357.60	$372.83	$372.83	$361.38	$361.38	$396.12	$396.12	$360.14	$360.14	$349.08	$349.08	$382.64	$382.64	$352.70	$352.70	$341.88	$341.88	$374.73	$374.73
21	$368.66	$384.36	$384.36	$372.56	$372.56	$408.37	$408.37	$371.28	$371.28	$359.88	$359.88	$394.47	$394.47	$363.61	$363.61	$352.45	$352.45	$386.32	$386.32
22	$368.66	$384.36	$384.36	$372.56	$372.56	$408.37	$408.37	$371.28	$371.28	$359.88	$359.88	$394.47	$394.47	$363.61	$363.61	$352.45	$352.45	$386.32	$386.32
23	$368.66	$384.36	$384.36	$372.56	$372.56	$408.37	$408.37	$371.28	$371.28	$359.88	$359.88	$394.47	$394.47	$363.61	$363.61	$352.45	$352.45	$386.32	$386.32
24	$368.66	$384.36	$384.36	$372.56	$372.56	$408.37	$408.37	$371.28	$371.28	$359.88	$359.88	$394.47	$394.47	$363.61	$363.61	$352.45	$352.45	$386.32	$386.32
25	$370.13	$385.90	$385.90	$374.05	$374.05	$410.00	$410.00	$372.77	$372.77	$361.32	$361.32	$396.05	$396.05	$365.06	$365.06	$353.86	$353.86	$387.87	$387.87
26	$377.51	$393.58	$393.58	$381.50	$381.50	$418.17	$418.17	$380.19	$380.19	$368.52	$368.52	$403.94	$403.94	$372.34	$372.34	$360.91	$360.91	$395.59	$395.59
27	$386.36	$402.81	$402.81	$390.44	$390.44	$427.97	$427.97	$389.10	$389.10	$377.15	$377.15	$413.40	$413.40	$381.06	$381.06	$369.37	$369.37	$404.86	$404.86
28	$400.73	$417.80	$417.80	$404.97	$404.97	$443.90	$443.90	$403.58	$403.58	$391.19	$391.19	$428.79	$428.79	$395.24	$395.24	$383.11	$383.11	$419.93	$419.93
29	$412.53	$430.10	$430.10	$416.89	$416.89	$456.97	$456.97	$415.46	$415.46	$402.71	$402.71	$441.41	$441.41	$406.88	$406.88	$394.39	$394.39	$432.29	$432.29
30	$418.43	$436.25	$436.25	$422.86	$422.86	$463.50	$463.50	$421.40	$421.40	$408.46	$408.46	$447.72	$447.72	$412.70	$412.70	$400.03	$400.03	$438.47	$438.47
31	$427.28	$445.47	$445.47	$431.80	$431.80	$473.30	$473.30	$430.31	$430.31	$417.10	$417.10	$457.19	$457.19	$421.42	$421.42	$408.49	$408.49	$447.74	$447.74
32	$436.12	$454.70	$454.70	$440.74	$440.74	$483.10	$483.10	$439.22	$439.22	$425.74	$425.74	$466.66	$466.66	$430.15	$430.15	$416.95	$416.95	$457.02	$457.02
33	$441.65	$460.46	$460.46	$446.33	$446.33	$489.23	$489.23	$444.79	$444.79	$431.14	$431.14	$472.58	$472.58	$435.60	$435.60	$422.24	$422.24	$462.81	$462.81
34	$447.55	$466.61	$466.61	$452.29	$452.29	$495.76	$495.76	$450.73	$450.73	$436.89	$436.89	$478.89	$478.89	$441.42	$441.42	$427.87	$427.87	$468.99	$468.99
35	$450.50	$469.69	$469.69	$455.27	$455.27	$499.03	$499.03	$453.70	$453.70	$439.77	$439.77	$482.04	$482.04	$444.33	$444.33	$430.69	$430.69	$472.08	$472.08
36	$453.45	$472.76	$472.76	$458.25	$458.25	$502.30	$502.30	$456.67	$456.67	$442.65	$442.65	$485.20	$485.20	$447.24	$447.24	$433.51	$433.51	$475.17	$475.17
37	$456.40	$475.84	$475.84	$461.23	$461.23	$505.56	$505.56	$459.64	$459.64	$445.53	$445.53	$488.35	$488.35	$450.15	$450.15	$436.33	$436.33	$478.26	$478.26
38	$459.35	$478.91	$478.91	$464.21	$464.21	$508.83	$508.83	$462.61	$462.61	$448.41	$448.41	$491.51	$491.51	$453.06	$453.06	$439.15	$439.15	$481.35	$481.35
39	$465.25	$485.06	$485.06	$470.17	$470.17	$515.36	$515.36	$468.56	$468.56	$454.17	$454.17	$497.82	$497.82	$458.88	$458.88	$444.79	$444.79	$487.54	$487.54
40	$471.15	$491.21	$491.21	$476.13	$476.13	$521.90	$521.90	$474.50	$474.50	$459.93	$459.93	$504.13	$504.13	$464.69	$464.69	$450.43	$450.43	$493.72	$493.72
41	$480.00	$500.44	$500.44	$485.07	$485.07	$531.70	$531.70	$483.41	$483.41	$468.56	$468.56	$513.60	$513.60	$473.42	$473.42	$458.89	$458.89	$502.99	$502.99
42	$488.47	$509.28	$509.28	$493.64	$493.64	$541.09	$541.09	$491.95	$491.95	$476.84	$476.84	$522.67	$522.67	$481.78	$481.78	$467.00	$467.00	$511.87	$511.87
43	$500.27	$521.58	$521.58	$505.56	$505.56	$554.16	$554.16	$503.83	$503.83	$488.36	$488.36	$535.30	$535.30	$493.42	$493.42	$478.27	$478.27	$524.24	$524.24
44	$515.02	$536.95	$536.95	$520.47	$520.47	$570.49	$570.49	$518.68	$518.68	$502.75	$502.75	$551.07	$551.07	$507.96	$507.96	$492.37	$492.37	$539.69	$539.69
45	$532.35	$555.02	$555.02	$537.98	$537.98	$589.69	$589.69	$536.13	$536.13	$519.67	$519.67	$569.61	$569.61	$525.05	$525.05	$508.94	$508.94	$557.85	$557.85
46	$552.99	$576.54	$576.54	$558.84	$558.84	$612.56	$612.56	$556.92	$556.92	$539.82	$539.82	$591.71	$591.71	$545.42	$545.42	$528.68	$528.68	$579.48	$579.48
47	$576.22	$600.75	$600.75	$582.31	$582.31	$638.28	$638.28	$580.31	$580.31	$562.49	$562.49	$616.56	$616.56	$568.32	$568.32	$550.88	$550.88	$603.82	$603.82
48	$602.76	$628.43	$628.43	$609.14	$609.14	$667.68	$667.68	$607.04	$607.04	$588.40	$588.40	$644.96	$644.96	$594.50	$594.50	$576.26	$576.26	$631.63	$631.63
49	$628.93	$655.72	$655.72	$635.59	$635.59	$696.68	$696.68	$633.40	$633.40	$613.96	$613.96	$672.97	$672.97	$620.32	$620.32	$601.28	$601.28	$659.06	$659.06
50	$658.43	$686.47	$686.47	$665.39	$665.39	$729.35	$729.35	$663.11	$663.11	$642.75	$642.75	$704.52	$704.52	$649.41	$649.41	$629.48	$629.48	$689.97	$689.97
51	$687.55	$716.83	$716.83	$694.82	$694.82	$761.61	$761.61	$692.44	$692.44	$671.18	$671.18	$735.69	$735.69	$678.13	$678.13	$657.32	$657.32	$720.49	$720.49
52	$719.62	$750.27	$750.27	$727.24	$727.24	$797.14	$797.14	$724.74	$724.74	$702.49	$702.49	$770.01	$770.01	$709.77	$709.77	$687.98	$687.98	$754.10	$754.10
53	$752.07	$784.09	$784.09	$760.02	$760.02	$833.07	$833.07	$757.41	$757.41	$734.16	$734.16	$804.72	$804.72	$741.76	$741.76	$719.00	$719.00	$788.09	$788.09
54	$787.09	$820.61	$820.61	$795.42	$795.42	$871.87	$871.87	$792.68	$792.68	$768.34	$768.34	$842.19	$842.19	$776.31	$776.31	$752.48	$752.48	$824.79	$824.79
55	$822.11	$857.12	$857.12	$830.81	$830.81	$910.67	$910.67	$827.95	$827.95	$802.53	$802.53	$879.67	$879.67	$810.85	$810.85	$785.96	$785.96	$861.49	$861.49
56	$860.08	$896.71	$896.71	$869.18	$869.18	$952.73	$952.73	$866.20	$866.20	$839.60	$839.60	$920.30	$920.30	$848.30	$848.30	$822.27	$822.27	$901.28	$901.28
57	$898.42	$936.69	$936.69	$907.93	$907.93	$995.20	$995.20	$904.81	$904.81	$877.03	$877.03	$961.32	$961.32	$886.12	$886.12	$858.92	$858.92	$941.46	$941.46
58	$939.35	$979.35	$979.35	$949.28	$949.28	$1,040.53	$1,040.53	$946.02	$946.02	$916.97	$916.97	$1,005.11	$1,005.11	$926.48	$926.48	$898.04	$898.04	$984.34	$984.34
59	$959.62	$1,000.49	$1,000.49	$969.77	$969.77	$1,062.99	$1,062.99	$966.44	$966.44	$936.77	$936.77	$1,026.81	$1,026.81	$946.48	$946.48	$917.43	$917.43	$1,005.59	$1,005.59
60	$1,000.54	$1,043.15	$1,043.15	$1,011.13	$1,011.13	$1,108.32	$1,108.32	$1,007.65	$1,007.65	$976.71	$976.71	$1,070.59	$1,070.59	$986.84	$986.84	$956.55	$956.55	$1,048.47	$1,048.47
61	$1,035.93	$1,080.05	$1,080.05	$1,046.89	$1,046.89	$1,147.52	$1,147.52	$1,043.30	$1,043.30	$1,011.26	$1,011.26	$1,108.46	$1,108.46	$1,021.74	$1,021.74	$990.38	$990.38	$1,085.56	$1,085.56
62	$1,059.16	$1,104.27	$1,104.27	$1,070.36	$1,070.36	$1,173.25	$1,173.25	$1,066.69	$1,066.69	$1,033.94	$1,033.94	$1,133.31	$1,133.31	$1,044.65	$1,044.65	$1,012.59	$1,012.59	$1,109.90	$1,109.90
63	$1,088.28	$1,134.63	$1,134.63	$1,099.80	$1,099.80	$1,205.51	$1,205.51	$1,096.02	$1,096.02	$1,062.37	$1,062.37	$1,164.48	$1,164.48	$1,073.38	$1,073.38	$1,040.43	$1,040.43	$1,140.42	$1,140.42
64+	$1,105.98	$1,153.08	$1,153.08	$1,117.68	$1,117.68	$1,225.11	$1,225.11	$1,113.84	$1,113.84	$1,079.64	$1,079.64	$1,183.41	$1,183.41	$1,090.83	$1,090.83	$1,057.35	$1,057.35	$1,158.96	$1,158.96

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070079		16322PA0070079		16322PA0070079		16322PA0070081		16322PA0070081		16322PA0070081		16322PA
Plan Marketing Name =>	tage Silver EPO HSA $3,800/10%		tage Silver EPO HSA $3,800/10%		tage Silver EPO HSA $3,800/10%		ge Silver EPO $5,000/10% $50/$		ge Silver EPO $5,000/10% $50/$		ge Silver EPO $5,000/10% $50/$		ge Gold EPO $1,000/10% $30/$		ge Gold EPO $1,000/10% $30/$		ge Gold EPO $1,000/10% $30/$		ge Silver EPO $4
Form # =>	EPOF08		EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	1		4		5		1		4		5		1		4		5		1
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Sil
Deductible =>	$3,800 / $7,600		$3,800 / $7,600		$3,800 / $7,600		$5,000 / $10,000		$5,000 / $10,000		$5,000 / $10,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$4,400 /
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	10% / 10%		10% / 10%		10% / 10%		$50 / $70		$50 / $70		$50 / $70		$30 / $50		$30 / $50		$30 / $50		$50 /
OOP Maximum =>	$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$231.04	$231.04	$223.95	$223.95	$245.47	$245.47	$237.27	$237.27	$229.99	$229.99	$252.10	$252.10	$290.37	$290.37	$281.46	$281.46	$308.52	$308.52	$242.87
15	$251.57	$251.57	$243.85	$243.85	$267.29	$267.29	$258.36	$258.36	$250.43	$250.43	$274.51	$274.51	$316.18	$316.18	$306.48	$306.48	$335.94	$335.94	$264.46
16	$259.43	$259.43	$251.46	$251.46	$275.64	$275.64	$266.43	$266.43	$258.25	$258.25	$283.07	$283.07	$326.05	$326.05	$316.04	$316.04	$346.43	$346.43	$272.72
17	$267.28	$267.28	$259.07	$259.07	$283.98	$283.98	$274.49	$274.49	$266.07	$266.07	$291.64	$291.64	$335.92	$335.92	$325.61	$325.61	$356.91	$356.91	$280.97
18	$275.74	$275.74	$267.27	$267.27	$292.96	$292.96	$283.18	$283.18	$274.48	$274.48	$300.87	$300.87	$346.55	$346.55	$335.91	$335.91	$368.20	$368.20	$289.86
19	$284.19	$284.19	$275.47	$275.47	$301.95	$301.95	$291.86	$291.86	$282.90	$282.90	$310.10	$310.10	$357.18	$357.18	$346.21	$346.21	$379.50	$379.50	$298.75
20	$292.95	$292.95	$283.96	$283.96	$311.25	$311.25	$300.86	$300.86	$291.62	$291.62	$319.65	$319.65	$368.18	$368.18	$356.88	$356.88	$391.19	$391.19	$307.96
21	$302.01	$302.01	$292.74	$292.74	$320.88	$320.88	$310.16	$310.16	$300.64	$300.64	$329.54	$329.54	$379.57	$379.57	$367.92	$367.92	$403.29	$403.29	$317.48
22	$302.01	$302.01	$292.74	$292.74	$320.88	$320.88	$310.16	$310.16	$300.64	$300.64	$329.54	$329.54	$379.57	$379.57	$367.92	$367.92	$403.29	$403.29	$317.48
23	$302.01	$302.01	$292.74	$292.74	$320.88	$320.88	$310.16	$310.16	$300.64	$300.64	$329.54	$329.54	$379.57	$379.57	$367.92	$367.92	$403.29	$403.29	$317.48
24	$302.01	$302.01	$292.74	$292.74	$320.88	$320.88	$310.16	$310.16	$300.64	$300.64	$329.54	$329.54	$379.57	$379.57	$367.92	$367.92	$403.29	$403.29	$317.48
25	$303.22	$303.22	$293.91	$293.91	$322.16	$322.16	$311.40	$311.40	$301.84	$301.84	$330.86	$330.86	$381.09	$381.09	$369.39	$369.39	$404.90	$404.90	$318.75
26	$309.26	$309.26	$299.77	$299.77	$328.58	$328.58	$317.60	$317.60	$307.86	$307.86	$337.45	$337.45	$388.68	$388.68	$376.75	$376.75	$412.97	$412.97	$325.10
27	$316.51	$316.51	$306.79	$306.79	$336.28	$336.28	$325.05	$325.05	$315.07	$315.07	$345.36	$345.36	$397.79	$397.79	$385.58	$385.58	$422.65	$422.65	$332.72
28	$328.28	$328.28	$318.21	$318.21	$348.80	$348.80	$337.14	$337.14	$326.80	$326.80	$358.21	$358.21	$412.59	$412.59	$399.93	$399.93	$438.38	$438.38	$345.10
29	$337.95	$337.95	$327.58	$327.58	$359.06	$359.06	$347.07	$347.07	$336.42	$336.42	$368.76	$368.76	$424.74	$424.74	$411.70	$411.70	$451.28	$451.28	$355.26
30	$342.78	$342.78	$332.26	$332.26	$364.20	$364.20	$352.03	$352.03	$341.23	$341.23	$374.03	$374.03	$430.81	$430.81	$417.59	$417.59	$457.73	$457.73	$360.34
31	$350.03	$350.03	$339.29	$339.29	$371.90	$371.90	$359.48	$359.48	$348.44	$348.44	$381.94	$381.94	$439.92	$439.92	$426.42	$426.42	$467.41	$467.41	$367.96
32	$357.28	$357.28	$346.31	$346.31	$379.60	$379.60	$366.92	$366.92	$355.66	$355.66	$389.85	$389.85	$449.03	$449.03	$435.25	$435.25	$477.09	$477.09	$375.58
33	$361.81	$361.81	$350.70	$350.70	$384.41	$384.41	$371.57	$371.57	$360.17	$360.17	$394.79	$394.79	$454.72	$454.72	$440.77	$440.77	$483.14	$483.14	$380.34
34	$366.64	$366.64	$355.39	$355.39	$389.55	$389.55	$376.53	$376.53	$364.98	$364.98	$400.06	$400.06	$460.80	$460.80	$446.65	$446.65	$489.59	$489.59	$385.42
35	$369.06	$369.06	$357.73	$357.73	$392.12	$392.12	$379.02	$379.02	$367.38	$367.38	$402.70	$402.70	$463.83	$463.83	$449.60	$449.60	$492.82	$492.82	$387.96
36	$371.47	$371.47	$360.07	$360.07	$394.68	$394.68	$381.50	$381.50	$369.79	$369.79	$405.33	$405.33	$466.87	$466.87	$452.54	$452.54	$496.05	$496.05	$390.50
37	$373.89	$373.89	$362.41	$362.41	$397.25	$397.25	$383.98	$383.98	$372.19	$372.19	$407.97	$407.97	$469.91	$469.91	$455.48	$455.48	$499.27	$499.27	$393.04
38	$376.30	$376.30	$364.75	$364.75	$399.82	$399.82	$386.46	$386.46	$374.60	$374.60	$410.61	$410.61	$472.94	$472.94	$458.43	$458.43	$502.50	$502.50	$395.58
39	$381.14	$381.14	$369.44	$369.44	$404.95	$404.95	$391.42	$391.42	$379.41	$379.41	$415.88	$415.88	$479.02	$479.02	$464.32	$464.32	$508.95	$508.95	$400.66
40	$385.97	$385.97	$374.12	$374.12	$410.08	$410.08	$396.38	$396.38	$384.22	$384.22	$421.15	$421.15	$485.09	$485.09	$470.20	$470.20	$515.40	$515.40	$405.74
41	$393.22	$393.22	$381.15	$381.15	$417.79	$417.79	$403.83	$403.83	$391.43	$391.43	$429.06	$429.06	$494.20	$494.20	$479.03	$479.03	$525.08	$525.08	$413.36
42	$400.16	$400.16	$387.88	$387.88	$425.17	$425.17	$410.96	$410.96	$398.35	$398.35	$436.64	$436.64	$502.93	$502.93	$487.49	$487.49	$534.36	$534.36	$420.66
43	$409.83	$409.83	$397.25	$397.25	$435.43	$435.43	$420.89	$420.89	$407.97	$407.97	$447.19	$447.19	$515.08	$515.08	$499.27	$499.27	$547.26	$547.26	$430.82
44	$421.91	$421.91	$408.96	$408.96	$448.27	$448.27	$433.29	$433.29	$419.99	$419.99	$460.37	$460.37	$530.26	$530.26	$513.98	$513.98	$563.40	$563.40	$443.52
45	$436.10	$436.10	$422.72	$422.72	$463.35	$463.35	$447.87	$447.87	$434.12	$434.12	$475.86	$475.86	$548.10	$548.10	$531.28	$531.28	$582.35	$582.35	$458.44
46	$453.02	$453.02	$439.11	$439.11	$481.32	$481.32	$465.24	$465.24	$450.96	$450.96	$494.31	$494.31	$569.36	$569.36	$551.88	$551.88	$604.94	$604.94	$476.22
47	$472.04	$472.04	$457.55	$457.55	$501.54	$501.54	$484.78	$484.78	$469.90	$469.90	$515.07	$515.07	$593.27	$593.27	$575.06	$575.06	$630.34	$630.34	$496.22
48	$493.79	$493.79	$478.63	$478.63	$524.64	$524.64	$507.11	$507.11	$491.55	$491.55	$538.80	$538.80	$620.60	$620.60	$601.55	$601.55	$659.38	$659.38	$519.08
49	$515.23	$515.23	$499.41	$499.41	$547.42	$547.42	$529.13	$529.13	$512.89	$512.89	$562.20	$562.20	$647.55	$647.55	$627.67	$627.67	$688.01	$688.01	$541.62
50	$539.39	$539.39	$522.83	$522.83	$573.09	$573.09	$553.95	$553.95	$536.94	$536.94	$588.56	$588.56	$677.91	$677.91	$657.11	$657.11	$720.28	$720.28	$567.02
51	$563.25	$563.25	$545.96	$545.96	$598.44	$598.44	$578.45	$578.45	$560.69	$560.69	$614.59	$614.59	$707.90	$707.90	$686.17	$686.17	$752.14	$752.14	$592.10
52	$589.52	$589.52	$571.43	$571.43	$626.36	$626.36	$605.43	$605.43	$586.85	$586.85	$643.26	$643.26	$740.92	$740.92	$718.18	$718.18	$787.22	$787.22	$619.72
53	$616.10	$616.10	$597.19	$597.19	$654.60	$654.60	$632.73	$632.73	$613.31	$613.31	$672.26	$672.26	$774.32	$774.32	$750.56	$750.56	$822.71	$822.71	$647.66
54	$644.79	$644.79	$625.00	$625.00	$685.08	$685.08	$662.19	$662.19	$641.87	$641.87	$703.57	$703.57	$810.38	$810.38	$785.51	$785.51	$861.02	$861.02	$677.82
55	$673.48	$673.48	$652.81	$652.81	$715.56	$715.56	$691.66	$691.66	$670.43	$670.43	$734.87	$734.87	$846.44	$846.44	$820.46	$820.46	$899.34	$899.34	$707.98
56	$704.59	$704.59	$682.96	$682.96	$748.61	$748.61	$723.60	$723.60	$701.39	$701.39	$768.82	$768.82	$885.54	$885.54	$858.36	$858.36	$940.88	$940.88	$740.68
57	$736.00	$736.00	$713.41	$713.41	$781.98	$781.98	$755.86	$755.86	$732.66	$732.66	$803.09	$803.09	$925.01	$925.01	$896.62	$896.62	$982.82	$982.82	$773.70
58	$769.52	$769.52	$745.90	$745.90	$817.60	$817.60	$790.29	$790.29	$766.03	$766.03	$839.67	$839.67	$967.14	$967.14	$937.46	$937.46	$1,027.58	$1,027.58	$808.94
59	$786.13	$786.13	$762.00	$762.00	$835.25	$835.25	$807.35	$807.35	$782.57	$782.57	$857.79	$857.79	$988.02	$988.02	$957.70	$957.70	$1,049.76	$1,049.76	$826.40
60	$819.66	$819.66	$794.50	$794.50	$870.87	$870.87	$841.77	$841.77	$815.94	$815.94	$894.37	$894.37	$1,030.15	$1,030.15	$998.53	$998.53	$1,094.53	$1,094.53	$861.64
61	$848.65	$848.65	$822.60	$822.60	$901.67	$901.67	$871.55	$871.55	$844.80	$844.80	$926.01	$926.01	$1,066.59	$1,066.59	$1,033.86	$1,033.86	$1,133.24	$1,133.24	$892.12
62	$867.67	$867.67	$841.04	$841.04	$921.89	$921.89	$891.09	$891.09	$863.74	$863.74	$946.77	$946.77	$1,090.50	$1,090.50	$1,057.03	$1,057.03	$1,158.65	$1,158.65	$912.12
63	$891.53	$891.53	$864.17	$864.17	$947.24	$947.24	$915.59	$915.59	$887.49	$887.49	$972.80	$972.80	$1,120.49	$1,120.49	$1,086.10	$1,086.10	$1,190.51	$1,190.51	$937.20
64+	$906.03	$906.03	$878.22	$878.22	$962.64	$962.64	$930.48	$930.48	$901.92	$901.92	$988.62	$988.62	$1,138.71	$1,138.71	$1,103.76	$1,103.76	$1,209.87	$1,209.87	$952.44

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070082	16322PA0070082		16322PA0070082		16322PA0070091		16322PA0070091		16322PA0070091		16322PA0070091		16322PA0070092		16322PA0070092		16322PA0070092	
Plan Marketing Name =>	,400/10% $50/	ge Silver EPO $4,400/10% $50/		ge Silver EPO $4,400/10% $50/		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $2,200/10		ntage Gold HSA EPO $2,200/10		ntage Gold HSA EPO $2,200/10	
Form # =>	F02	EPOF02		EPOF02		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08	
Rating Area =>	1	4		5		1		2		4		5		1		2		4	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	ver	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $8,800	$4,400 / $8,800		$4,400 / $8,800		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$2,200 / $4,400		$2,200 / $4,400		$2,200 / $4,400	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $80	$50 / $80		$50 / $80		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%	
OOP Maximum =>	$18,400	$9,200 / $18,400		$9,200 / $18,400		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$242.87	$235.41	$235.41	$258.04	$258.04	$279.52	$279.52	$332.57	$332.57	$270.94	$270.94	$296.99	$296.99	$269.06	$269.06	$320.12	$320.12	$260.80	$260.80
15	$264.46	$256.34	$256.34	$280.98	$280.98	$304.37	$304.37	$362.13	$362.13	$295.02	$295.02	$323.39	$323.39	$292.97	$292.97	$348.58	$348.58	$283.99	$283.99
16	$272.72	$264.34	$264.34	$289.75	$289.75	$313.87	$313.87	$373.43	$373.43	$304.23	$304.23	$333.48	$333.48	$302.12	$302.12	$359.46	$359.46	$292.85	$292.85
17	$280.97	$272.34	$272.34	$298.52	$298.52	$323.37	$323.37	$384.74	$384.74	$313.44	$313.44	$343.57	$343.57	$311.26	$311.26	$370.34	$370.34	$301.71	$301.71
18	$289.86	$280.96	$280.96	$307.96	$307.96	$333.60	$333.60	$396.91	$396.91	$323.36	$323.36	$354.44	$354.44	$321.11	$321.11	$382.05	$382.05	$311.26	$311.26
19	$298.75	$289.57	$289.57	$317.41	$317.41	$343.83	$343.83	$409.08	$409.08	$333.27	$333.27	$365.32	$365.32	$330.96	$330.96	$393.77	$393.77	$320.81	$320.81
20	$307.96	$298.50	$298.50	$327.19	$327.19	$354.43	$354.43	$421.69	$421.69	$343.54	$343.54	$376.57	$376.57	$341.16	$341.16	$405.91	$405.91	$330.69	$330.69
21	$317.48	$307.73	$307.73	$337.31	$337.31	$365.39	$365.39	$434.73	$434.73	$354.17	$354.17	$388.22	$388.22	$351.71	$351.71	$418.46	$418.46	$340.92	$340.92
22	$317.48	$307.73	$307.73	$337.31	$337.31	$365.39	$365.39	$434.73	$434.73	$354.17	$354.17	$388.22	$388.22	$351.71	$351.71	$418.46	$418.46	$340.92	$340.92
23	$317.48	$307.73	$307.73	$337.31	$337.31	$365.39	$365.39	$434.73	$434.73	$354.17	$354.17	$388.22	$388.22	$351.71	$351.71	$418.46	$418.46	$340.92	$340.92
24	$317.48	$307.73	$307.73	$337.31	$337.31	$365.39	$365.39	$434.73	$434.73	$354.17	$354.17	$388.22	$388.22	$351.71	$351.71	$418.46	$418.46	$340.92	$340.92
25	$318.75	$308.96	$308.96	$338.66	$338.66	$366.85	$366.85	$436.47	$436.47	$355.59	$355.59	$389.77	$389.77	$353.12	$353.12	$420.13	$420.13	$342.28	$342.28
26	$325.10	$315.12	$315.12	$345.41	$345.41	$374.16	$374.16	$445.16	$445.16	$362.67	$362.67	$397.54	$397.54	$360.15	$360.15	$428.50	$428.50	$349.10	$349.10
27	$332.72	$322.50	$322.50	$353.50	$353.50	$382.93	$382.93	$455.60	$455.60	$371.17	$371.17	$406.85	$406.85	$368.59	$368.59	$438.55	$438.55	$357.28	$357.28
28	$345.10	$334.50	$334.50	$366.66	$366.66	$397.18	$397.18	$472.55	$472.55	$384.98	$384.98	$422.00	$422.00	$382.31	$382.31	$454.87	$454.87	$370.58	$370.58
29	$355.26	$344.35	$344.35	$377.45	$377.45	$408.87	$408.87	$486.46	$486.46	$396.32	$396.32	$434.42	$434.42	$393.56	$393.56	$468.26	$468.26	$381.49	$381.49
30	$360.34	$349.27	$349.27	$382.85	$382.85	$414.72	$414.72	$493.42	$493.42	$401.98	$401.98	$440.63	$440.63	$399.19	$399.19	$474.95	$474.95	$386.94	$386.94
31	$367.96	$356.66	$356.66	$390.94	$390.94	$423.49	$423.49	$503.85	$503.85	$410.48	$410.48	$449.95	$449.95	$407.63	$407.63	$485.00	$485.00	$395.13	$395.13
32	$375.58	$364.04	$364.04	$399.04	$399.04	$432.26	$432.26	$514.29	$514.29	$418.98	$418.98	$459.26	$459.26	$416.07	$416.07	$495.04	$495.04	$403.31	$403.31
33	$380.34	$368.66	$368.66	$404.10	$404.10	$437.74	$437.74	$520.81	$520.81	$424.30	$424.30	$465.09	$465.09	$421.35	$421.35	$501.32	$501.32	$408.42	$408.42
34	$385.42	$373.58	$373.58	$409.49	$409.49	$443.58	$443.58	$527.76	$527.76	$429.96	$429.96	$471.30	$471.30	$426.98	$426.98	$508.01	$508.01	$413.88	$413.88
35	$387.96	$376.05	$376.05	$412.19	$412.19	$446.51	$446.51	$531.24	$531.24	$432.80	$432.80	$474.40	$474.40	$429.79	$429.79	$511.36	$511.36	$416.60	$416.60
36	$390.50	$378.51	$378.51	$414.89	$414.89	$449.43	$449.43	$534.72	$534.72	$435.63	$435.63	$477.51	$477.51	$432.60	$432.60	$514.71	$514.71	$419.33	$419.33
37	$393.04	$380.97	$380.97	$417.59	$417.59	$452.35	$452.35	$538.20	$538.20	$438.46	$438.46	$480.62	$480.62	$435.42	$435.42	$518.05	$518.05	$422.06	$422.06
38	$395.58	$383.43	$383.43	$420.29	$420.29	$455.28	$455.28	$541.67	$541.67	$441.30	$441.30	$483.72	$483.72	$438.23	$438.23	$521.40	$521.40	$424.79	$424.79
39	$400.66	$388.36	$388.36	$425.69	$425.69	$461.12	$461.12	$548.63	$548.63	$446.96	$446.96	$489.93	$489.93	$443.86	$443.86	$528.10	$528.10	$430.24	$430.24
40	$405.74	$393.28	$393.28	$431.08	$431.08	$466.97	$466.97	$555.58	$555.58	$452.63	$452.63	$496.15	$496.15	$449.49	$449.49	$534.79	$534.79	$435.70	$435.70
41	$413.36	$400.66	$400.66	$439.18	$439.18	$475.74	$475.74	$566.02	$566.02	$461.13	$461.13	$505.46	$505.46	$457.93	$457.93	$544.83	$544.83	$443.88	$443.88
42	$420.66	$407.74	$407.74	$446.94	$446.94	$484.14	$484.14	$576.02	$576.02	$469.28	$469.28	$514.39	$514.39	$466.02	$466.02	$554.46	$554.46	$451.72	$451.72
43	$430.82	$417.59	$417.59	$457.73	$457.73	$495.83	$495.83	$589.93	$589.93	$480.61	$480.61	$526.81	$526.81	$477.27	$477.27	$567.85	$567.85	$462.63	$462.63
44	$443.52	$429.90	$429.90	$471.22	$471.22	$510.45	$510.45	$607.32	$607.32	$494.78	$494.78	$542.34	$542.34	$491.34	$491.34	$584.59	$584.59	$476.27	$476.27
45	$458.44	$444.36	$444.36	$487.08	$487.08	$527.62	$527.62	$627.75	$627.75	$511.42	$511.42	$560.59	$560.59	$507.87	$507.87	$604.26	$604.26	$492.29	$492.29
46	$476.22	$461.60	$461.60	$505.97	$505.97	$548.09	$548.09	$652.10	$652.10	$531.26	$531.26	$582.33	$582.33	$527.57	$527.57	$627.69	$627.69	$511.38	$511.38
47	$496.22	$480.98	$480.98	$527.22	$527.22	$571.10	$571.10	$679.48	$679.48	$553.57	$553.57	$606.79	$606.79	$549.72	$549.72	$654.05	$654.05	$532.86	$532.86
48	$519.08	$503.14	$503.14	$551.50	$551.50	$597.41	$597.41	$710.78	$710.78	$579.07	$579.07	$634.74	$634.74	$575.05	$575.05	$684.18	$684.18	$557.40	$557.40
49	$541.62	$524.99	$524.99	$575.45	$575.45	$623.36	$623.36	$741.65	$741.65	$604.21	$604.21	$662.30	$662.30	$600.02	$600.02	$713.89	$713.89	$581.61	$581.61
50	$567.02	$549.61	$549.61	$602.44	$602.44	$652.59	$652.59	$776.43	$776.43	$632.55	$632.55	$693.36	$693.36	$628.15	$628.15	$747.37	$747.37	$608.88	$608.88
51	$592.10	$573.92	$573.92	$629.08	$629.08	$681.45	$681.45	$810.77	$810.77	$660.53	$660.53	$724.03	$724.03	$655.94	$655.94	$780.43	$780.43	$635.82	$635.82
52	$619.72	$600.69	$600.69	$658.43	$658.43	$713.24	$713.24	$848.59	$848.59	$691.34	$691.34	$757.81	$757.81	$686.54	$686.54	$816.83	$816.83	$665.48	$665.48
53	$647.66	$627.77	$627.77	$688.11	$688.11	$745.40	$745.40	$886.85	$886.85	$722.51	$722.51	$791.97	$791.97	$717.49	$717.49	$853.66	$853.66	$695.48	$695.48
54	$677.82	$657.00	$657.00	$720.16	$720.16	$780.11	$780.11	$928.15	$928.15	$756.15	$756.15	$828.85	$828.85	$750.90	$750.90	$893.41	$893.41	$727.86	$727.86
55	$707.98	$686.24	$686.24	$752.20	$752.20	$814.82	$814.82	$969.45	$969.45	$789.80	$789.80	$865.73	$865.73	$784.31	$784.31	$933.17	$933.17	$760.25	$760.25
56	$740.68	$717.93	$717.93	$786.94	$786.94	$852.45	$852.45	$1,014.23	$1,014.23	$826.28	$826.28	$905.72	$905.72	$820.54	$820.54	$976.27	$976.27	$795.37	$795.37
57	$773.70	$749.94	$749.94	$822.02	$822.02	$890.46	$890.46	$1,059.44	$1,059.44	$863.11	$863.11	$946.09	$946.09	$857.12	$857.12	$1,019.79	$1,019.79	$830.82	$830.82
58	$808.94	$784.10	$784.10	$859.47	$859.47	$931.01	$931.01	$1,107.69	$1,107.69	$902.43	$902.43	$989.18	$989.18	$896.16	$896.16	$1,066.24	$1,066.24	$868.66	$868.66
59	$826.40	$801.02	$801.02	$878.02	$878.02	$951.11	$951.11	$1,131.60	$1,131.60	$921.90	$921.90	$1,010.54	$1,010.54	$915.50	$915.50	$1,089.25	$1,089.25	$887.41	$887.41
60	$861.64	$835.18	$835.18	$915.46	$915.46	$991.67	$991.67	$1,179.86	$1,179.86	$961.22	$961.22	$1,053.63	$1,053.63	$954.54	$954.54	$1,135.70	$1,135.70	$925.26	$925.26
61	$892.12	$864.72	$864.72	$947.84	$947.84	$1,026.75	$1,026.75	$1,221.59	$1,221.59	$995.22	$995.22	$1,090.90	$1,090.90	$988.31	$988.31	$1,175.87	$1,175.87	$957.99	$957.99
62	$912.12	$884.11	$884.11	$969.09	$969.09	$1,049.77	$1,049.77	$1,248.98	$1,248.98	$1,017.53	$1,017.53	$1,115.36	$1,115.36	$1,010.46	$1,010.46	$1,202.24	$1,202.24	$979.46	$979.46
63	$937.20	$908.42	$908.42	$995.74	$995.74	$1,078.63	$1,078.63	$1,283.32	$1,283.32	$1,045.51	$1,045.51	$1,146.03	$1,146.03	$1,038.25	$1,038.25	$1,235.29	$1,235.29	$1,006.40	$1,006.40
64+	$952.44	$923.19	$923.19	$1,011.93	$1,011.93	$1,096.17	$1,096.17	$1,304.19	$1,304.19	$1,062.51	$1,062.51	$1,164.66	$1,164.66	$1,055.13	$1,055.13	$1,255.38	$1,255.38	$1,022.76	$1,022.76

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070092		16322PA0070093		16322PA0070093		16322PA0070093		16322PA0070093		16322PA0070094		16322PA0070094		16322PA0070094		16322PA0070094		16322PA
Plan Marketing Name =>	ntage Gold HSA EPO $2,200/10		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		dvantage Platinum EPO $0 $10/		dvantage Platinum EPO $0 $10/		dvantage Platinum EPO $0 $10/		dvantage Platinum EPO $0 $10/		vantage Platinu
Form # =>	EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Silver		Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Plati
Deductible =>	$2,200 / $4,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 /
Coinsurance =>	90%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	10% / 10%		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 /
OOP Maximum =>	$5,500 / $9,200		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$285.87	$285.87	$243.18	$243.18	$289.32	$289.32	$235.71	$235.71	$258.37	$258.37	$351.07	$351.07	$417.68	$417.68	$340.29	$340.29	$372.99	$372.99	$345.04
15	$311.28	$311.28	$264.79	$264.79	$315.04	$315.04	$256.66	$256.66	$281.34	$281.34	$382.27	$382.27	$454.81	$454.81	$370.54	$370.54	$406.15	$406.15	$375.71
16	$320.99	$320.99	$273.06	$273.06	$324.87	$324.87	$264.68	$264.68	$290.12	$290.12	$394.20	$394.20	$469.01	$469.01	$382.10	$382.10	$418.82	$418.82	$387.43
17	$330.71	$330.71	$281.32	$281.32	$334.71	$334.71	$272.69	$272.69	$298.90	$298.90	$406.14	$406.14	$483.20	$483.20	$393.67	$393.67	$431.50	$431.50	$399.16
18	$341.17	$341.17	$290.22	$290.22	$345.30	$345.30	$281.31	$281.31	$308.36	$308.36	$418.98	$418.98	$498.49	$498.49	$406.12	$406.12	$445.15	$445.15	$411.79
19	$351.63	$351.63	$299.13	$299.13	$355.89	$355.89	$289.94	$289.94	$317.81	$317.81	$431.83	$431.83	$513.78	$513.78	$418.58	$418.58	$458.80	$458.80	$424.42
20	$362.47	$362.47	$308.34	$308.34	$366.85	$366.85	$298.88	$298.88	$327.61	$327.61	$445.14	$445.14	$529.61	$529.61	$431.48	$431.48	$472.94	$472.94	$437.50
21	$373.68	$373.68	$317.88	$317.88	$378.20	$378.20	$308.12	$308.12	$337.74	$337.74	$458.91	$458.91	$545.99	$545.99	$444.82	$444.82	$487.57	$487.57	$451.03
22	$373.68	$373.68	$317.88	$317.88	$378.20	$378.20	$308.12	$308.12	$337.74	$337.74	$458.91	$458.91	$545.99	$545.99	$444.82	$444.82	$487.57	$487.57	$451.03
23	$373.68	$373.68	$317.88	$317.88	$378.20	$378.20	$308.12	$308.12	$337.74	$337.74	$458.91	$458.91	$545.99	$545.99	$444.82	$444.82	$487.57	$487.57	$451.03
24	$373.68	$373.68	$317.88	$317.88	$378.20	$378.20	$308.12	$308.12	$337.74	$337.74	$458.91	$458.91	$545.99	$545.99	$444.82	$444.82	$487.57	$487.57	$451.03
25	$375.17	$375.17	$319.15	$319.15	$379.71	$379.71	$309.35	$309.35	$339.09	$339.09	$460.75	$460.75	$548.17	$548.17	$446.60	$446.60	$489.52	$489.52	$452.83
26	$382.65	$382.65	$325.51	$325.51	$387.28	$387.28	$315.51	$315.51	$345.85	$345.85	$469.92	$469.92	$559.09	$559.09	$455.50	$455.50	$499.27	$499.27	$461.85
27	$391.62	$391.62	$333.14	$333.14	$396.35	$396.35	$322.91	$322.91	$353.95	$353.95	$480.94	$480.94	$572.20	$572.20	$466.17	$466.17	$510.97	$510.97	$472.68
28	$406.19	$406.19	$345.54	$345.54	$411.10	$411.10	$334.93	$334.93	$367.12	$367.12	$498.84	$498.84	$593.49	$593.49	$483.52	$483.52	$529.99	$529.99	$490.27
29	$418.15	$418.15	$355.71	$355.71	$423.21	$423.21	$344.79	$344.79	$377.93	$377.93	$513.52	$513.52	$610.96	$610.96	$497.75	$497.75	$545.59	$545.59	$504.70
30	$424.13	$424.13	$360.79	$360.79	$429.26	$429.26	$349.72	$349.72	$383.33	$383.33	$520.86	$520.86	$619.70	$619.70	$504.87	$504.87	$553.39	$553.39	$511.92
31	$433.10	$433.10	$368.42	$368.42	$438.33	$438.33	$357.11	$357.11	$391.44	$391.44	$531.88	$531.88	$632.80	$632.80	$515.55	$515.55	$565.09	$565.09	$522.74
32	$442.06	$442.06	$376.05	$376.05	$447.41	$447.41	$364.51	$364.51	$399.55	$399.55	$542.89	$542.89	$645.91	$645.91	$526.22	$526.22	$576.80	$576.80	$533.57
33	$447.67	$447.67	$380.82	$380.82	$453.08	$453.08	$369.13	$369.13	$404.61	$404.61	$549.77	$549.77	$654.10	$654.10	$532.89	$532.89	$584.11	$584.11	$540.33
34	$453.65	$453.65	$385.91	$385.91	$459.13	$459.13	$374.06	$374.06	$410.02	$410.02	$557.12	$557.12	$662.83	$662.83	$540.01	$540.01	$591.91	$591.91	$547.55
35	$456.64	$456.64	$388.45	$388.45	$462.16	$462.16	$376.52	$376.52	$412.72	$412.72	$560.79	$560.79	$667.20	$667.20	$543.57	$543.57	$595.81	$595.81	$551.16
36	$459.63	$459.63	$390.99	$390.99	$465.19	$465.19	$378.99	$378.99	$415.42	$415.42	$564.46	$564.46	$671.57	$671.57	$547.13	$547.13	$599.71	$599.71	$554.77
37	$462.62	$462.62	$393.54	$393.54	$468.21	$468.21	$381.45	$381.45	$418.12	$418.12	$568.13	$568.13	$675.94	$675.94	$550.69	$550.69	$603.61	$603.61	$558.38
38	$465.61	$465.61	$396.08	$396.08	$471.24	$471.24	$383.92	$383.92	$420.82	$420.82	$571.80	$571.80	$680.30	$680.30	$554.25	$554.25	$607.51	$607.51	$561.98
39	$471.58	$471.58	$401.16	$401.16	$477.29	$477.29	$388.85	$388.85	$426.23	$426.23	$579.14	$579.14	$689.04	$689.04	$561.36	$561.36	$615.31	$615.31	$569.20
40	$477.56	$477.56	$406.25	$406.25	$483.34	$483.34	$393.78	$393.78	$431.63	$431.63	$586.49	$586.49	$697.78	$697.78	$568.48	$568.48	$623.11	$623.11	$576.42
41	$486.53	$486.53	$413.88	$413.88	$492.42	$492.42	$401.17	$401.17	$439.74	$439.74	$597.50	$597.50	$710.88	$710.88	$579.16	$579.16	$634.82	$634.82	$587.24
42	$495.13	$495.13	$421.19	$421.19	$501.12	$501.12	$408.26	$408.26	$447.51	$447.51	$608.06	$608.06	$723.44	$723.44	$589.39	$589.39	$646.03	$646.03	$597.61
43	$507.08	$507.08	$431.36	$431.36	$513.22	$513.22	$418.12	$418.12	$458.31	$458.31	$622.74	$622.74	$740.91	$740.91	$603.62	$603.62	$661.63	$661.63	$612.05
44	$522.03	$522.03	$444.08	$444.08	$528.35	$528.35	$430.44	$430.44	$471.82	$471.82	$641.10	$641.10	$762.75	$762.75	$621.41	$621.41	$681.14	$681.14	$630.09
45	$539.59	$539.59	$459.02	$459.02	$546.12	$546.12	$444.93	$444.93	$487.70	$487.70	$662.67	$662.67	$788.41	$788.41	$642.32	$642.32	$704.05	$704.05	$651.29
46	$560.52	$560.52	$476.82	$476.82	$567.30	$567.30	$462.18	$462.18	$506.61	$506.61	$688.37	$688.37	$818.99	$818.99	$667.23	$667.23	$731.36	$731.36	$676.55
47	$584.06	$584.06	$496.85	$496.85	$591.13	$591.13	$481.59	$481.59	$527.89	$527.89	$717.28	$717.28	$853.38	$853.38	$695.25	$695.25	$762.07	$762.07	$704.96
48	$610.97	$610.97	$519.73	$519.73	$618.36	$618.36	$503.78	$503.78	$552.20	$552.20	$750.32	$750.32	$892.69	$892.69	$727.28	$727.28	$797.18	$797.18	$737.43
49	$637.50	$637.50	$542.30	$542.30	$645.21	$645.21	$525.65	$525.65	$576.18	$576.18	$782.90	$782.90	$931.46	$931.46	$758.86	$758.86	$831.79	$831.79	$769.46
50	$667.39	$667.39	$567.73	$567.73	$675.47	$675.47	$550.30	$550.30	$603.20	$603.20	$819.61	$819.61	$975.14	$975.14	$794.45	$794.45	$870.80	$870.80	$805.54
51	$696.91	$696.91	$592.85	$592.85	$705.34	$705.34	$574.64	$574.64	$629.89	$629.89	$855.87	$855.87	$1,018.27	$1,018.27	$829.59	$829.59	$909.32	$909.32	$841.17
52	$729.42	$729.42	$620.50	$620.50	$738.25	$738.25	$601.45	$601.45	$659.27	$659.27	$895.79	$895.79	$1,065.77	$1,065.77	$868.29	$868.29	$951.74	$951.74	$880.41
53	$762.31	$762.31	$648.48	$648.48	$771.53	$771.53	$628.56	$628.56	$688.99	$688.99	$936.18	$936.18	$1,113.82	$1,113.82	$907.43	$907.43	$994.64	$994.64	$920.10
54	$797.81	$797.81	$678.67	$678.67	$807.46	$807.46	$657.84	$657.84	$721.07	$721.07	$979.77	$979.77	$1,165.69	$1,165.69	$949.69	$949.69	$1,040.96	$1,040.96	$962.95
55	$833.31	$833.31	$708.87	$708.87	$843.39	$843.39	$687.11	$687.11	$753.16	$753.16	$1,023.37	$1,023.37	$1,217.56	$1,217.56	$991.95	$991.95	$1,087.28	$1,087.28	$1,005.80
56	$871.80	$871.80	$741.61	$741.61	$882.34	$882.34	$718.84	$718.84	$787.95	$787.95	$1,070.64	$1,070.64	$1,273.79	$1,273.79	$1,037.77	$1,037.77	$1,137.50	$1,137.50	$1,052.25
57	$910.66	$910.66	$774.67	$774.67	$921.67	$921.67	$750.89	$750.89	$823.07	$823.07	$1,118.36	$1,118.36	$1,330.58	$1,330.58	$1,084.03	$1,084.03	$1,188.21	$1,188.21	$1,099.16
58	$952.14	$952.14	$809.96	$809.96	$963.65	$963.65	$785.09	$785.09	$860.56	$860.56	$1,169.30	$1,169.30	$1,391.18	$1,391.18	$1,133.40	$1,133.40	$1,242.33	$1,242.33	$1,149.22
59	$972.69	$972.69	$827.44	$827.44	$984.45	$984.45	$802.04	$802.04	$879.14	$879.14	$1,194.54	$1,194.54	$1,421.21	$1,421.21	$1,157.87	$1,157.87	$1,269.14	$1,269.14	$1,174.03
60	$1,014.17	$1,014.17	$862.73	$862.73	$1,026.43	$1,026.43	$836.24	$836.24	$916.63	$916.63	$1,245.48	$1,245.48	$1,481.82	$1,481.82	$1,207.24	$1,207.24	$1,323.26	$1,323.26	$1,224.10
61	$1,050.04	$1,050.04	$893.24	$893.24	$1,062.74	$1,062.74	$865.82	$865.82	$949.05	$949.05	$1,289.54	$1,289.54	$1,534.23	$1,534.23	$1,249.94	$1,249.94	$1,370.07	$1,370.07	$1,267.39
62	$1,073.58	$1,073.58	$913.27	$913.27	$1,086.57	$1,086.57	$885.23	$885.23	$970.33	$970.33	$1,318.45	$1,318.45	$1,568.63	$1,568.63	$1,277.97	$1,277.97	$1,400.79	$1,400.79	$1,295.81
63	$1,103.10	$1,103.10	$938.38	$938.38	$1,116.45	$1,116.45	$909.57	$909.57	$997.01	$997.01	$1,354.70	$1,354.70	$1,611.76	$1,611.76	$1,313.11	$1,313.11	$1,439.31	$1,439.31	$1,331.44
64+	$1,121.04	$1,121.04	$953.64	$953.64	$1,134.60	$1,134.60	$924.36	$924.36	$1,013.22	$1,013.22	$1,376.73	$1,376.73	$1,637.97	$1,637.97	$1,334.46	$1,334.46	$1,462.71	$1,462.71	$1,353.09

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070095	16322PA0070095		16322PA0070095		16322PA0070095		16322PA0070096		16322PA0070096		16322PA0070096		16322PA0070096		16322PA0070097		16322PA0070097	
Plan Marketing Name =>	m EPO $250 $20	vantage Platinum EPO $250 $20		vantage Platinum EPO $250 $20		vantage Platinum EPO $250 $20		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		vantage Gold HSA EPO $3,000		dvantage Gold HSA EPO $3,000	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF08		EPOF08	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	num	Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $500	$250 / $500		$250 / $500		$250 / $500		$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000		$3,000 / $6,000		$3,000 / $6,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $40	$20 / $40		$20 / $40		$20 / $40		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$0 / $0		$0 / $0	
OOP Maximum =>	/ $7,000	$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$6,000 / $9,200		$6,000 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$345.04	$410.51	$410.51	$334.44	$334.44	$366.59	$366.59	$322.60	$322.60	$383.82	$383.82	$312.69	$312.69	$342.75	$342.75	$264.37	$264.37	$314.54	$314.54
15	$375.71	$447.00	$447.00	$364.17	$364.17	$399.17	$399.17	$351.28	$351.28	$417.93	$417.93	$340.49	$340.49	$373.22	$373.22	$287.87	$287.87	$342.50	$342.50
16	$387.43	$460.96	$460.96	$375.54	$375.54	$411.63	$411.63	$362.24	$362.24	$430.98	$430.98	$351.12	$351.12	$384.87	$384.87	$296.85	$296.85	$353.19	$353.19
17	$399.16	$474.91	$474.91	$386.90	$386.90	$424.09	$424.09	$373.20	$373.20	$444.02	$444.02	$361.74	$361.74	$396.52	$396.52	$305.84	$305.84	$363.88	$363.88
18	$411.79	$489.93	$489.93	$399.15	$399.15	$437.51	$437.51	$385.01	$385.01	$458.07	$458.07	$373.19	$373.19	$409.06	$409.06	$315.51	$315.51	$375.39	$375.39
19	$424.42	$504.96	$504.96	$411.39	$411.39	$450.93	$450.93	$396.82	$396.82	$472.12	$472.12	$384.63	$384.63	$421.61	$421.61	$325.19	$325.19	$386.90	$386.90
20	$437.50	$520.52	$520.52	$424.06	$424.06	$464.82	$464.82	$409.05	$409.05	$486.67	$486.67	$396.49	$396.49	$434.60	$434.60	$335.21	$335.21	$398.83	$398.83
21	$451.03	$536.62	$536.62	$437.18	$437.18	$479.20	$479.20	$421.70	$421.70	$501.72	$501.72	$408.75	$408.75	$448.04	$448.04	$345.58	$345.58	$411.16	$411.16
22	$451.03	$536.62	$536.62	$437.18	$437.18	$479.20	$479.20	$421.70	$421.70	$501.72	$501.72	$408.75	$408.75	$448.04	$448.04	$345.58	$345.58	$411.16	$411.16
23	$451.03	$536.62	$536.62	$437.18	$437.18	$479.20	$479.20	$421.70	$421.70	$501.72	$501.72	$408.75	$408.75	$448.04	$448.04	$345.58	$345.58	$411.16	$411.16
24	$451.03	$536.62	$536.62	$437.18	$437.18	$479.20	$479.20	$421.70	$421.70	$501.72	$501.72	$408.75	$408.75	$448.04	$448.04	$345.58	$345.58	$411.16	$411.16
25	$452.83	$538.77	$538.77	$438.93	$438.93	$481.12	$481.12	$423.39	$423.39	$503.73	$503.73	$410.39	$410.39	$449.83	$449.83	$346.96	$346.96	$412.80	$412.80
26	$461.85	$549.50	$549.50	$447.67	$447.67	$490.70	$490.70	$431.82	$431.82	$513.76	$513.76	$418.56	$418.56	$458.79	$458.79	$353.87	$353.87	$421.03	$421.03
27	$472.68	$562.38	$562.38	$458.16	$458.16	$502.20	$502.20	$441.94	$441.94	$525.80	$525.80	$428.37	$428.37	$469.55	$469.55	$362.17	$362.17	$430.90	$430.90
28	$490.27	$583.31	$583.31	$475.21	$475.21	$520.89	$520.89	$458.39	$458.39	$545.37	$545.37	$444.31	$444.31	$487.02	$487.02	$375.65	$375.65	$446.93	$446.93
29	$504.70	$600.48	$600.48	$489.20	$489.20	$536.22	$536.22	$471.88	$471.88	$561.42	$561.42	$457.39	$457.39	$501.36	$501.36	$386.70	$386.70	$460.09	$460.09
30	$511.92	$609.06	$609.06	$496.20	$496.20	$543.89	$543.89	$478.63	$478.63	$569.45	$569.45	$463.93	$463.93	$508.53	$508.53	$392.23	$392.23	$466.67	$466.67
31	$522.74	$621.94	$621.94	$506.69	$506.69	$555.39	$555.39	$488.75	$488.75	$581.49	$581.49	$473.74	$473.74	$519.28	$519.28	$400.53	$400.53	$476.53	$476.53
32	$533.57	$634.82	$634.82	$517.18	$517.18	$566.89	$566.89	$498.87	$498.87	$593.53	$593.53	$483.55	$483.55	$530.03	$530.03	$408.82	$408.82	$486.40	$486.40
33	$540.33	$642.87	$642.87	$523.74	$523.74	$574.08	$574.08	$505.20	$505.20	$601.06	$601.06	$489.68	$489.68	$536.75	$536.75	$414.00	$414.00	$492.57	$492.57
34	$547.55	$651.46	$651.46	$530.74	$530.74	$581.75	$581.75	$511.94	$511.94	$609.09	$609.09	$496.22	$496.22	$543.92	$543.92	$419.53	$419.53	$499.15	$499.15
35	$551.16	$655.75	$655.75	$534.23	$534.23	$585.58	$585.58	$515.32	$515.32	$613.10	$613.10	$499.49	$499.49	$547.50	$547.50	$422.30	$422.30	$502.44	$502.44
36	$554.77	$660.04	$660.04	$537.73	$537.73	$589.42	$589.42	$518.69	$518.69	$617.12	$617.12	$502.76	$502.76	$551.09	$551.09	$425.06	$425.06	$505.73	$505.73
37	$558.38	$664.34	$664.34	$541.23	$541.23	$593.25	$593.25	$522.06	$522.06	$621.13	$621.13	$506.03	$506.03	$554.67	$554.67	$427.83	$427.83	$509.02	$509.02
38	$561.98	$668.63	$668.63	$544.73	$544.73	$597.08	$597.08	$525.44	$525.44	$625.14	$625.14	$509.30	$509.30	$558.26	$558.26	$430.59	$430.59	$512.31	$512.31
39	$569.20	$677.21	$677.21	$551.72	$551.72	$604.75	$604.75	$532.19	$532.19	$633.17	$633.17	$515.84	$515.84	$565.43	$565.43	$436.12	$436.12	$518.88	$518.88
40	$576.42	$685.80	$685.80	$558.72	$558.72	$612.42	$612.42	$538.93	$538.93	$641.20	$641.20	$522.38	$522.38	$572.60	$572.60	$441.65	$441.65	$525.46	$525.46
41	$587.24	$698.68	$698.68	$569.21	$569.21	$623.92	$623.92	$549.05	$549.05	$653.24	$653.24	$532.19	$532.19	$583.35	$583.35	$449.95	$449.95	$535.33	$535.33
42	$597.61	$711.02	$711.02	$579.26	$579.26	$634.94	$634.94	$558.75	$558.75	$664.78	$664.78	$541.59	$541.59	$593.65	$593.65	$457.89	$457.89	$544.79	$544.79
43	$612.05	$728.19	$728.19	$593.25	$593.25	$650.27	$650.27	$572.25	$572.25	$680.83	$680.83	$554.67	$554.67	$607.99	$607.99	$468.95	$468.95	$557.94	$557.94
44	$630.09	$749.66	$749.66	$610.74	$610.74	$669.44	$669.44	$589.11	$589.11	$700.90	$700.90	$571.02	$571.02	$625.91	$625.91	$482.78	$482.78	$574.39	$574.39
45	$651.29	$774.88	$774.88	$631.29	$631.29	$691.96	$691.96	$608.93	$608.93	$724.48	$724.48	$590.24	$590.24	$646.97	$646.97	$499.02	$499.02	$593.72	$593.72
46	$676.55	$804.93	$804.93	$655.77	$655.77	$718.80	$718.80	$632.55	$632.55	$752.58	$752.58	$613.13	$613.13	$672.06	$672.06	$518.37	$518.37	$616.74	$616.74
47	$704.96	$838.74	$838.74	$683.31	$683.31	$748.99	$748.99	$659.12	$659.12	$784.19	$784.19	$638.88	$638.88	$700.29	$700.29	$540.14	$540.14	$642.64	$642.64
48	$737.43	$877.37	$877.37	$714.79	$714.79	$783.49	$783.49	$689.48	$689.48	$820.31	$820.31	$668.31	$668.31	$732.55	$732.55	$565.02	$565.02	$672.25	$672.25
49	$769.46	$915.47	$915.47	$745.83	$745.83	$817.52	$817.52	$719.42	$719.42	$855.93	$855.93	$697.33	$697.33	$764.36	$764.36	$589.56	$589.56	$701.44	$701.44
50	$805.54	$958.40	$958.40	$780.80	$780.80	$855.85	$855.85	$753.16	$753.16	$896.07	$896.07	$730.03	$730.03	$800.20	$800.20	$617.21	$617.21	$734.33	$734.33
51	$841.17	$1,000.80	$1,000.80	$815.34	$815.34	$893.71	$893.71	$786.47	$786.47	$935.71	$935.71	$762.32	$762.32	$835.59	$835.59	$644.51	$644.51	$766.81	$766.81
52	$880.41	$1,047.48	$1,047.48	$853.38	$853.38	$935.40	$935.40	$823.16	$823.16	$979.36	$979.36	$797.88	$797.88	$874.57	$874.57	$674.57	$674.57	$802.58	$802.58
53	$920.10	$1,094.70	$1,094.70	$891.85	$891.85	$977.57	$977.57	$860.27	$860.27	$1,023.51	$1,023.51	$833.85	$833.85	$914.00	$914.00	$704.98	$704.98	$838.77	$838.77
54	$962.95	$1,145.68	$1,145.68	$933.38	$933.38	$1,023.09	$1,023.09	$900.33	$900.33	$1,071.17	$1,071.17	$872.68	$872.68	$956.57	$956.57	$737.81	$737.81	$877.83	$877.83
55	$1,005.80	$1,196.66	$1,196.66	$974.91	$974.91	$1,068.62	$1,068.62	$940.39	$940.39	$1,118.84	$1,118.84	$911.51	$911.51	$999.13	$999.13	$770.64	$770.64	$916.89	$916.89
56	$1,052.25	$1,251.93	$1,251.93	$1,019.94	$1,019.94	$1,117.97	$1,117.97	$983.83	$983.83	$1,170.51	$1,170.51	$953.61	$953.61	$1,045.28	$1,045.28	$806.24	$806.24	$959.24	$959.24
57	$1,099.16	$1,307.74	$1,307.74	$1,065.41	$1,065.41	$1,167.81	$1,167.81	$1,027.68	$1,027.68	$1,222.69	$1,222.69	$996.12	$996.12	$1,091.87	$1,091.87	$842.18	$842.18	$1,002.00	$1,002.00
58	$1,149.22	$1,367.31	$1,367.31	$1,113.93	$1,113.93	$1,221.00	$1,221.00	$1,074.49	$1,074.49	$1,278.38	$1,278.38	$1,041.50	$1,041.50	$1,141.61	$1,141.61	$880.54	$880.54	$1,047.64	$1,047.64
59	$1,174.03	$1,396.82	$1,396.82	$1,137.98	$1,137.98	$1,247.36	$1,247.36	$1,097.69	$1,097.69	$1,305.98	$1,305.98	$1,063.98	$1,063.98	$1,166.25	$1,166.25	$899.54	$899.54	$1,070.25	$1,070.25
60	$1,224.10	$1,456.39	$1,456.39	$1,186.51	$1,186.51	$1,300.55	$1,300.55	$1,144.49	$1,144.49	$1,361.67	$1,361.67	$1,109.35	$1,109.35	$1,215.98	$1,215.98	$937.90	$937.90	$1,115.89	$1,115.89
61	$1,267.39	$1,507.90	$1,507.90	$1,228.48	$1,228.48	$1,346.55	$1,346.55	$1,184.98	$1,184.98	$1,409.83	$1,409.83	$1,148.59	$1,148.59	$1,258.99	$1,258.99	$971.08	$971.08	$1,155.36	$1,155.36
62	$1,295.81	$1,541.71	$1,541.71	$1,256.02	$1,256.02	$1,376.74	$1,376.74	$1,211.54	$1,211.54	$1,441.44	$1,441.44	$1,174.34	$1,174.34	$1,287.22	$1,287.22	$992.85	$992.85	$1,181.26	$1,181.26
63	$1,331.44	$1,584.10	$1,584.10	$1,290.56	$1,290.56	$1,414.60	$1,414.60	$1,244.86	$1,244.86	$1,481.08	$1,481.08	$1,206.63	$1,206.63	$1,322.61	$1,322.61	$1,020.15	$1,020.15	$1,213.74	$1,213.74
64+	$1,353.09	$1,609.86	$1,609.86	$1,311.54	$1,311.54	$1,437.60	$1,437.60	$1,265.10	$1,265.10	$1,505.16	$1,505.16	$1,226.25	$1,226.25	$1,344.12	$1,344.12	$1,036.74	$1,036.74	$1,233.48	$1,233.48

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070097		16322PA0070097		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080002		16322PA0080002		16322PA0080002		16322PA
Plan Marketing Name =>	dvantage Gold HSA EPO $3,000		dvantage Gold HSA EPO $3,000		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,500 $40		dvantage Gold EPO $1,500 $40		dvantage Gold EPO $1,500 $40		dvantage Gold
Form # =>	EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	4		5		1		2		4		5		1		2		4		5
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advar
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$3,000 / $6,000		$3,000 / $6,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$0 / $0		$0 / $0		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 /
OOP Maximum =>	$6,000 / $9,200		$6,000 / $9,200		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$256.26	$256.26	$280.89	$280.89	$271.35	$271.35	$322.85	$322.85	$263.02	$263.02	$288.31	$288.31	$265.65	$265.65	$316.07	$316.07	$257.50	$257.50	$282.25
15	$279.04	$279.04	$305.85	$305.85	$295.47	$295.47	$351.54	$351.54	$286.40	$286.40	$313.93	$313.93	$289.27	$289.27	$344.16	$344.16	$280.39	$280.39	$307.34
16	$287.75	$287.75	$315.40	$315.40	$304.70	$304.70	$362.52	$362.52	$295.34	$295.34	$323.73	$323.73	$298.30	$298.30	$354.90	$354.90	$289.14	$289.14	$316.93
17	$296.46	$296.46	$324.95	$324.95	$313.92	$313.92	$373.49	$373.49	$304.28	$304.28	$333.53	$333.53	$307.33	$307.33	$365.65	$365.65	$297.89	$297.89	$326.52
18	$305.84	$305.84	$335.23	$335.23	$323.85	$323.85	$385.30	$385.30	$313.91	$313.91	$344.08	$344.08	$317.05	$317.05	$377.22	$377.22	$307.32	$307.32	$336.85
19	$315.22	$315.22	$345.51	$345.51	$333.78	$333.78	$397.12	$397.12	$323.53	$323.53	$354.63	$354.63	$326.77	$326.77	$388.78	$388.78	$316.74	$316.74	$347.18
20	$324.93	$324.93	$356.15	$356.15	$344.07	$344.07	$409.36	$409.36	$333.51	$333.51	$365.56	$365.56	$336.84	$336.84	$400.77	$400.77	$326.50	$326.50	$357.88
21	$334.98	$334.98	$367.17	$367.17	$354.71	$354.71	$422.02	$422.02	$343.82	$343.82	$376.87	$376.87	$347.26	$347.26	$413.16	$413.16	$336.60	$336.60	$368.95
22	$334.98	$334.98	$367.17	$367.17	$354.71	$354.71	$422.02	$422.02	$343.82	$343.82	$376.87	$376.87	$347.26	$347.26	$413.16	$413.16	$336.60	$336.60	$368.95
23	$334.98	$334.98	$367.17	$367.17	$354.71	$354.71	$422.02	$422.02	$343.82	$343.82	$376.87	$376.87	$347.26	$347.26	$413.16	$413.16	$336.60	$336.60	$368.95
24	$334.98	$334.98	$367.17	$367.17	$354.71	$354.71	$422.02	$422.02	$343.82	$343.82	$376.87	$376.87	$347.26	$347.26	$413.16	$413.16	$336.60	$336.60	$368.95
25	$336.32	$336.32	$368.64	$368.64	$356.13	$356.13	$423.71	$423.71	$345.20	$345.20	$378.38	$378.38	$348.65	$348.65	$414.81	$414.81	$337.95	$337.95	$370.43
26	$343.02	$343.02	$375.98	$375.98	$363.22	$363.22	$432.15	$432.15	$352.07	$352.07	$385.91	$385.91	$355.59	$355.59	$423.08	$423.08	$344.68	$344.68	$377.80
27	$351.06	$351.06	$384.79	$384.79	$371.74	$371.74	$442.28	$442.28	$360.32	$360.32	$394.96	$394.96	$363.93	$363.93	$432.99	$432.99	$352.76	$352.76	$386.66
28	$364.12	$364.12	$399.11	$399.11	$385.57	$385.57	$458.74	$458.74	$373.73	$373.73	$409.66	$409.66	$377.47	$377.47	$449.10	$449.10	$365.88	$365.88	$401.05
29	$374.84	$374.84	$410.86	$410.86	$396.92	$396.92	$472.24	$472.24	$384.73	$384.73	$421.72	$421.72	$388.58	$388.58	$462.33	$462.33	$376.66	$376.66	$412.86
30	$380.20	$380.20	$416.74	$416.74	$402.60	$402.60	$478.99	$478.99	$390.24	$390.24	$427.75	$427.75	$394.14	$394.14	$468.94	$468.94	$382.04	$382.04	$418.76
31	$388.24	$388.24	$425.55	$425.55	$411.11	$411.11	$489.12	$489.12	$398.49	$398.49	$436.79	$436.79	$402.47	$402.47	$478.85	$478.85	$390.12	$390.12	$427.61
32	$396.28	$396.28	$434.36	$434.36	$419.62	$419.62	$499.25	$499.25	$406.74	$406.74	$445.84	$445.84	$410.81	$410.81	$488.77	$488.77	$398.20	$398.20	$436.47
33	$401.31	$401.31	$439.87	$439.87	$424.94	$424.94	$505.58	$505.58	$411.90	$411.90	$451.49	$451.49	$416.02	$416.02	$494.97	$494.97	$403.25	$403.25	$442.00
34	$406.67	$406.67	$445.74	$445.74	$430.62	$430.62	$512.33	$512.33	$417.40	$417.40	$457.52	$457.52	$421.57	$421.57	$501.58	$501.58	$408.63	$408.63	$447.91
35	$409.35	$409.35	$448.68	$448.68	$433.46	$433.46	$515.71	$515.71	$420.15	$420.15	$460.54	$460.54	$424.35	$424.35	$504.88	$504.88	$411.33	$411.33	$450.86
36	$412.03	$412.03	$451.62	$451.62	$436.29	$436.29	$519.08	$519.08	$422.90	$422.90	$463.55	$463.55	$427.13	$427.13	$508.19	$508.19	$414.02	$414.02	$453.81
37	$414.71	$414.71	$454.56	$454.56	$439.13	$439.13	$522.46	$522.46	$425.65	$425.65	$466.57	$466.57	$429.91	$429.91	$511.49	$511.49	$416.71	$416.71	$456.76
38	$417.39	$417.39	$457.49	$457.49	$441.97	$441.97	$525.84	$525.84	$428.40	$428.40	$469.58	$469.58	$432.69	$432.69	$514.80	$514.80	$419.40	$419.40	$459.71
39	$422.74	$422.74	$463.37	$463.37	$447.64	$447.64	$532.59	$532.59	$433.90	$433.90	$475.61	$475.61	$438.24	$438.24	$521.41	$521.41	$424.79	$424.79	$465.61
40	$428.10	$428.10	$469.24	$469.24	$453.32	$453.32	$539.34	$539.34	$439.40	$439.40	$481.64	$481.64	$443.80	$443.80	$528.02	$528.02	$430.17	$430.17	$471.52
41	$436.14	$436.14	$478.06	$478.06	$461.83	$461.83	$549.47	$549.47	$447.65	$447.65	$490.68	$490.68	$452.13	$452.13	$537.93	$537.93	$438.25	$438.25	$480.37
42	$443.85	$443.85	$486.50	$486.50	$469.99	$469.99	$559.18	$559.18	$455.56	$455.56	$499.35	$499.35	$460.12	$460.12	$547.44	$547.44	$446.00	$446.00	$488.86
43	$454.57	$454.57	$498.25	$498.25	$481.34	$481.34	$572.68	$572.68	$466.56	$466.56	$511.41	$511.41	$471.23	$471.23	$560.66	$560.66	$456.77	$456.77	$500.67
44	$467.97	$467.97	$512.94	$512.94	$495.53	$495.53	$589.56	$589.56	$480.32	$480.32	$526.49	$526.49	$485.12	$485.12	$577.18	$577.18	$470.23	$470.23	$515.42
45	$483.71	$483.71	$530.19	$530.19	$512.20	$512.20	$609.40	$609.40	$496.48	$496.48	$544.20	$544.20	$501.44	$501.44	$596.60	$596.60	$486.05	$486.05	$532.76
46	$502.47	$502.47	$550.76	$550.76	$532.07	$532.07	$633.03	$633.03	$515.73	$515.73	$565.31	$565.31	$520.89	$520.89	$619.74	$619.74	$504.90	$504.90	$553.43
47	$523.57	$523.57	$573.89	$573.89	$554.41	$554.41	$659.62	$659.62	$537.39	$537.39	$589.05	$589.05	$542.77	$542.77	$645.77	$645.77	$526.11	$526.11	$576.67
48	$547.69	$547.69	$600.32	$600.32	$579.95	$579.95	$690.00	$690.00	$562.15	$562.15	$616.18	$616.18	$567.77	$567.77	$675.52	$675.52	$550.34	$550.34	$603.23
49	$571.48	$571.48	$626.39	$626.39	$605.14	$605.14	$719.97	$719.97	$586.56	$586.56	$642.94	$642.94	$592.43	$592.43	$704.85	$704.85	$574.24	$574.24	$629.43
50	$598.27	$598.27	$655.77	$655.77	$633.51	$633.51	$753.73	$753.73	$614.06	$614.06	$673.09	$673.09	$620.21	$620.21	$737.90	$737.90	$601.17	$601.17	$658.94
51	$624.74	$624.74	$684.77	$684.77	$661.53	$661.53	$787.07	$787.07	$641.22	$641.22	$702.86	$702.86	$647.64	$647.64	$770.54	$770.54	$627.76	$627.76	$688.09
52	$653.88	$653.88	$716.72	$716.72	$692.39	$692.39	$823.78	$823.78	$671.14	$671.14	$735.65	$735.65	$677.85	$677.85	$806.49	$806.49	$657.04	$657.04	$720.19
53	$683.36	$683.36	$749.03	$749.03	$723.61	$723.61	$860.92	$860.92	$701.39	$701.39	$768.81	$768.81	$708.41	$708.41	$842.85	$842.85	$686.66	$686.66	$752.66
54	$715.18	$715.18	$783.91	$783.91	$757.31	$757.31	$901.01	$901.01	$734.06	$734.06	$804.62	$804.62	$741.40	$741.40	$882.10	$882.10	$718.64	$718.64	$787.71
55	$747.01	$747.01	$818.79	$818.79	$791.00	$791.00	$941.10	$941.10	$766.72	$766.72	$840.42	$840.42	$774.39	$774.39	$921.35	$921.35	$750.62	$750.62	$822.76
56	$781.51	$781.51	$856.61	$856.61	$827.54	$827.54	$984.57	$984.57	$802.13	$802.13	$879.24	$879.24	$810.16	$810.16	$963.90	$963.90	$785.29	$785.29	$860.76
57	$816.35	$816.35	$894.79	$894.79	$864.43	$864.43	$1,028.46	$1,028.46	$837.89	$837.89	$918.43	$918.43	$846.27	$846.27	$1,006.87	$1,006.87	$820.29	$820.29	$899.13
58	$853.53	$853.53	$935.55	$935.55	$903.80	$903.80	$1,075.31	$1,075.31	$876.05	$876.05	$960.26	$960.26	$884.82	$884.82	$1,052.73	$1,052.73	$857.66	$857.66	$940.08
59	$871.95	$871.95	$955.74	$955.74	$923.31	$923.31	$1,098.52	$1,098.52	$894.96	$894.96	$980.99	$980.99	$903.92	$903.92	$1,075.46	$1,075.46	$876.17	$876.17	$960.38
60	$909.14	$909.14	$996.50	$996.50	$962.68	$962.68	$1,145.36	$1,145.36	$933.13	$933.13	$1,022.83	$1,022.83	$942.46	$942.46	$1,121.32	$1,121.32	$913.53	$913.53	$1,001.33
61	$941.29	$941.29	$1,031.75	$1,031.75	$996.74	$996.74	$1,185.88	$1,185.88	$966.13	$966.13	$1,059.00	$1,059.00	$975.80	$975.80	$1,160.98	$1,160.98	$945.85	$945.85	$1,036.75
62	$962.40	$962.40	$1,054.88	$1,054.88	$1,019.08	$1,019.08	$1,212.46	$1,212.46	$987.79	$987.79	$1,082.75	$1,082.75	$997.68	$997.68	$1,187.01	$1,187.01	$967.05	$967.05	$1,059.99
63	$988.86	$988.86	$1,083.89	$1,083.89	$1,047.10	$1,047.10	$1,245.80	$1,245.80	$1,014.96	$1,014.96	$1,112.52	$1,112.52	$1,025.11	$1,025.11	$1,219.65	$1,219.65	$993.64	$993.64	$1,089.14
64+	$1,004.94	$1,004.94	$1,101.51	$1,101.51	$1,064.13	$1,064.13	$1,266.06	$1,266.06	$1,031.46	$1,031.46	$1,130.61	$1,130.61	$1,041.78	$1,041.78	$1,239.48	$1,239.48	$1,009.80	$1,009.80	$1,106.85

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080002	16322PA0080003		16322PA0080003		16322PA0080003		16322PA0080003		16322PA0080004		16322PA0080004		16322PA0080004		16322PA0080004		16322PA0080005	
Plan Marketing Name =>	EPO $1,500 $40	dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		re Gold EPO $1,500 $40/$50 - F	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	5	1		2		4		5		1		2		4		5		1	
Network =>	tage w/Denten	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	old	Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	/ $3,000	$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$1,500 / $3,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$60 / $80		$60 / $80		$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$40 / $50	
OOP Maximum =>	$13,000	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$282.25	$228.21	$228.21	$271.52	$271.52	$221.21	$221.21	$242.47	$242.47	$175.39	$175.39	$208.68	$208.68	$170.01	$170.01	$186.35	$186.35	$255.55	$255.55
15	$307.34	$248.50	$248.50	$295.66	$295.66	$240.87	$240.87	$264.02	$264.02	$190.98	$190.98	$227.23	$227.23	$185.12	$185.12	$202.91	$202.91	$278.26	$278.26
16	$316.93	$256.26	$256.26	$304.88	$304.88	$248.39	$248.39	$272.26	$272.26	$196.94	$196.94	$234.32	$234.32	$190.90	$190.90	$209.24	$209.24	$286.95	$286.95
17	$326.52	$264.01	$264.01	$314.11	$314.11	$255.91	$255.91	$280.50	$280.50	$202.90	$202.90	$241.41	$241.41	$196.67	$196.67	$215.58	$215.58	$295.63	$295.63
18	$336.85	$272.37	$272.37	$324.05	$324.05	$264.00	$264.00	$289.38	$289.38	$209.32	$209.32	$249.05	$249.05	$202.90	$202.90	$222.40	$222.40	$304.99	$304.99
19	$347.18	$280.72	$280.72	$333.99	$333.99	$272.10	$272.10	$298.25	$298.25	$215.74	$215.74	$256.69	$256.69	$209.12	$209.12	$229.22	$229.22	$314.34	$314.34
20	$357.88	$289.37	$289.37	$344.28	$344.28	$280.49	$280.49	$307.44	$307.44	$222.39	$222.39	$264.60	$264.60	$215.56	$215.56	$236.28	$236.28	$324.03	$324.03
21	$368.95	$298.32	$298.32	$354.93	$354.93	$289.16	$289.16	$316.95	$316.95	$229.27	$229.27	$272.78	$272.78	$222.23	$222.23	$243.59	$243.59	$334.05	$334.05
22	$368.95	$298.32	$298.32	$354.93	$354.93	$289.16	$289.16	$316.95	$316.95	$229.27	$229.27	$272.78	$272.78	$222.23	$222.23	$243.59	$243.59	$334.05	$334.05
23	$368.95	$298.32	$298.32	$354.93	$354.93	$289.16	$289.16	$316.95	$316.95	$229.27	$229.27	$272.78	$272.78	$222.23	$222.23	$243.59	$243.59	$334.05	$334.05
24	$368.95	$298.32	$298.32	$354.93	$354.93	$289.16	$289.16	$316.95	$316.95	$229.27	$229.27	$272.78	$272.78	$222.23	$222.23	$243.59	$243.59	$334.05	$334.05
25	$370.43	$299.51	$299.51	$356.35	$356.35	$290.32	$290.32	$318.22	$318.22	$230.19	$230.19	$273.87	$273.87	$223.12	$223.12	$244.56	$244.56	$335.39	$335.39
26	$377.80	$305.48	$305.48	$363.45	$363.45	$296.10	$296.10	$324.56	$324.56	$234.77	$234.77	$279.33	$279.33	$227.56	$227.56	$249.44	$249.44	$342.07	$342.07
27	$386.66	$312.64	$312.64	$371.97	$371.97	$303.04	$303.04	$332.16	$332.16	$240.27	$240.27	$285.87	$285.87	$232.90	$232.90	$255.28	$255.28	$350.08	$350.08
28	$401.05	$324.27	$324.27	$385.81	$385.81	$314.32	$314.32	$344.52	$344.52	$249.22	$249.22	$296.51	$296.51	$241.56	$241.56	$264.78	$264.78	$363.11	$363.11
29	$412.86	$333.82	$333.82	$397.17	$397.17	$323.57	$323.57	$354.67	$354.67	$256.55	$256.55	$305.24	$305.24	$248.68	$248.68	$272.58	$272.58	$373.80	$373.80
30	$418.76	$338.59	$338.59	$402.85	$402.85	$328.20	$328.20	$359.74	$359.74	$260.22	$260.22	$309.61	$309.61	$252.23	$252.23	$276.47	$276.47	$379.15	$379.15
31	$427.61	$345.75	$345.75	$411.36	$411.36	$335.14	$335.14	$367.35	$367.35	$265.72	$265.72	$316.15	$316.15	$257.56	$257.56	$282.32	$282.32	$387.16	$387.16
32	$436.47	$352.91	$352.91	$419.88	$419.88	$342.08	$342.08	$374.95	$374.95	$271.23	$271.23	$322.70	$322.70	$262.90	$262.90	$288.17	$288.17	$395.18	$395.18
33	$442.00	$357.39	$357.39	$425.21	$425.21	$346.41	$346.41	$379.71	$379.71	$274.67	$274.67	$326.79	$326.79	$266.23	$266.23	$291.82	$291.82	$400.19	$400.19
34	$447.91	$362.16	$362.16	$430.89	$430.89	$351.04	$351.04	$384.78	$384.78	$278.33	$278.33	$331.15	$331.15	$269.79	$269.79	$295.72	$295.72	$405.54	$405.54
35	$450.86	$364.55	$364.55	$433.72	$433.72	$353.35	$353.35	$387.31	$387.31	$280.17	$280.17	$333.34	$333.34	$271.57	$271.57	$297.67	$297.67	$408.21	$408.21
36	$453.81	$366.93	$366.93	$436.56	$436.56	$355.67	$355.67	$389.85	$389.85	$282.00	$282.00	$335.52	$335.52	$273.34	$273.34	$299.62	$299.62	$410.88	$410.88
37	$456.76	$369.32	$369.32	$439.40	$439.40	$357.98	$357.98	$392.38	$392.38	$283.84	$283.84	$337.70	$337.70	$275.12	$275.12	$301.56	$301.56	$413.55	$413.55
38	$459.71	$371.71	$371.71	$442.24	$442.24	$360.29	$360.29	$394.92	$394.92	$285.67	$285.67	$339.88	$339.88	$276.90	$276.90	$303.51	$303.51	$416.23	$416.23
39	$465.61	$376.48	$376.48	$447.92	$447.92	$364.92	$364.92	$399.99	$399.99	$289.34	$289.34	$344.25	$344.25	$280.45	$280.45	$307.41	$307.41	$421.57	$421.57
40	$471.52	$381.25	$381.25	$453.60	$453.60	$369.55	$369.55	$405.06	$405.06	$293.01	$293.01	$348.61	$348.61	$284.01	$284.01	$311.31	$311.31	$426.92	$426.92
41	$480.37	$388.41	$388.41	$462.12	$462.12	$376.49	$376.49	$412.67	$412.67	$298.51	$298.51	$355.16	$355.16	$289.34	$289.34	$317.15	$317.15	$434.93	$434.93
42	$488.86	$395.27	$395.27	$470.28	$470.28	$383.14	$383.14	$419.96	$419.96	$303.78	$303.78	$361.43	$361.43	$294.45	$294.45	$322.76	$322.76	$442.62	$442.62
43	$500.67	$404.82	$404.82	$481.64	$481.64	$392.39	$392.39	$430.10	$430.10	$311.12	$311.12	$370.16	$370.16	$301.57	$301.57	$330.55	$330.55	$453.31	$453.31
44	$515.42	$416.75	$416.75	$495.84	$495.84	$403.96	$403.96	$442.78	$442.78	$320.29	$320.29	$381.07	$381.07	$310.46	$310.46	$340.30	$340.30	$466.67	$466.67
45	$532.76	$430.77	$430.77	$512.52	$512.52	$417.55	$417.55	$457.68	$457.68	$331.07	$331.07	$393.89	$393.89	$320.90	$320.90	$351.74	$351.74	$482.37	$482.37
46	$553.43	$447.48	$447.48	$532.40	$532.40	$433.74	$433.74	$475.43	$475.43	$343.91	$343.91	$409.17	$409.17	$333.35	$333.35	$365.39	$365.39	$501.08	$501.08
47	$576.67	$466.27	$466.27	$554.76	$554.76	$451.96	$451.96	$495.39	$495.39	$358.35	$358.35	$426.36	$426.36	$347.35	$347.35	$380.73	$380.73	$522.12	$522.12
48	$603.23	$487.75	$487.75	$580.31	$580.31	$472.78	$472.78	$518.21	$518.21	$374.86	$374.86	$446.00	$446.00	$363.35	$363.35	$398.27	$398.27	$546.17	$546.17
49	$629.43	$508.93	$508.93	$605.51	$605.51	$493.31	$493.31	$540.72	$540.72	$391.13	$391.13	$465.36	$465.36	$379.12	$379.12	$415.56	$415.56	$569.89	$569.89
50	$658.94	$532.80	$532.80	$633.90	$633.90	$516.44	$516.44	$566.07	$566.07	$409.48	$409.48	$487.19	$487.19	$396.90	$396.90	$435.05	$435.05	$596.61	$596.61
51	$688.09	$556.37	$556.37	$661.94	$661.94	$539.28	$539.28	$591.11	$591.11	$427.59	$427.59	$508.73	$508.73	$414.46	$414.46	$454.30	$454.30	$623.00	$623.00
52	$720.19	$582.32	$582.32	$692.82	$692.82	$564.44	$564.44	$618.69	$618.69	$447.54	$447.54	$532.47	$532.47	$433.79	$433.79	$475.49	$475.49	$652.07	$652.07
53	$752.66	$608.57	$608.57	$724.06	$724.06	$589.89	$589.89	$646.58	$646.58	$467.71	$467.71	$556.47	$556.47	$453.35	$453.35	$496.92	$496.92	$681.46	$681.46
54	$787.71	$636.91	$636.91	$757.78	$757.78	$617.36	$617.36	$676.69	$676.69	$489.49	$489.49	$582.39	$582.39	$474.46	$474.46	$520.06	$520.06	$713.20	$713.20
55	$822.76	$665.25	$665.25	$791.49	$791.49	$644.83	$644.83	$706.80	$706.80	$511.27	$511.27	$608.30	$608.30	$495.57	$495.57	$543.21	$543.21	$744.93	$744.93
56	$860.76	$695.98	$695.98	$828.05	$828.05	$674.61	$674.61	$739.44	$739.44	$534.89	$534.89	$636.40	$636.40	$518.46	$518.46	$568.30	$568.30	$779.34	$779.34
57	$899.13	$727.01	$727.01	$864.96	$864.96	$704.68	$704.68	$772.41	$772.41	$558.73	$558.73	$664.76	$664.76	$541.57	$541.57	$593.63	$593.63	$814.08	$814.08
58	$940.08	$760.12	$760.12	$904.36	$904.36	$736.78	$736.78	$807.59	$807.59	$584.18	$584.18	$695.04	$695.04	$566.24	$566.24	$620.67	$620.67	$851.16	$851.16
59	$960.38	$776.53	$776.53	$923.88	$923.88	$752.68	$752.68	$825.02	$825.02	$596.79	$596.79	$710.05	$710.05	$578.46	$578.46	$634.06	$634.06	$869.53	$869.53
60	$1,001.33	$809.64	$809.64	$963.28	$963.28	$784.78	$784.78	$860.20	$860.20	$622.24	$622.24	$740.32	$740.32	$603.13	$603.13	$661.10	$661.10	$906.61	$906.61
61	$1,036.75	$838.28	$838.28	$997.35	$997.35	$812.54	$812.54	$890.63	$890.63	$644.25	$644.25	$766.51	$766.51	$624.47	$624.47	$684.49	$684.49	$938.68	$938.68
62	$1,059.99	$857.07	$857.07	$1,019.71	$1,019.71	$830.76	$830.76	$910.60	$910.60	$658.69	$658.69	$783.70	$783.70	$638.47	$638.47	$699.83	$699.83	$959.73	$959.73
63	$1,089.14	$880.64	$880.64	$1,047.75	$1,047.75	$853.60	$853.60	$935.64	$935.64	$676.81	$676.81	$805.25	$805.25	$656.02	$656.02	$719.08	$719.08	$986.12	$986.12
64+	$1,106.85	$894.96	$894.96	$1,064.79	$1,064.79	$867.48	$867.48	$950.85	$950.85	$687.81	$687.81	$818.34	$818.34	$666.69	$666.69	$730.77	$730.77	$1,002.15	$1,002.15

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0080005		16322PA0080005		16322PA0080005		16322PA0080006		16322PA0080006		16322PA0080006		16322PA0080006		16322PA0080009		16322PA0080009		16322PA
Plan Marketing Name =>	re Gold EPO $1,500 $40/$50 - F		re Gold EPO $1,500 $40/$50 - F		re Gold EPO $1,500 $40/$50 - F		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		Silver EPO $6,400 $80/$100 - F		Silver EPO $6,400 $80/$100 - F		Silver EPO $6,4
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	2		4		5		1		2		4		5		1		2		4
Network =>	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advar
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Sil
Deductible =>	$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$6,400 / $12,800		$6,400 / $12,800		$6,400 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$40 / $50		$40 / $50		$40 / $50		$60 / $80		$60 / $80		$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 /
OOP Maximum =>	$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$304.04	$304.04	$247.70	$247.70	$271.51	$271.51	$219.91	$219.91	$261.65	$261.65	$213.17	$213.17	$233.65	$233.65	$228.90	$228.90	$272.34	$272.34	$221.87
15	$331.07	$331.07	$269.72	$269.72	$295.65	$295.65	$239.46	$239.46	$284.91	$284.91	$232.12	$232.12	$254.42	$254.42	$249.24	$249.24	$296.55	$296.55	$241.59
16	$341.40	$341.40	$278.14	$278.14	$304.88	$304.88	$246.94	$246.94	$293.80	$293.80	$239.36	$239.36	$262.36	$262.36	$257.02	$257.02	$305.80	$305.80	$249.14
17	$351.73	$351.73	$286.55	$286.55	$314.10	$314.10	$254.41	$254.41	$302.70	$302.70	$246.61	$246.61	$270.31	$270.31	$264.80	$264.80	$315.06	$315.06	$256.68
18	$362.86	$362.86	$295.62	$295.62	$324.04	$324.04	$262.46	$262.46	$312.27	$312.27	$254.41	$254.41	$278.86	$278.86	$273.18	$273.18	$325.03	$325.03	$264.80
19	$373.99	$373.99	$304.69	$304.69	$333.98	$333.98	$270.51	$270.51	$321.85	$321.85	$262.21	$262.21	$287.41	$287.41	$281.56	$281.56	$335.00	$335.00	$272.92
20	$385.52	$385.52	$314.08	$314.08	$344.27	$344.27	$278.85	$278.85	$331.77	$331.77	$270.29	$270.29	$296.27	$296.27	$290.23	$290.23	$345.32	$345.32	$281.33
21	$397.44	$397.44	$323.79	$323.79	$354.92	$354.92	$287.47	$287.47	$342.03	$342.03	$278.65	$278.65	$305.43	$305.43	$299.21	$299.21	$356.00	$356.00	$290.03
22	$397.44	$397.44	$323.79	$323.79	$354.92	$354.92	$287.47	$287.47	$342.03	$342.03	$278.65	$278.65	$305.43	$305.43	$299.21	$299.21	$356.00	$356.00	$290.03
23	$397.44	$397.44	$323.79	$323.79	$354.92	$354.92	$287.47	$287.47	$342.03	$342.03	$278.65	$278.65	$305.43	$305.43	$299.21	$299.21	$356.00	$356.00	$290.03
24	$397.44	$397.44	$323.79	$323.79	$354.92	$354.92	$287.47	$287.47	$342.03	$342.03	$278.65	$278.65	$305.43	$305.43	$299.21	$299.21	$356.00	$356.00	$290.03
25	$399.03	$399.03	$325.09	$325.09	$356.34	$356.34	$288.62	$288.62	$343.40	$343.40	$279.76	$279.76	$306.65	$306.65	$300.41	$300.41	$357.42	$357.42	$291.19
26	$406.98	$406.98	$331.56	$331.56	$363.44	$363.44	$294.37	$294.37	$350.24	$350.24	$285.34	$285.34	$312.76	$312.76	$306.39	$306.39	$364.54	$364.54	$296.99
27	$416.52	$416.52	$339.33	$339.33	$371.96	$371.96	$301.27	$301.27	$358.45	$358.45	$292.03	$292.03	$320.09	$320.09	$313.57	$313.57	$373.09	$373.09	$303.95
28	$432.02	$432.02	$351.96	$351.96	$385.80	$385.80	$312.48	$312.48	$371.79	$371.79	$302.89	$302.89	$332.00	$332.00	$325.24	$325.24	$386.97	$386.97	$315.26
29	$444.74	$444.74	$362.32	$362.32	$397.16	$397.16	$321.68	$321.68	$382.73	$382.73	$311.81	$311.81	$341.78	$341.78	$334.82	$334.82	$398.36	$398.36	$324.54
30	$451.09	$451.09	$367.50	$367.50	$402.83	$402.83	$326.28	$326.28	$388.20	$388.20	$316.27	$316.27	$346.66	$346.66	$339.60	$339.60	$404.06	$404.06	$329.18
31	$460.63	$460.63	$375.27	$375.27	$411.35	$411.35	$333.18	$333.18	$396.41	$396.41	$322.96	$322.96	$353.99	$353.99	$346.78	$346.78	$412.60	$412.60	$336.14
32	$470.17	$470.17	$383.04	$383.04	$419.87	$419.87	$340.08	$340.08	$404.62	$404.62	$329.64	$329.64	$361.32	$361.32	$353.97	$353.97	$421.15	$421.15	$343.11
33	$476.13	$476.13	$387.90	$387.90	$425.19	$425.19	$344.39	$344.39	$409.75	$409.75	$333.82	$333.82	$365.91	$365.91	$358.45	$358.45	$426.49	$426.49	$347.46
34	$482.49	$482.49	$393.08	$393.08	$430.87	$430.87	$348.99	$348.99	$415.22	$415.22	$338.28	$338.28	$370.79	$370.79	$363.24	$363.24	$432.18	$432.18	$352.10
35	$485.67	$485.67	$395.67	$395.67	$433.71	$433.71	$351.29	$351.29	$417.96	$417.96	$340.51	$340.51	$373.24	$373.24	$365.63	$365.63	$435.03	$435.03	$354.42
36	$488.85	$488.85	$398.26	$398.26	$436.55	$436.55	$353.59	$353.59	$420.70	$420.70	$342.74	$342.74	$375.68	$375.68	$368.03	$368.03	$437.88	$437.88	$356.74
37	$492.03	$492.03	$400.85	$400.85	$439.39	$439.39	$355.89	$355.89	$423.43	$423.43	$344.97	$344.97	$378.12	$378.12	$370.42	$370.42	$440.73	$440.73	$359.06
38	$495.21	$495.21	$403.44	$403.44	$442.23	$442.23	$358.19	$358.19	$426.17	$426.17	$347.20	$347.20	$380.57	$380.57	$372.82	$372.82	$443.58	$443.58	$361.38
39	$501.57	$501.57	$408.62	$408.62	$447.91	$447.91	$362.79	$362.79	$431.64	$431.64	$351.66	$351.66	$385.45	$385.45	$377.60	$377.60	$449.27	$449.27	$366.02
40	$507.93	$507.93	$413.80	$413.80	$453.59	$453.59	$367.39	$367.39	$437.11	$437.11	$356.11	$356.11	$390.34	$390.34	$382.39	$382.39	$454.97	$454.97	$370.66
41	$517.47	$517.47	$421.57	$421.57	$462.11	$462.11	$374.29	$374.29	$445.32	$445.32	$362.80	$362.80	$397.67	$397.67	$389.57	$389.57	$463.51	$463.51	$377.62
42	$526.61	$526.61	$429.02	$429.02	$470.27	$470.27	$380.90	$380.90	$453.19	$453.19	$369.21	$369.21	$404.69	$404.69	$396.45	$396.45	$471.70	$471.70	$384.29
43	$539.33	$539.33	$439.38	$439.38	$481.63	$481.63	$390.10	$390.10	$464.13	$464.13	$378.13	$378.13	$414.47	$414.47	$406.03	$406.03	$483.09	$483.09	$393.57
44	$555.22	$555.22	$452.33	$452.33	$495.82	$495.82	$401.60	$401.60	$477.82	$477.82	$389.27	$389.27	$426.69	$426.69	$418.00	$418.00	$497.33	$497.33	$405.17
45	$573.90	$573.90	$467.55	$467.55	$512.50	$512.50	$415.11	$415.11	$493.89	$493.89	$402.37	$402.37	$441.04	$441.04	$432.06	$432.06	$514.06	$514.06	$418.80
46	$596.16	$596.16	$485.69	$485.69	$532.38	$532.38	$431.21	$431.21	$513.05	$513.05	$417.98	$417.98	$458.15	$458.15	$448.82	$448.82	$534.00	$534.00	$435.05
47	$621.20	$621.20	$506.08	$506.08	$554.74	$554.74	$449.32	$449.32	$534.59	$534.59	$435.53	$435.53	$477.39	$477.39	$467.67	$467.67	$556.43	$556.43	$453.32
48	$649.81	$649.81	$529.40	$529.40	$580.29	$580.29	$470.01	$470.01	$559.22	$559.22	$455.59	$455.59	$499.38	$499.38	$489.21	$489.21	$582.06	$582.06	$474.20
49	$678.03	$678.03	$552.39	$552.39	$605.49	$605.49	$490.42	$490.42	$583.50	$583.50	$475.38	$475.38	$521.06	$521.06	$510.45	$510.45	$607.34	$607.34	$494.79
50	$709.83	$709.83	$578.29	$578.29	$633.89	$633.89	$513.42	$513.42	$610.87	$610.87	$497.67	$497.67	$545.50	$545.50	$534.39	$534.39	$635.82	$635.82	$517.99
51	$741.23	$741.23	$603.87	$603.87	$661.93	$661.93	$536.13	$536.13	$637.89	$637.89	$519.68	$519.68	$569.63	$569.63	$558.03	$558.03	$663.94	$663.94	$540.91
52	$775.80	$775.80	$632.04	$632.04	$692.80	$692.80	$561.14	$561.14	$667.64	$667.64	$543.92	$543.92	$596.20	$596.20	$584.06	$584.06	$694.91	$694.91	$566.14
53	$810.78	$810.78	$660.53	$660.53	$724.04	$724.04	$586.44	$586.44	$697.74	$697.74	$568.45	$568.45	$623.08	$623.08	$610.39	$610.39	$726.24	$726.24	$591.66
54	$848.53	$848.53	$691.29	$691.29	$757.75	$757.75	$613.75	$613.75	$730.23	$730.23	$594.92	$594.92	$652.09	$652.09	$638.81	$638.81	$760.06	$760.06	$619.21
55	$886.29	$886.29	$722.05	$722.05	$791.47	$791.47	$641.06	$641.06	$762.73	$762.73	$621.39	$621.39	$681.11	$681.11	$667.24	$667.24	$793.88	$793.88	$646.77
56	$927.23	$927.23	$755.40	$755.40	$828.03	$828.03	$670.67	$670.67	$797.96	$797.96	$650.09	$650.09	$712.57	$712.57	$698.06	$698.06	$830.55	$830.55	$676.64
57	$968.56	$968.56	$789.08	$789.08	$864.94	$864.94	$700.56	$700.56	$833.53	$833.53	$679.07	$679.07	$744.33	$744.33	$729.17	$729.17	$867.57	$867.57	$706.80
58	$1,012.68	$1,012.68	$825.02	$825.02	$904.34	$904.34	$732.47	$732.47	$871.49	$871.49	$710.00	$710.00	$778.24	$778.24	$762.39	$762.39	$907.09	$907.09	$739.00
59	$1,034.54	$1,034.54	$842.83	$842.83	$923.86	$923.86	$748.28	$748.28	$890.30	$890.30	$725.33	$725.33	$795.03	$795.03	$778.84	$778.84	$926.67	$926.67	$754.95
60	$1,078.65	$1,078.65	$878.77	$878.77	$963.25	$963.25	$780.19	$780.19	$928.27	$928.27	$756.26	$756.26	$828.94	$828.94	$812.06	$812.06	$966.18	$966.18	$787.14
61	$1,116.81	$1,116.81	$909.85	$909.85	$997.33	$997.33	$807.79	$807.79	$961.10	$961.10	$783.01	$783.01	$858.26	$858.26	$840.78	$840.78	$1,000.36	$1,000.36	$814.98
62	$1,141.85	$1,141.85	$930.25	$930.25	$1,019.69	$1,019.69	$825.90	$825.90	$982.65	$982.65	$800.56	$800.56	$877.50	$877.50	$859.63	$859.63	$1,022.79	$1,022.79	$833.26
63	$1,173.24	$1,173.24	$955.83	$955.83	$1,047.72	$1,047.72	$848.61	$848.61	$1,009.67	$1,009.67	$822.57	$822.57	$901.63	$901.63	$883.27	$883.27	$1,050.91	$1,050.91	$856.17
64+	$1,192.32	$1,192.32	$971.37	$971.37	$1,064.76	$1,064.76	$862.41	$862.41	$1,026.09	$1,026.09	$835.95	$835.95	$916.29	$916.29	$897.63	$897.63	$1,068.00	$1,068.00	$870.09

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080009	16322PA0080009		16322PA0080010		16322PA0080010		16322PA0080010		16322PA0080010		16322PA0080011		16322PA0080011		16322PA0080011		16322PA0080011	
Plan Marketing Name =>	00 $80/$100 - F	Silver EPO $6,400 $80/$100 - F		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	4	5		1		2		4		5		1		2		4		5	
Network =>	tage w/Denten	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	ver	Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	$12,800	$6,400 / $12,800		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 / $500		$250 / $500		$250 / $500		$250 / $500	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $0	$0 / $0		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$18,400	$9,200 / $18,400		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$221.87	$243.20	$243.20	$302.73	$302.73	$360.18	$360.18	$293.45	$293.45	$321.65	$321.65	$297.54	$297.54	$354.00	$354.00	$288.41	$288.41	$316.13	$316.13
15	$241.59	$264.82	$264.82	$329.64	$329.64	$392.20	$392.20	$319.53	$319.53	$350.24	$350.24	$323.99	$323.99	$385.47	$385.47	$314.04	$314.04	$344.23	$344.23
16	$249.14	$273.08	$273.08	$339.93	$339.93	$404.44	$404.44	$329.50	$329.50	$361.18	$361.18	$334.10	$334.10	$397.50	$397.50	$323.84	$323.84	$354.97	$354.97
17	$256.68	$281.35	$281.35	$350.22	$350.22	$416.68	$416.68	$339.48	$339.48	$372.11	$372.11	$344.21	$344.21	$409.53	$409.53	$333.65	$333.65	$365.72	$365.72
18	$264.80	$290.25	$290.25	$361.30	$361.30	$429.87	$429.87	$350.22	$350.22	$383.88	$383.88	$355.10	$355.10	$422.49	$422.49	$344.20	$344.20	$377.29	$377.29
19	$272.92	$299.15	$299.15	$372.38	$372.38	$443.05	$443.05	$360.96	$360.96	$395.65	$395.65	$365.99	$365.99	$435.45	$435.45	$354.76	$354.76	$388.86	$388.86
20	$281.33	$308.37	$308.37	$383.86	$383.86	$456.71	$456.71	$372.08	$372.08	$407.85	$407.85	$377.27	$377.27	$448.87	$448.87	$365.69	$365.69	$400.84	$400.84
21	$290.03	$317.91	$317.91	$395.73	$395.73	$470.83	$470.83	$383.59	$383.59	$420.46	$420.46	$388.94	$388.94	$462.75	$462.75	$377.00	$377.00	$413.24	$413.24
22	$290.03	$317.91	$317.91	$395.73	$395.73	$470.83	$470.83	$383.59	$383.59	$420.46	$420.46	$388.94	$388.94	$462.75	$462.75	$377.00	$377.00	$413.24	$413.24
23	$290.03	$317.91	$317.91	$395.73	$395.73	$470.83	$470.83	$383.59	$383.59	$420.46	$420.46	$388.94	$388.94	$462.75	$462.75	$377.00	$377.00	$413.24	$413.24
24	$290.03	$317.91	$317.91	$395.73	$395.73	$470.83	$470.83	$383.59	$383.59	$420.46	$420.46	$388.94	$388.94	$462.75	$462.75	$377.00	$377.00	$413.24	$413.24
25	$291.19	$319.18	$319.18	$397.31	$397.31	$472.71	$472.71	$385.12	$385.12	$422.14	$422.14	$390.50	$390.50	$464.60	$464.60	$378.51	$378.51	$414.89	$414.89
26	$296.99	$325.54	$325.54	$405.23	$405.23	$482.13	$482.13	$392.80	$392.80	$430.55	$430.55	$398.27	$398.27	$473.86	$473.86	$386.05	$386.05	$423.16	$423.16
27	$303.95	$333.17	$333.17	$414.73	$414.73	$493.43	$493.43	$402.00	$402.00	$440.64	$440.64	$407.61	$407.61	$484.96	$484.96	$395.10	$395.10	$433.08	$433.08
28	$315.26	$345.57	$345.57	$430.16	$430.16	$511.79	$511.79	$416.96	$416.96	$457.04	$457.04	$422.78	$422.78	$503.01	$503.01	$409.80	$409.80	$449.19	$449.19
29	$324.54	$355.74	$355.74	$442.82	$442.82	$526.86	$526.86	$429.24	$429.24	$470.49	$470.49	$435.22	$435.22	$517.82	$517.82	$421.86	$421.86	$462.42	$462.42
30	$329.18	$360.83	$360.83	$449.15	$449.15	$534.39	$534.39	$435.37	$435.37	$477.22	$477.22	$441.45	$441.45	$525.22	$525.22	$427.90	$427.90	$469.03	$469.03
31	$336.14	$368.46	$368.46	$458.65	$458.65	$545.69	$545.69	$444.58	$444.58	$487.31	$487.31	$450.78	$450.78	$536.33	$536.33	$436.94	$436.94	$478.95	$478.95
32	$343.11	$376.09	$376.09	$468.15	$468.15	$556.99	$556.99	$453.79	$453.79	$497.40	$497.40	$460.12	$460.12	$547.43	$547.43	$445.99	$445.99	$488.86	$488.86
33	$347.46	$380.86	$380.86	$474.08	$474.08	$564.05	$564.05	$459.54	$459.54	$503.71	$503.71	$465.95	$465.95	$554.37	$554.37	$451.65	$451.65	$495.06	$495.06
34	$352.10	$385.94	$385.94	$480.42	$480.42	$571.59	$571.59	$465.68	$465.68	$510.44	$510.44	$472.17	$472.17	$561.78	$561.78	$457.68	$457.68	$501.67	$501.67
35	$354.42	$388.49	$388.49	$483.58	$483.58	$575.35	$575.35	$468.75	$468.75	$513.80	$513.80	$475.28	$475.28	$565.48	$565.48	$460.69	$460.69	$504.98	$504.98
36	$356.74	$391.03	$391.03	$486.75	$486.75	$579.12	$579.12	$471.82	$471.82	$517.17	$517.17	$478.40	$478.40	$569.18	$569.18	$463.71	$463.71	$508.29	$508.29
37	$359.06	$393.57	$393.57	$489.91	$489.91	$582.89	$582.89	$474.88	$474.88	$520.53	$520.53	$481.51	$481.51	$572.88	$572.88	$466.73	$466.73	$511.59	$511.59
38	$361.38	$396.12	$396.12	$493.08	$493.08	$586.65	$586.65	$477.95	$477.95	$523.89	$523.89	$484.62	$484.62	$576.59	$576.59	$469.74	$469.74	$514.90	$514.90
39	$366.02	$401.20	$401.20	$499.41	$499.41	$594.19	$594.19	$484.09	$484.09	$530.62	$530.62	$490.84	$490.84	$583.99	$583.99	$475.77	$475.77	$521.51	$521.51
40	$370.66	$406.29	$406.29	$505.74	$505.74	$601.72	$601.72	$490.23	$490.23	$537.35	$537.35	$497.07	$497.07	$591.39	$591.39	$481.81	$481.81	$528.12	$528.12
41	$377.62	$413.92	$413.92	$515.24	$515.24	$613.02	$613.02	$499.43	$499.43	$547.44	$547.44	$506.40	$506.40	$602.50	$602.50	$490.85	$490.85	$538.04	$538.04
42	$384.29	$421.23	$421.23	$524.34	$524.34	$623.85	$623.85	$508.26	$508.26	$557.11	$557.11	$515.35	$515.35	$613.14	$613.14	$499.53	$499.53	$547.54	$547.54
43	$393.57	$431.40	$431.40	$537.01	$537.01	$638.92	$638.92	$520.53	$520.53	$570.56	$570.56	$527.79	$527.79	$627.95	$627.95	$511.59	$511.59	$560.77	$560.77
44	$405.17	$444.12	$444.12	$552.83	$552.83	$657.75	$657.75	$535.88	$535.88	$587.38	$587.38	$543.35	$543.35	$646.46	$646.46	$526.67	$526.67	$577.30	$577.30
45	$418.80	$459.06	$459.06	$571.43	$571.43	$679.88	$679.88	$553.90	$553.90	$607.14	$607.14	$561.63	$561.63	$668.21	$668.21	$544.39	$544.39	$596.72	$596.72
46	$435.05	$476.87	$476.87	$593.60	$593.60	$706.25	$706.25	$575.39	$575.39	$630.69	$630.69	$583.41	$583.41	$694.13	$694.13	$565.50	$565.50	$619.86	$619.86
47	$453.32	$496.89	$496.89	$618.53	$618.53	$735.91	$735.91	$599.55	$599.55	$657.18	$657.18	$607.91	$607.91	$723.28	$723.28	$589.25	$589.25	$645.89	$645.89
48	$474.20	$519.78	$519.78	$647.02	$647.02	$769.81	$769.81	$627.17	$627.17	$687.45	$687.45	$635.92	$635.92	$756.60	$756.60	$616.40	$616.40	$675.65	$675.65
49	$494.79	$542.35	$542.35	$675.12	$675.12	$803.24	$803.24	$654.40	$654.40	$717.30	$717.30	$663.53	$663.53	$789.45	$789.45	$643.16	$643.16	$704.99	$704.99
50	$517.99	$567.79	$567.79	$706.77	$706.77	$840.90	$840.90	$685.09	$685.09	$750.94	$750.94	$694.65	$694.65	$826.47	$826.47	$673.32	$673.32	$738.05	$738.05
51	$540.91	$592.90	$592.90	$738.04	$738.04	$878.10	$878.10	$715.40	$715.40	$784.16	$784.16	$725.37	$725.37	$863.03	$863.03	$703.11	$703.11	$770.69	$770.69
52	$566.14	$620.56	$620.56	$772.46	$772.46	$919.06	$919.06	$748.77	$748.77	$820.74	$820.74	$759.21	$759.21	$903.29	$903.29	$735.90	$735.90	$806.64	$806.64
53	$591.66	$648.54	$648.54	$807.29	$807.29	$960.49	$960.49	$782.52	$782.52	$857.74	$857.74	$793.44	$793.44	$944.01	$944.01	$769.08	$769.08	$843.01	$843.01
54	$619.21	$678.74	$678.74	$844.88	$844.88	$1,005.22	$1,005.22	$818.96	$818.96	$897.68	$897.68	$830.39	$830.39	$987.97	$987.97	$804.90	$804.90	$882.27	$882.27
55	$646.77	$708.94	$708.94	$882.48	$882.48	$1,049.95	$1,049.95	$855.41	$855.41	$937.63	$937.63	$867.34	$867.34	$1,031.93	$1,031.93	$840.71	$840.71	$921.53	$921.53
56	$676.64	$741.68	$741.68	$923.24	$923.24	$1,098.45	$1,098.45	$894.92	$894.92	$980.93	$980.93	$907.40	$907.40	$1,079.60	$1,079.60	$879.54	$879.54	$964.09	$964.09
57	$706.80	$774.75	$774.75	$964.39	$964.39	$1,147.41	$1,147.41	$934.81	$934.81	$1,024.66	$1,024.66	$947.85	$947.85	$1,127.72	$1,127.72	$918.75	$918.75	$1,007.07	$1,007.07
58	$739.00	$810.03	$810.03	$1,008.32	$1,008.32	$1,199.67	$1,199.67	$977.39	$977.39	$1,071.33	$1,071.33	$991.02	$991.02	$1,179.09	$1,179.09	$960.60	$960.60	$1,052.94	$1,052.94
59	$754.95	$827.52	$827.52	$1,030.09	$1,030.09	$1,225.57	$1,225.57	$998.48	$998.48	$1,094.46	$1,094.46	$1,012.41	$1,012.41	$1,204.54	$1,204.54	$981.33	$981.33	$1,075.66	$1,075.66
60	$787.14	$862.81	$862.81	$1,074.01	$1,074.01	$1,277.83	$1,277.83	$1,041.06	$1,041.06	$1,141.13	$1,141.13	$1,055.58	$1,055.58	$1,255.90	$1,255.90	$1,023.18	$1,023.18	$1,121.53	$1,121.53
61	$814.98	$893.33	$893.33	$1,112.00	$1,112.00	$1,323.03	$1,323.03	$1,077.89	$1,077.89	$1,181.49	$1,181.49	$1,092.92	$1,092.92	$1,300.33	$1,300.33	$1,059.37	$1,059.37	$1,161.20	$1,161.20
62	$833.26	$913.36	$913.36	$1,136.93	$1,136.93	$1,352.69	$1,352.69	$1,102.05	$1,102.05	$1,207.98	$1,207.98	$1,117.42	$1,117.42	$1,329.48	$1,329.48	$1,083.12	$1,083.12	$1,187.24	$1,187.24
63	$856.17	$938.47	$938.47	$1,168.19	$1,168.19	$1,389.89	$1,389.89	$1,132.36	$1,132.36	$1,241.20	$1,241.20	$1,148.15	$1,148.15	$1,366.04	$1,366.04	$1,112.90	$1,112.90	$1,219.88	$1,219.88
64+	$870.09	$953.73	$953.73	$1,187.19	$1,187.19	$1,412.49	$1,412.49	$1,150.77	$1,150.77	$1,261.38	$1,261.38	$1,166.82	$1,166.82	$1,388.25	$1,388.25	$1,131.00	$1,131.00	$1,239.72	$1,239.72

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

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	16322PA0080012		16322PA0080012		16322PA0080012		16322PA0080012	
Plan Marketing Name =>	Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/	
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	1		2		4		5	
Network =>	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	$40 / $50		$40 / $50		$40 / $50		$40 / $50	
OOP Maximum =>	$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$289.21	$289.21	$344.09	$344.09	$280.33	$280.33	$307.27	$307.27
15	$314.92	$314.92	$374.68	$374.68	$305.24	$305.24	$334.58	$334.58
16	$324.74	$324.74	$386.37	$386.37	$314.77	$314.77	$345.03	$345.03
17	$334.57	$334.57	$398.06	$398.06	$324.30	$324.30	$355.47	$355.47
18	$345.16	$345.16	$410.66	$410.66	$334.56	$334.56	$366.72	$366.72
19	$355.75	$355.75	$423.25	$423.25	$344.82	$344.82	$377.96	$377.96
20	$366.71	$366.71	$436.30	$436.30	$355.45	$355.45	$389.61	$389.61
21	$378.05	$378.05	$449.79	$449.79	$366.44	$366.44	$401.66	$401.66
22	$378.05	$378.05	$449.79	$449.79	$366.44	$366.44	$401.66	$401.66
23	$378.05	$378.05	$449.79	$449.79	$366.44	$366.44	$401.66	$401.66
24	$378.05	$378.05	$449.79	$449.79	$366.44	$366.44	$401.66	$401.66
25	$379.56	$379.56	$451.59	$451.59	$367.91	$367.91	$403.27	$403.27
26	$387.12	$387.12	$460.58	$460.58	$375.23	$375.23	$411.30	$411.30
27	$396.20	$396.20	$471.38	$471.38	$384.03	$384.03	$420.94	$420.94
28	$410.94	$410.94	$488.92	$488.92	$398.32	$398.32	$436.60	$436.60
29	$423.04	$423.04	$503.32	$503.32	$410.05	$410.05	$449.46	$449.46
30	$429.09	$429.09	$510.51	$510.51	$415.91	$415.91	$455.88	$455.88
31	$438.16	$438.16	$521.31	$521.31	$424.70	$424.70	$465.52	$465.52
32	$447.23	$447.23	$532.10	$532.10	$433.50	$433.50	$475.16	$475.16
33	$452.90	$452.90	$538.85	$538.85	$439.00	$439.00	$481.19	$481.19
34	$458.95	$458.95	$546.05	$546.05	$444.86	$444.86	$487.62	$487.62
35	$461.98	$461.98	$549.64	$549.64	$447.79	$447.79	$490.83	$490.83
36	$465.00	$465.00	$553.24	$553.24	$450.72	$450.72	$494.04	$494.04
37	$468.03	$468.03	$556.84	$556.84	$453.65	$453.65	$497.26	$497.26
38	$471.05	$471.05	$560.44	$560.44	$456.58	$456.58	$500.47	$500.47
39	$477.10	$477.10	$567.63	$567.63	$462.45	$462.45	$506.89	$506.89
40	$483.15	$483.15	$574.83	$574.83	$468.31	$468.31	$513.32	$513.32
41	$492.22	$492.22	$585.63	$585.63	$477.10	$477.10	$522.96	$522.96
42	$500.92	$500.92	$595.97	$595.97	$485.53	$485.53	$532.20	$532.20
43	$513.01	$513.01	$610.37	$610.37	$497.26	$497.26	$545.05	$545.05
44	$528.14	$528.14	$628.36	$628.36	$511.92	$511.92	$561.12	$561.12
45	$545.90	$545.90	$649.50	$649.50	$529.14	$529.14	$580.00	$580.00
46	$567.08	$567.08	$674.69	$674.69	$549.66	$549.66	$602.49	$602.49
47	$590.89	$590.89	$703.02	$703.02	$572.75	$572.75	$627.79	$627.79
48	$618.11	$618.11	$735.41	$735.41	$599.13	$599.13	$656.71	$656.71
49	$644.95	$644.95	$767.34	$767.34	$625.15	$625.15	$685.23	$685.23
50	$675.20	$675.20	$803.32	$803.32	$654.46	$654.46	$717.36	$717.36
51	$705.06	$705.06	$838.86	$838.86	$683.41	$683.41	$749.10	$749.10
52	$737.95	$737.95	$877.99	$877.99	$715.29	$715.29	$784.04	$784.04
53	$771.22	$771.22	$917.57	$917.57	$747.54	$747.54	$819.39	$819.39
54	$807.14	$807.14	$960.30	$960.30	$782.35	$782.35	$857.54	$857.54
55	$843.05	$843.05	$1,003.03	$1,003.03	$817.16	$817.16	$895.70	$895.70
56	$881.99	$881.99	$1,049.36	$1,049.36	$854.90	$854.90	$937.07	$937.07
57	$921.31	$921.31	$1,096.14	$1,096.14	$893.01	$893.01	$978.85	$978.85
58	$963.27	$963.27	$1,146.06	$1,146.06	$933.69	$933.69	$1,023.43	$1,023.43
59	$984.06	$984.06	$1,170.80	$1,170.80	$953.84	$953.84	$1,045.52	$1,045.52
60	$1,026.03	$1,026.03	$1,220.73	$1,220.73	$994.52	$994.52	$1,090.11	$1,090.11
61	$1,062.32	$1,062.32	$1,263.91	$1,263.91	$1,029.70	$1,029.70	$1,128.66	$1,128.66
62	$1,086.14	$1,086.14	$1,292.25	$1,292.25	$1,052.78	$1,052.78	$1,153.97	$1,153.97
63	$1,116.00	$1,116.00	$1,327.78	$1,327.78	$1,081.73	$1,081.73	$1,185.70	$1,185.70
64+	$1,134.15	$1,134.15	$1,349.37	$1,349.37	$1,099.32	$1,099.32	$1,204.98	$1,204.98

Company Name:	UPMC Health Options, Inc.
Market:	Small Group
Product:	PPO, EPO
Effective Date of Rates:	July 1, 2025

September 30, 2025

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	**16322PA0060083**		**16322PA0060083**		**16322PA0060083**		**16322PA0060083**		**16322PA0060084**		**16322PA0060084**		**16322PA0060084**		**16322PA0060084**		**16322PA0060086**		**16322PA**
Plan Marketing Name =>	**lvantage Gold PPO $1,000 $40/**		**lvantage Gold PPO $1,000 $40/**		**lvantage Gold PPO $1,000 $40/**		**lvantage Gold PPO $1,000 $40/**		**lvantage Gold PPO $1,500 $40/**		**lvantage Gold PPO $1,500 $40/**		**lvantage Gold PPO $1,500 $40/**		**lvantage Gold PPO $1,500 $40/**		**lvantage Gold PPO $2,000 $35/**		**lvantage Gold P**
Form # =>	**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPOF02**		**PPO**
Rating Area =>	**1**		**2**		**4**		**5**		**1**		**2**		**4**		**5**		**1**		**2**
Network =>	**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Advantage w/Dente**		**w/Dental Adva**
Metal =>	**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Gold**		**Go**
Deductible =>	**$1,000 / $2,000**		**$1,000 / $2,000**		**$1,000 / $2,000**		**$1,000 / $2,000**		**$1,500 / $3,000**		**$1,500 / $3,000**		**$1,500 / $3,000**		**$1,500 / $3,000**		**$2,000 / $4,000**		**$2,000 /**
Coinsurance =>	**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**100%**		**10**
Copays =>	**$40 / $50**		**$40 / $50**		**$40 / $50**		**$40 / $50**		**$40 / $50**		**$40 / $50**		**$40 / $50**		**$40 / $50**		**$35 / $50**		**$35 /**
OOP Maximum =>	**$7,000 / $14,000**		**$7,000 / $14,000**		**$7,000 / $14,000**		**$7,000 / $14,000**		**$6,500 / $13,000**		**$6,500 / $13,000**		**$6,500 / $13,000**		**$6,500 / $13,000**		**$6,500 / $13,000**		**$6,500 /**
Pediatric Dental (Yes/No) =>	**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Yes**		**Ye**
Age Band	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**	**Tobacco**	**Non-Tobacco**
0 - 14	$330.89	$330.89	$393.68	$393.68	$320.73	$320.73	$351.56	$351.56	$323.40	$323.40	$384.76	$384.76	$313.47	$313.47	$343.60	$343.60	$318.89	$318.89	$379.41
15	$360.31	$360.31	$428.68	$428.68	$349.24	$349.24	$382.81	$382.81	$352.14	$352.14	$418.97	$418.97	$341.34	$341.34	$374.14	$374.14	$347.24	$347.24	$413.13
16	$371.55	$371.55	$442.06	$442.06	$360.14	$360.14	$394.76	$394.76	$363.13	$363.13	$432.04	$432.04	$351.99	$351.99	$385.82	$385.82	$358.07	$358.07	$426.03
17	$382.80	$382.80	$455.44	$455.44	$371.05	$371.05	$406.71	$406.71	$374.12	$374.12	$445.12	$445.12	$362.65	$362.65	$397.50	$397.50	$368.91	$368.91	$438.92
18	$394.91	$394.91	$469.85	$469.85	$382.78	$382.78	$419.58	$419.58	$385.96	$385.96	$459.20	$459.20	$374.12	$374.12	$410.07	$410.07	$380.58	$380.58	$452.81
19	$407.02	$407.02	$484.26	$484.26	$394.52	$394.52	$432.45	$432.45	$397.80	$397.80	$473.29	$473.29	$385.59	$385.59	$422.65	$422.65	$392.26	$392.26	$466.70
20	$419.56	$419.56	$499.18	$499.18	$406.68	$406.68	$445.77	$445.77	$410.06	$410.06	$487.87	$487.87	$397.48	$397.48	$435.68	$435.68	$404.34	$404.34	$481.08
21	$432.54	$432.54	$514.62	$514.62	$419.26	$419.26	$459.56	$459.56	$422.74	$422.74	$502.96	$502.96	$409.77	$409.77	$449.15	$449.15	$416.85	$416.85	$495.96
22	$432.54	$432.54	$514.62	$514.62	$419.26	$419.26	$459.56	$459.56	$422.74	$422.74	$502.96	$502.96	$409.77	$409.77	$449.15	$449.15	$416.85	$416.85	$495.96
23	$432.54	$432.54	$514.62	$514.62	$419.26	$419.26	$459.56	$459.56	$422.74	$422.74	$502.96	$502.96	$409.77	$409.77	$449.15	$449.15	$416.85	$416.85	$495.96
24	$432.54	$432.54	$514.62	$514.62	$419.26	$419.26	$459.56	$459.56	$422.74	$422.74	$502.96	$502.96	$409.77	$409.77	$449.15	$449.15	$416.85	$416.85	$495.96
25	$434.27	$434.27	$516.68	$516.68	$420.94	$420.94	$461.40	$461.40	$424.43	$424.43	$504.97	$504.97	$411.41	$411.41	$450.95	$450.95	$418.52	$418.52	$497.94
26	$442.92	$442.92	$526.97	$526.97	$429.32	$429.32	$470.59	$470.59	$432.89	$432.89	$515.03	$515.03	$419.60	$419.60	$459.93	$459.93	$426.85	$426.85	$507.86
27	$453.30	$453.30	$539.32	$539.32	$439.38	$439.38	$481.62	$481.62	$443.03	$443.03	$527.10	$527.10	$429.44	$429.44	$470.71	$470.71	$436.86	$436.86	$519.77
28	$470.17	$470.17	$559.39	$559.39	$455.74	$455.74	$499.54	$499.54	$459.52	$459.52	$546.72	$546.72	$445.42	$445.42	$488.23	$488.23	$453.12	$453.12	$539.11
29	$484.01	$484.01	$575.86	$575.86	$469.15	$469.15	$514.25	$514.25	$473.05	$473.05	$562.81	$562.81	$458.53	$458.53	$502.60	$502.60	$466.46	$466.46	$554.98
30	$490.93	$490.93	$584.09	$584.09	$475.86	$475.86	$521.60	$521.60	$479.81	$479.81	$570.86	$570.86	$465.09	$465.09	$509.79	$509.79	$473.12	$473.12	$562.91
31	$501.31	$501.31	$596.44	$596.44	$485.92	$485.92	$532.63	$532.63	$489.96	$489.96	$582.93	$582.93	$474.92	$474.92	$520.56	$520.56	$483.13	$483.13	$574.82
32	$511.69	$511.69	$608.80	$608.80	$495.98	$495.98	$543.66	$543.66	$500.10	$500.10	$595.00	$595.00	$484.76	$484.76	$531.34	$531.34	$493.13	$493.13	$586.72
33	$518.18	$518.18	$616.51	$616.51	$502.27	$502.27	$550.55	$550.55	$506.44	$506.44	$602.55	$602.55	$490.90	$490.90	$538.08	$538.08	$499.39	$499.39	$594.16
34	$525.10	$525.10	$624.75	$624.75	$508.98	$508.98	$557.91	$557.91	$513.21	$513.21	$610.59	$610.59	$497.46	$497.46	$545.27	$545.27	$506.06	$506.06	$602.10
35	$528.56	$528.56	$628.87	$628.87	$512.34	$512.34	$561.58	$561.58	$516.59	$516.59	$614.62	$614.62	$500.74	$500.74	$548.86	$548.86	$509.39	$509.39	$606.06
36	$532.02	$532.02	$632.98	$632.98	$515.69	$515.69	$565.26	$565.26	$519.97	$519.97	$618.64	$618.64	$504.02	$504.02	$552.45	$552.45	$512.73	$512.73	$610.03
37	$535.48	$535.48	$637.10	$637.10	$519.04	$519.04	$568.94	$568.94	$523.35	$523.35	$622.66	$622.66	$507.30	$507.30	$556.05	$556.05	$516.06	$516.06	$614.00
38	$538.94	$538.94	$641.22	$641.22	$522.40	$522.40	$572.61	$572.61	$526.73	$526.73	$626.69	$626.69	$510.57	$510.57	$559.64	$559.64	$519.40	$519.40	$617.97
39	$545.87	$545.87	$649.45	$649.45	$529.11	$529.11	$579.96	$579.96	$533.50	$533.50	$634.74	$634.74	$517.13	$517.13	$566.83	$566.83	$526.06	$526.06	$625.90
40	$552.79	$552.79	$657.68	$657.68	$535.81	$535.81	$587.32	$587.32	$540.26	$540.26	$642.78	$642.78	$523.69	$523.69	$574.01	$574.01	$532.73	$532.73	$633.84
41	$563.17	$563.17	$670.04	$670.04	$545.88	$545.88	$598.35	$598.35	$550.41	$550.41	$654.85	$654.85	$533.52	$533.52	$584.79	$584.79	$542.74	$542.74	$645.74
42	$573.12	$573.12	$681.87	$681.87	$555.52	$555.52	$608.92	$608.92	$560.13	$560.13	$666.42	$666.42	$542.95	$542.95	$595.12	$595.12	$552.33	$552.33	$657.15
43	$586.96	$586.96	$698.34	$698.34	$568.94	$568.94	$623.62	$623.62	$573.66	$573.66	$682.52	$682.52	$556.06	$556.06	$609.50	$609.50	$565.67	$565.67	$673.02
44	$604.26	$604.26	$718.92	$718.92	$585.71	$585.71	$642.01	$642.01	$590.57	$590.57	$702.64	$702.64	$572.45	$572.45	$627.46	$627.46	$582.34	$582.34	$692.86
45	$624.59	$624.59	$743.11	$743.11	$605.41	$605.41	$663.60	$663.60	$610.44	$610.44	$726.27	$726.27	$591.71	$591.71	$648.57	$648.57	$601.93	$601.93	$716.17
46	$648.81	$648.81	$771.93	$771.93	$628.89	$628.89	$689.34	$689.34	$634.11	$634.11	$754.44	$754.44	$614.66	$614.66	$673.73	$673.73	$625.28	$625.28	$743.94
47	$676.06	$676.06	$804.35	$804.35	$655.30	$655.30	$718.29	$718.29	$660.74	$660.74	$786.13	$786.13	$640.47	$640.47	$702.02	$702.02	$651.54	$651.54	$775.19
48	$707.20	$707.20	$841.40	$841.40	$685.49	$685.49	$751.38	$751.38	$691.18	$691.18	$822.34	$822.34	$669.97	$669.97	$734.36	$734.36	$681.55	$681.55	$810.89
49	$737.91	$737.91	$877.94	$877.94	$715.26	$715.26	$784.01	$784.01	$721.19	$721.19	$858.05	$858.05	$699.07	$699.07	$766.25	$766.25	$711.15	$711.15	$846.11
50	$772.52	$772.52	$919.11	$919.11	$748.80	$748.80	$820.77	$820.77	$755.01	$755.01	$898.29	$898.29	$731.85	$731.85	$802.18	$802.18	$744.49	$744.49	$885.78
51	$806.69	$806.69	$959.77	$959.77	$781.92	$781.92	$857.08	$857.08	$788.41	$788.41	$938.02	$938.02	$764.22	$764.22	$837.66	$837.66	$777.43	$777.43	$924.97
52	$844.32	$844.32	$1,004.54	$1,004.54	$818.40	$818.40	$897.06	$897.06	$825.19	$825.19	$981.78	$981.78	$799.87	$799.87	$876.74	$876.74	$813.69	$813.69	$968.11
53	$882.38	$882.38	$1,049.82	$1,049.82	$855.29	$855.29	$937.50	$937.50	$862.39	$862.39	$1,026.04	$1,026.04	$835.93	$835.93	$916.27	$916.27	$850.37	$850.37	$1,011.76
54	$923.47	$923.47	$1,098.71	$1,098.71	$895.12	$895.12	$981.16	$981.16	$902.55	$902.55	$1,073.82	$1,073.82	$874.86	$874.86	$958.94	$958.94	$889.97	$889.97	$1,058.87
55	$964.56	$964.56	$1,147.60	$1,147.60	$934.95	$934.95	$1,024.82	$1,024.82	$942.71	$942.71	$1,121.60	$1,121.60	$913.79	$913.79	$1,001.60	$1,001.60	$929.58	$929.58	$1,105.99
56	$1,009.12	$1,009.12	$1,200.61	$1,200.61	$978.13	$978.13	$1,072.15	$1,072.15	$986.25	$986.25	$1,173.41	$1,173.41	$955.99	$955.99	$1,047.87	$1,047.87	$972.51	$972.51	$1,157.07
57	$1,054.10	$1,054.10	$1,254.13	$1,254.13	$1,021.74	$1,021.74	$1,119.95	$1,119.95	$1,030.22	$1,030.22	$1,225.71	$1,225.71	$998.61	$998.61	$1,094.58	$1,094.58	$1,015.86	$1,015.86	$1,208.65
58	$1,102.11	$1,102.11	$1,311.25	$1,311.25	$1,068.27	$1,068.27	$1,170.96	$1,170.96	$1,077.14	$1,077.14	$1,281.54	$1,281.54	$1,044.09	$1,044.09	$1,144.43	$1,144.43	$1,062.13	$1,062.13	$1,263.71
59	$1,125.90	$1,125.90	$1,339.56	$1,339.56	$1,091.33	$1,091.33	$1,196.23	$1,196.23	$1,100.39	$1,100.39	$1,309.20	$1,309.20	$1,066.63	$1,066.63	$1,169.14	$1,169.14	$1,085.06	$1,085.06	$1,290.98
60	$1,173.91	$1,173.91	$1,396.68	$1,396.68	$1,137.87	$1,137.87	$1,247.25	$1,247.25	$1,147.32	$1,147.32	$1,365.03	$1,365.03	$1,112.12	$1,112.12	$1,218.99	$1,218.99	$1,131.33	$1,131.33	$1,346.04
61	$1,215.44	$1,215.44	$1,446.08	$1,446.08	$1,178.12	$1,178.12	$1,291.36	$1,291.36	$1,187.90	$1,187.90	$1,413.32	$1,413.32	$1,151.45	$1,151.45	$1,262.11	$1,262.11	$1,171.35	$1,171.35	$1,393.65
62	$1,242.69	$1,242.69	$1,478.50	$1,478.50	$1,204.53	$1,204.53	$1,320.32	$1,320.32	$1,214.53	$1,214.53	$1,445.00	$1,445.00	$1,177.27	$1,177.27	$1,290.41	$1,290.41	$1,197.61	$1,197.61	$1,424.89
63	$1,276.86	$1,276.86	$1,519.16	$1,519.16	$1,237.66	$1,237.66	$1,356.62	$1,356.62	$1,247.93	$1,247.93	$1,484.74	$1,484.74	$1,209.64	$1,209.64	$1,325.89	$1,325.89	$1,230.54	$1,230.54	$1,464.07
64+	$1,297.62	$1,297.62	$1,543.86	$1,543.86	$1,257.78	$1,257.78	$1,378.68	$1,378.68	$1,268.22	$1,268.22	$1,508.88	$1,508.88	$1,229.31	$1,229.31	$1,347.45	$1,347.45	$1,250.55	$1,250.55	$1,487.88

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060086	16322PA0060086		16322PA0060086		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060088		16322PA0060088		16322PA0060088	
Plan Marketing Name =>	PO $2,000 $35/	dvantage Gold PPO $2,000 $35/		dvantage Gold PPO $2,000 $35/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		vantage Silver PPO $4,400 $60/		vantage Silver PPO $4,400 $60/		vantage Silver PPO $4,400 $60/	
Form # =>	PF02	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>	/ $4,000	$2,000 / $4,000		$2,000 / $4,000		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$35 / $50		$35 / $50		$30 / $40		$30 / $40		$30 / $40		$30 / $40		$60 / $80		$60 / $80		$60 / $80	
OOP Maximum =>	$13,000	$6,500 / $13,000		$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$379.41	$309.11	$309.11	$338.81	$338.81	$310.02	$310.02	$368.84	$368.84	$300.50	$300.50	$329.38	$329.38	$276.22	$276.22	$328.64	$328.64	$267.74	$267.74
15	$413.13	$336.58	$336.58	$368.93	$368.93	$337.57	$337.57	$401.63	$401.63	$327.21	$327.21	$358.66	$358.66	$300.77	$300.77	$357.85	$357.85	$291.54	$291.54
16	$426.03	$347.09	$347.09	$380.44	$380.44	$348.11	$348.11	$414.17	$414.17	$337.42	$337.42	$369.85	$369.85	$310.16	$310.16	$369.02	$369.02	$300.64	$300.64
17	$438.92	$357.59	$357.59	$391.96	$391.96	$358.65	$358.65	$426.70	$426.70	$347.64	$347.64	$381.05	$381.05	$319.55	$319.55	$380.19	$380.19	$309.74	$309.74
18	$452.81	$368.91	$368.91	$404.36	$404.36	$369.99	$369.99	$440.20	$440.20	$358.64	$358.64	$393.10	$393.10	$329.66	$329.66	$392.22	$392.22	$319.54	$319.54
19	$466.70	$380.22	$380.22	$416.76	$416.76	$381.34	$381.34	$453.70	$453.70	$369.63	$369.63	$405.16	$405.16	$339.77	$339.77	$404.24	$404.24	$329.34	$329.34
20	$481.08	$391.94	$391.94	$429.60	$429.60	$393.09	$393.09	$467.69	$467.69	$381.03	$381.03	$417.64	$417.64	$350.24	$350.24	$416.70	$416.70	$339.49	$339.49
21	$495.96	$404.06	$404.06	$442.89	$442.89	$405.25	$405.25	$482.15	$482.15	$392.81	$392.81	$430.56	$430.56	$361.07	$361.07	$429.59	$429.59	$349.99	$349.99
22	$495.96	$404.06	$404.06	$442.89	$442.89	$405.25	$405.25	$482.15	$482.15	$392.81	$392.81	$430.56	$430.56	$361.07	$361.07	$429.59	$429.59	$349.99	$349.99
23	$495.96	$404.06	$404.06	$442.89	$442.89	$405.25	$405.25	$482.15	$482.15	$392.81	$392.81	$430.56	$430.56	$361.07	$361.07	$429.59	$429.59	$349.99	$349.99
24	$495.96	$404.06	$404.06	$442.89	$442.89	$405.25	$405.25	$482.15	$482.15	$392.81	$392.81	$430.56	$430.56	$361.07	$361.07	$429.59	$429.59	$349.99	$349.99
25	$497.94	$405.68	$405.68	$444.66	$444.66	$406.87	$406.87	$484.08	$484.08	$394.38	$394.38	$432.28	$432.28	$362.51	$362.51	$431.31	$431.31	$351.39	$351.39
26	$507.86	$413.76	$413.76	$453.52	$453.52	$414.98	$414.98	$493.72	$493.72	$402.24	$402.24	$440.89	$440.89	$369.74	$369.74	$439.90	$439.90	$358.39	$358.39
27	$519.77	$423.45	$423.45	$464.15	$464.15	$424.70	$424.70	$505.29	$505.29	$411.66	$411.66	$451.23	$451.23	$378.40	$378.40	$450.21	$450.21	$366.79	$366.79
28	$539.11	$439.21	$439.21	$481.42	$481.42	$440.51	$440.51	$524.10	$524.10	$426.98	$426.98	$468.02	$468.02	$392.48	$392.48	$466.96	$466.96	$380.44	$380.44
29	$554.98	$452.14	$452.14	$495.59	$495.59	$453.47	$453.47	$539.53	$539.53	$439.55	$439.55	$481.80	$481.80	$404.04	$404.04	$480.71	$480.71	$391.64	$391.64
30	$562.91	$458.61	$458.61	$502.68	$502.68	$459.96	$459.96	$547.24	$547.24	$445.84	$445.84	$488.69	$488.69	$409.81	$409.81	$487.58	$487.58	$397.24	$397.24
31	$574.82	$468.31	$468.31	$513.31	$513.31	$469.68	$469.68	$558.81	$558.81	$455.27	$455.27	$499.02	$499.02	$418.48	$418.48	$497.89	$497.89	$405.64	$405.64
32	$586.72	$478.00	$478.00	$523.94	$523.94	$479.41	$479.41	$570.38	$570.38	$464.69	$464.69	$509.35	$509.35	$427.15	$427.15	$508.20	$508.20	$414.04	$414.04
33	$594.16	$484.06	$484.06	$530.58	$530.58	$485.49	$485.49	$577.62	$577.62	$470.59	$470.59	$515.81	$515.81	$432.56	$432.56	$514.65	$514.65	$419.29	$419.29
34	$602.10	$490.53	$490.53	$537.67	$537.67	$491.97	$491.97	$585.33	$585.33	$476.87	$476.87	$522.70	$522.70	$438.34	$438.34	$521.52	$521.52	$424.89	$424.89
35	$606.06	$493.76	$493.76	$541.21	$541.21	$495.22	$495.22	$589.19	$589.19	$480.01	$480.01	$526.14	$526.14	$441.23	$441.23	$524.96	$524.96	$427.69	$427.69
36	$610.03	$496.99	$496.99	$544.75	$544.75	$498.46	$498.46	$593.04	$593.04	$483.16	$483.16	$529.59	$529.59	$444.12	$444.12	$528.40	$528.40	$430.49	$430.49
37	$614.00	$500.23	$500.23	$548.30	$548.30	$501.70	$501.70	$596.90	$596.90	$486.30	$486.30	$533.03	$533.03	$447.00	$447.00	$531.83	$531.83	$433.29	$433.29
38	$617.97	$503.46	$503.46	$551.84	$551.84	$504.94	$504.94	$600.76	$600.76	$489.44	$489.44	$536.48	$536.48	$449.89	$449.89	$535.27	$535.27	$436.09	$436.09
39	$625.90	$509.92	$509.92	$558.93	$558.93	$511.43	$511.43	$608.47	$608.47	$495.73	$495.73	$543.37	$543.37	$455.67	$455.67	$542.14	$542.14	$441.69	$441.69
40	$633.84	$516.39	$516.39	$566.01	$566.01	$517.91	$517.91	$616.19	$616.19	$502.01	$502.01	$550.26	$550.26	$461.45	$461.45	$549.02	$549.02	$447.29	$447.29
41	$645.74	$526.09	$526.09	$576.64	$576.64	$527.64	$527.64	$627.76	$627.76	$511.44	$511.44	$560.59	$560.59	$470.11	$470.11	$559.33	$559.33	$455.69	$455.69
42	$657.15	$535.38	$535.38	$586.83	$586.83	$536.96	$536.96	$638.85	$638.85	$520.47	$520.47	$570.49	$570.49	$478.42	$478.42	$569.21	$569.21	$463.74	$463.74
43	$673.02	$548.31	$548.31	$601.00	$601.00	$549.92	$549.92	$654.28	$654.28	$533.04	$533.04	$584.27	$584.27	$489.97	$489.97	$582.95	$582.95	$474.94	$474.94
44	$692.86	$564.47	$564.47	$618.72	$618.72	$566.13	$566.13	$673.56	$673.56	$548.76	$548.76	$601.49	$601.49	$504.41	$504.41	$600.14	$600.14	$488.94	$488.94
45	$716.17	$583.46	$583.46	$639.53	$639.53	$585.18	$585.18	$696.22	$696.22	$567.22	$567.22	$621.73	$621.73	$521.39	$521.39	$620.33	$620.33	$505.39	$505.39
46	$743.94	$606.09	$606.09	$664.34	$664.34	$607.88	$607.88	$723.23	$723.23	$589.22	$589.22	$645.84	$645.84	$541.61	$541.61	$644.39	$644.39	$524.99	$524.99
47	$775.19	$631.55	$631.55	$692.24	$692.24	$633.41	$633.41	$753.60	$753.60	$613.96	$613.96	$672.97	$672.97	$564.35	$564.35	$671.45	$671.45	$547.03	$547.03
48	$810.89	$660.64	$660.64	$724.13	$724.13	$662.58	$662.58	$788.32	$788.32	$642.24	$642.24	$703.97	$703.97	$590.35	$590.35	$702.38	$702.38	$572.23	$572.23
49	$846.11	$689.33	$689.33	$755.57	$755.57	$691.36	$691.36	$822.55	$822.55	$670.13	$670.13	$734.54	$734.54	$615.99	$615.99	$732.88	$732.88	$597.08	$597.08
50	$885.78	$721.65	$721.65	$791.00	$791.00	$723.78	$723.78	$861.12	$861.12	$701.56	$701.56	$768.98	$768.98	$644.87	$644.87	$767.25	$767.25	$625.08	$625.08
51	$924.97	$753.57	$753.57	$825.99	$825.99	$755.79	$755.79	$899.21	$899.21	$732.59	$732.59	$802.99	$802.99	$673.40	$673.40	$801.19	$801.19	$652.73	$652.73
52	$968.11	$788.73	$788.73	$864.52	$864.52	$791.05	$791.05	$941.16	$941.16	$766.77	$766.77	$840.45	$840.45	$704.81	$704.81	$838.56	$838.56	$683.18	$683.18
53	$1,011.76	$824.28	$824.28	$903.50	$903.50	$826.71	$826.71	$983.59	$983.59	$801.33	$801.33	$878.34	$878.34	$736.58	$736.58	$876.36	$876.36	$713.98	$713.98
54	$1,058.87	$862.67	$862.67	$945.57	$945.57	$865.21	$865.21	$1,029.39	$1,029.39	$838.65	$838.65	$919.25	$919.25	$770.88	$770.88	$917.17	$917.17	$747.23	$747.23
55	$1,105.99	$901.05	$901.05	$987.64	$987.64	$903.71	$903.71	$1,075.19	$1,075.19	$875.97	$875.97	$960.15	$960.15	$805.19	$805.19	$957.99	$957.99	$780.48	$780.48
56	$1,157.07	$942.67	$942.67	$1,033.26	$1,033.26	$945.45	$945.45	$1,124.86	$1,124.86	$916.43	$916.43	$1,004.50	$1,004.50	$842.38	$842.38	$1,002.23	$1,002.23	$816.53	$816.53
57	$1,208.65	$984.69	$984.69	$1,079.32	$1,079.32	$987.59	$987.59	$1,175.00	$1,175.00	$957.28	$957.28	$1,049.27	$1,049.27	$879.93	$879.93	$1,046.91	$1,046.91	$852.93	$852.93
58	$1,263.71	$1,029.54	$1,029.54	$1,128.48	$1,128.48	$1,032.58	$1,032.58	$1,228.52	$1,228.52	$1,000.88	$1,000.88	$1,097.07	$1,097.07	$920.01	$920.01	$1,094.60	$1,094.60	$891.77	$891.77
59	$1,290.98	$1,051.77	$1,051.77	$1,152.84	$1,152.84	$1,054.87	$1,054.87	$1,255.04	$1,255.04	$1,022.48	$1,022.48	$1,120.75	$1,120.75	$939.87	$939.87	$1,118.22	$1,118.22	$911.02	$911.02
60	$1,346.04	$1,096.62	$1,096.62	$1,202.00	$1,202.00	$1,099.85	$1,099.85	$1,308.56	$1,308.56	$1,066.09	$1,066.09	$1,168.54	$1,168.54	$979.94	$979.94	$1,165.91	$1,165.91	$949.87	$949.87
61	$1,393.65	$1,135.41	$1,135.41	$1,244.52	$1,244.52	$1,138.75	$1,138.75	$1,354.84	$1,354.84	$1,103.80	$1,103.80	$1,209.87	$1,209.87	$1,014.61	$1,014.61	$1,207.15	$1,207.15	$983.47	$983.47
62	$1,424.89	$1,160.86	$1,160.86	$1,272.42	$1,272.42	$1,164.28	$1,164.28	$1,385.22	$1,385.22	$1,128.54	$1,128.54	$1,237.00	$1,237.00	$1,037.35	$1,037.35	$1,234.21	$1,234.21	$1,005.52	$1,005.52
63	$1,464.07	$1,192.79	$1,192.79	$1,307.41	$1,307.41	$1,196.30	$1,196.30	$1,423.31	$1,423.31	$1,159.58	$1,159.58	$1,271.01	$1,271.01	$1,065.88	$1,065.88	$1,268.15	$1,268.15	$1,033.17	$1,033.17
64+	$1,487.88	$1,212.18	$1,212.18	$1,328.67	$1,328.67	$1,215.75	$1,215.75	$1,446.45	$1,446.45	$1,178.43	$1,178.43	$1,291.68	$1,291.68	$1,083.21	$1,083.21	$1,288.77	$1,288.77	$1,049.97	$1,049.97

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060088		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097		16322PA
Plan Marketing Name =>	vantage Silver PPO $4,400 $60/		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF15		PPOF15		PPOF15		PPOF15		PPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gold		Go
Deductible =>	$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$2,200 /
Coinsurance =>	100%		100%		100%		100%		100%		90%		90%		90%		90%		90
Copays =>	$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$293.48	$293.48	$212.68	$212.68	$253.03	$253.03	$206.14	$206.14	$225.97	$225.97	$293.02	$293.02	$348.63	$348.63	$284.03	$284.03	$311.32	$311.32	$281.67
15	$319.56	$319.56	$231.58	$231.58	$275.52	$275.52	$224.47	$224.47	$246.05	$246.05	$319.06	$319.06	$379.61	$379.61	$309.28	$309.28	$339.00	$339.00	$306.71
16	$329.54	$329.54	$238.81	$238.81	$284.12	$284.12	$231.47	$231.47	$253.73	$253.73	$329.02	$329.02	$391.46	$391.46	$318.93	$318.93	$349.58	$349.58	$316.28
17	$339.51	$339.51	$246.04	$246.04	$292.72	$292.72	$238.48	$238.48	$261.41	$261.41	$338.98	$338.98	$403.31	$403.31	$328.58	$328.58	$360.16	$360.16	$325.86
18	$350.25	$350.25	$253.82	$253.82	$301.98	$301.98	$246.03	$246.03	$269.68	$269.68	$349.71	$349.71	$416.07	$416.07	$338.98	$338.98	$371.55	$371.55	$336.17
19	$361.00	$361.00	$261.61	$261.61	$311.25	$311.25	$253.57	$253.57	$277.95	$277.95	$360.43	$360.43	$428.83	$428.83	$349.37	$349.37	$382.95	$382.95	$346.48
20	$372.12	$372.12	$269.67	$269.67	$320.84	$320.84	$261.39	$261.39	$286.52	$286.52	$371.54	$371.54	$442.05	$442.05	$360.14	$360.14	$394.75	$394.75	$357.15
21	$383.63	$383.63	$278.01	$278.01	$330.76	$330.76	$269.47	$269.47	$295.38	$295.38	$383.03	$383.03	$455.72	$455.72	$371.28	$371.28	$406.96	$406.96	$368.20
22	$383.63	$383.63	$278.01	$278.01	$330.76	$330.76	$269.47	$269.47	$295.38	$295.38	$383.03	$383.03	$455.72	$455.72	$371.28	$371.28	$406.96	$406.96	$368.20
23	$383.63	$383.63	$278.01	$278.01	$330.76	$330.76	$269.47	$269.47	$295.38	$295.38	$383.03	$383.03	$455.72	$455.72	$371.28	$371.28	$406.96	$406.96	$368.20
24	$383.63	$383.63	$278.01	$278.01	$330.76	$330.76	$269.47	$269.47	$295.38	$295.38	$383.03	$383.03	$455.72	$455.72	$371.28	$371.28	$406.96	$406.96	$368.20
25	$385.16	$385.16	$279.12	$279.12	$332.08	$332.08	$270.55	$270.55	$296.56	$296.56	$384.56	$384.56	$457.54	$457.54	$372.77	$372.77	$408.59	$408.59	$369.67
26	$392.84	$392.84	$284.68	$284.68	$338.70	$338.70	$275.94	$275.94	$302.47	$302.47	$392.22	$392.22	$466.66	$466.66	$380.19	$380.19	$416.73	$416.73	$377.04
27	$402.04	$402.04	$291.35	$291.35	$346.64	$346.64	$282.40	$282.40	$309.56	$309.56	$401.42	$401.42	$477.59	$477.59	$389.10	$389.10	$426.49	$426.49	$385.87
28	$417.01	$417.01	$302.20	$302.20	$359.54	$359.54	$292.91	$292.91	$321.08	$321.08	$416.35	$416.35	$495.37	$495.37	$403.58	$403.58	$442.37	$442.37	$400.23
29	$429.28	$429.28	$311.09	$311.09	$370.12	$370.12	$301.54	$301.54	$330.53	$330.53	$428.61	$428.61	$509.95	$509.95	$415.46	$415.46	$455.39	$455.39	$412.02
30	$435.42	$435.42	$315.54	$315.54	$375.41	$375.41	$305.85	$305.85	$335.26	$335.26	$434.74	$434.74	$517.24	$517.24	$421.40	$421.40	$461.90	$461.90	$417.91
31	$444.63	$444.63	$322.21	$322.21	$383.35	$383.35	$312.32	$312.32	$342.35	$342.35	$443.93	$443.93	$528.18	$528.18	$430.31	$430.31	$471.67	$471.67	$426.74
32	$453.83	$453.83	$328.89	$328.89	$391.29	$391.29	$318.78	$318.78	$349.43	$349.43	$453.12	$453.12	$539.12	$539.12	$439.22	$439.22	$481.43	$481.43	$435.58
33	$459.59	$459.59	$333.06	$333.06	$396.25	$396.25	$322.83	$322.83	$353.87	$353.87	$458.87	$458.87	$545.95	$545.95	$444.79	$444.79	$487.54	$487.54	$441.10
34	$465.73	$465.73	$337.50	$337.50	$401.54	$401.54	$327.14	$327.14	$358.59	$358.59	$465.00	$465.00	$553.24	$553.24	$450.73	$450.73	$494.05	$494.05	$446.99
35	$468.80	$468.80	$339.73	$339.73	$404.19	$404.19	$329.29	$329.29	$360.95	$360.95	$468.06	$468.06	$556.89	$556.89	$453.70	$453.70	$497.31	$497.31	$449.94
36	$471.86	$471.86	$341.95	$341.95	$406.83	$406.83	$331.45	$331.45	$363.32	$363.32	$471.13	$471.13	$560.54	$560.54	$456.67	$456.67	$500.56	$500.56	$452.89
37	$474.93	$474.93	$344.18	$344.18	$409.48	$409.48	$333.60	$333.60	$365.68	$365.68	$474.19	$474.19	$564.18	$564.18	$459.64	$459.64	$503.82	$503.82	$455.83
38	$478.00	$478.00	$346.40	$346.40	$412.13	$412.13	$335.76	$335.76	$368.04	$368.04	$477.26	$477.26	$567.83	$567.83	$462.61	$462.61	$507.07	$507.07	$458.78
39	$484.14	$484.14	$350.85	$350.85	$417.42	$417.42	$340.07	$340.07	$372.77	$372.77	$483.38	$483.38	$575.12	$575.12	$468.56	$468.56	$513.58	$513.58	$464.67
40	$490.28	$490.28	$355.30	$355.30	$422.71	$422.71	$344.38	$344.38	$377.50	$377.50	$489.51	$489.51	$582.41	$582.41	$474.50	$474.50	$520.09	$520.09	$470.56
41	$499.49	$499.49	$361.97	$361.97	$430.65	$430.65	$350.85	$350.85	$384.58	$384.58	$498.71	$498.71	$593.35	$593.35	$483.41	$483.41	$529.86	$529.86	$479.40
42	$508.31	$508.31	$368.36	$368.36	$438.26	$438.26	$357.05	$357.05	$391.38	$391.38	$507.51	$507.51	$603.83	$603.83	$491.95	$491.95	$539.22	$539.22	$487.87
43	$520.59	$520.59	$377.26	$377.26	$448.84	$448.84	$365.67	$365.67	$400.83	$400.83	$519.77	$519.77	$618.41	$618.41	$503.83	$503.83	$552.24	$552.24	$499.65
44	$535.93	$535.93	$388.38	$388.38	$462.07	$462.07	$376.45	$376.45	$412.65	$412.65	$535.09	$535.09	$636.64	$636.64	$518.68	$518.68	$568.52	$568.52	$514.38
45	$553.96	$553.96	$401.45	$401.45	$477.62	$477.62	$389.11	$389.11	$426.53	$426.53	$553.10	$553.10	$658.06	$658.06	$536.13	$536.13	$587.65	$587.65	$531.68
46	$575.45	$575.45	$417.02	$417.02	$496.14	$496.14	$404.21	$404.21	$443.07	$443.07	$574.55	$574.55	$683.58	$683.58	$556.92	$556.92	$610.44	$610.44	$552.30
47	$599.61	$599.61	$434.53	$434.53	$516.98	$516.98	$421.18	$421.18	$461.68	$461.68	$598.68	$598.68	$712.29	$712.29	$580.31	$580.31	$636.08	$636.08	$575.50
48	$627.24	$627.24	$454.55	$454.55	$540.79	$540.79	$440.58	$440.58	$482.95	$482.95	$626.25	$626.25	$745.10	$745.10	$607.04	$607.04	$665.38	$665.38	$602.01
49	$654.47	$654.47	$474.29	$474.29	$564.28	$564.28	$459.72	$459.72	$503.92	$503.92	$653.45	$653.45	$777.46	$777.46	$633.40	$633.40	$694.27	$694.27	$628.15
50	$685.16	$685.16	$496.53	$496.53	$590.74	$590.74	$481.27	$481.27	$527.55	$527.55	$684.09	$684.09	$813.92	$813.92	$663.11	$663.11	$726.83	$726.83	$657.61
51	$715.47	$715.47	$518.49	$518.49	$616.87	$616.87	$502.56	$502.56	$550.88	$550.88	$714.35	$714.35	$849.92	$849.92	$692.44	$692.44	$758.98	$758.98	$686.69
52	$748.85	$748.85	$542.68	$542.68	$645.64	$645.64	$526.01	$526.01	$576.58	$576.58	$747.67	$747.67	$889.57	$889.57	$724.74	$724.74	$794.39	$794.39	$718.73
53	$782.61	$782.61	$567.14	$567.14	$674.75	$674.75	$549.72	$549.72	$602.58	$602.58	$781.38	$781.38	$929.67	$929.67	$757.41	$757.41	$830.20	$830.20	$751.13
54	$819.05	$819.05	$593.55	$593.55	$706.17	$706.17	$575.32	$575.32	$630.64	$630.64	$817.77	$817.77	$972.96	$972.96	$792.68	$792.68	$868.86	$868.86	$786.11
55	$855.49	$855.49	$619.96	$619.96	$737.59	$737.59	$600.92	$600.92	$658.70	$658.70	$854.16	$854.16	$1,016.26	$1,016.26	$827.95	$827.95	$907.52	$907.52	$821.09
56	$895.01	$895.01	$648.60	$648.60	$771.66	$771.66	$628.67	$628.67	$689.12	$689.12	$893.61	$893.61	$1,063.19	$1,063.19	$866.20	$866.20	$949.44	$949.44	$859.01
57	$934.91	$934.91	$677.51	$677.51	$806.06	$806.06	$656.70	$656.70	$719.84	$719.84	$933.44	$933.44	$1,110.59	$1,110.59	$904.81	$904.81	$991.76	$991.76	$897.30
58	$977.49	$977.49	$708.37	$708.37	$842.78	$842.78	$686.61	$686.61	$752.63	$752.63	$975.96	$975.96	$1,161.17	$1,161.17	$946.02	$946.02	$1,036.93	$1,036.93	$938.17
59	$998.59	$998.59	$723.66	$723.66	$860.97	$860.97	$701.43	$701.43	$768.87	$768.87	$997.03	$997.03	$1,186.24	$1,186.24	$966.44	$966.44	$1,059.32	$1,059.32	$958.42
60	$1,041.17	$1,041.17	$754.52	$754.52	$897.68	$897.68	$731.34	$731.34	$801.66	$801.66	$1,039.54	$1,039.54	$1,236.82	$1,236.82	$1,007.65	$1,007.65	$1,104.49	$1,104.49	$999.29
61	$1,078.00	$1,078.00	$781.21	$781.21	$929.44	$929.44	$757.21	$757.21	$830.02	$830.02	$1,076.31	$1,076.31	$1,280.57	$1,280.57	$1,043.30	$1,043.30	$1,143.56	$1,143.56	$1,034.64
62	$1,102.17	$1,102.17	$798.72	$798.72	$950.27	$950.27	$774.19	$774.19	$848.63	$848.63	$1,100.45	$1,100.45	$1,309.28	$1,309.28	$1,066.69	$1,066.69	$1,169.20	$1,169.20	$1,057.84
63	$1,132.48	$1,132.48	$820.69	$820.69	$976.40	$976.40	$795.48	$795.48	$871.96	$871.96	$1,130.70	$1,130.70	$1,345.29	$1,345.29	$1,096.02	$1,096.02	$1,201.35	$1,201.35	$1,086.93
64+	$1,150.89	$1,150.89	$834.03	$834.03	$992.28	$992.28	$808.41	$808.41	$886.14	$886.14	$1,149.09	$1,149.09	$1,367.16	$1,367.16	$1,113.84	$1,113.84	$1,220.88	$1,220.88	$1,104.60

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	.0060098	16322PA0060098		16322PA0060098		16322PA0060098		16322PA0060099		16322PA0060099		16322PA0060099		16322PA0060099		16322PA0060126		16322PA0060126	
Plan Marketing Name =>	, PPO $2,200/10	ntage Gold HSA PPO $2,200/10		ntage Gold HSA PPO $2,200/10		ntage Gold HSA PPO $2,200/10		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		Silver PPO $6,400 $80/$100 - P		Silver PPO $6,400 $80/$100 - P	
Form # =>	PF15	PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF02		PPOF02	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	/ $4,400	$2,200 / $4,400		$2,200 / $4,400		$2,200 / $4,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$6,400 / $12,800		$6,400 / $12,800	
Coinsurance =>	%	90%		90%		90%		100%		100%		100%		100%		100%		100%	
Copays =>	/ 10%	10% / 10%		10% / 10%		10% / 10%		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0	
OOP Maximum =>	/ $9,200	$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$281.67	$335.13	$335.13	$273.03	$273.03	$299.28	$299.28	$254.08	$254.08	$302.30	$302.30	$246.28	$246.28	$269.95	$269.95	$276.72	$276.72	$329.24	$329.24
15	$306.71	$364.92	$364.92	$297.30	$297.30	$325.88	$325.88	$276.66	$276.66	$329.17	$329.17	$268.18	$268.18	$293.95	$293.95	$301.32	$301.32	$358.51	$358.51
16	$316.28	$376.31	$376.31	$306.58	$306.58	$336.05	$336.05	$285.30	$285.30	$339.44	$339.44	$276.55	$276.55	$303.12	$303.12	$310.73	$310.73	$369.70	$369.70
17	$325.86	$387.70	$387.70	$315.86	$315.86	$346.22	$346.22	$293.94	$293.94	$349.72	$349.72	$284.92	$284.92	$312.30	$312.30	$320.13	$320.13	$380.89	$380.89
18	$336.17	$399.97	$399.97	$325.85	$325.85	$357.17	$357.17	$303.23	$303.23	$360.78	$360.78	$293.93	$293.93	$322.18	$322.18	$330.26	$330.26	$392.94	$392.94
19	$346.48	$412.23	$412.23	$335.84	$335.84	$368.13	$368.13	$312.53	$312.53	$371.85	$371.85	$302.95	$302.95	$332.06	$332.06	$340.39	$340.39	$404.99	$404.99
20	$357.15	$424.94	$424.94	$346.19	$346.19	$379.47	$379.47	$322.17	$322.17	$383.31	$383.31	$312.28	$312.28	$342.29	$342.29	$350.88	$350.88	$417.47	$417.47
21	$368.20	$438.08	$438.08	$356.90	$356.90	$391.21	$391.21	$332.13	$332.13	$395.16	$395.16	$321.94	$321.94	$352.88	$352.88	$361.73	$361.73	$430.38	$430.38
22	$368.20	$438.08	$438.08	$356.90	$356.90	$391.21	$391.21	$332.13	$332.13	$395.16	$395.16	$321.94	$321.94	$352.88	$352.88	$361.73	$361.73	$430.38	$430.38
23	$368.20	$438.08	$438.08	$356.90	$356.90	$391.21	$391.21	$332.13	$332.13	$395.16	$395.16	$321.94	$321.94	$352.88	$352.88	$361.73	$361.73	$430.38	$430.38
24	$368.20	$438.08	$438.08	$356.90	$356.90	$391.21	$391.21	$332.13	$332.13	$395.16	$395.16	$321.94	$321.94	$352.88	$352.88	$361.73	$361.73	$430.38	$430.38
25	$369.67	$439.83	$439.83	$358.33	$358.33	$392.77	$392.77	$333.46	$333.46	$396.74	$396.74	$323.23	$323.23	$354.29	$354.29	$363.18	$363.18	$432.10	$432.10
26	$377.04	$448.59	$448.59	$365.47	$365.47	$400.60	$400.60	$340.10	$340.10	$404.64	$404.64	$329.67	$329.67	$361.35	$361.35	$370.41	$370.41	$440.71	$440.71
27	$385.87	$459.11	$459.11	$374.03	$374.03	$409.99	$409.99	$348.07	$348.07	$414.13	$414.13	$337.39	$337.39	$369.82	$369.82	$379.09	$379.09	$451.04	$451.04
28	$400.23	$476.19	$476.19	$387.95	$387.95	$425.25	$425.25	$361.03	$361.03	$429.54	$429.54	$349.95	$349.95	$383.58	$383.58	$393.20	$393.20	$467.82	$467.82
29	$412.02	$490.21	$490.21	$399.37	$399.37	$437.76	$437.76	$371.65	$371.65	$442.18	$442.18	$360.25	$360.25	$394.87	$394.87	$404.78	$404.78	$481.60	$481.60
30	$417.91	$497.22	$497.22	$405.08	$405.08	$444.02	$444.02	$376.97	$376.97	$448.51	$448.51	$365.40	$365.40	$400.52	$400.52	$410.56	$410.56	$488.48	$488.48
31	$426.74	$507.73	$507.73	$413.65	$413.65	$453.41	$453.41	$384.94	$384.94	$457.99	$457.99	$373.13	$373.13	$408.99	$408.99	$419.25	$419.25	$498.81	$498.81
32	$435.58	$518.25	$518.25	$422.21	$422.21	$462.80	$462.80	$392.91	$392.91	$467.47	$467.47	$380.86	$380.86	$417.46	$417.46	$427.93	$427.93	$509.14	$509.14
33	$441.10	$524.82	$524.82	$427.57	$427.57	$468.67	$468.67	$397.89	$397.89	$473.40	$473.40	$385.68	$385.68	$422.75	$422.75	$433.35	$433.35	$515.60	$515.60
34	$446.99	$531.83	$531.83	$433.28	$433.28	$474.93	$474.93	$403.21	$403.21	$479.72	$479.72	$390.84	$390.84	$428.40	$428.40	$439.14	$439.14	$522.48	$522.48
35	$449.94	$535.33	$535.33	$436.13	$436.13	$478.06	$478.06	$405.86	$405.86	$482.89	$482.89	$393.41	$393.41	$431.22	$431.22	$442.03	$442.03	$525.92	$525.92
36	$452.89	$538.84	$538.84	$438.99	$438.99	$481.19	$481.19	$408.52	$408.52	$486.05	$486.05	$395.99	$395.99	$434.04	$434.04	$444.93	$444.93	$529.37	$529.37
37	$455.83	$542.34	$542.34	$441.84	$441.84	$484.32	$484.32	$411.18	$411.18	$489.21	$489.21	$398.56	$398.56	$436.87	$436.87	$447.82	$447.82	$532.81	$532.81
38	$458.78	$545.85	$545.85	$444.70	$444.70	$487.45	$487.45	$413.83	$413.83	$492.37	$492.37	$401.14	$401.14	$439.69	$439.69	$450.72	$450.72	$536.25	$536.25
39	$464.67	$552.86	$552.86	$450.41	$450.41	$493.71	$493.71	$419.15	$419.15	$498.69	$498.69	$406.29	$406.29	$445.33	$445.33	$456.50	$456.50	$543.14	$543.14
40	$470.56	$559.87	$559.87	$456.12	$456.12	$499.97	$499.97	$424.46	$424.46	$505.01	$505.01	$411.44	$411.44	$450.98	$450.98	$462.29	$462.29	$550.03	$550.03
41	$479.40	$570.38	$570.38	$464.68	$464.68	$509.36	$509.36	$432.43	$432.43	$514.50	$514.50	$419.17	$419.17	$459.45	$459.45	$470.97	$470.97	$560.35	$560.35
42	$487.87	$580.46	$580.46	$472.89	$472.89	$518.35	$518.35	$440.07	$440.07	$523.59	$523.59	$426.57	$426.57	$467.57	$467.57	$479.29	$479.29	$570.25	$570.25
43	$499.65	$594.47	$594.47	$484.31	$484.31	$530.87	$530.87	$450.70	$450.70	$536.23	$536.23	$436.87	$436.87	$478.86	$478.86	$490.87	$490.87	$584.03	$584.03
44	$514.38	$612.00	$612.00	$498.59	$498.59	$546.52	$546.52	$463.99	$463.99	$552.04	$552.04	$449.75	$449.75	$492.97	$492.97	$505.34	$505.34	$601.24	$601.24
45	$531.68	$632.59	$632.59	$515.36	$515.36	$564.91	$564.91	$479.60	$479.60	$570.61	$570.61	$464.88	$464.88	$509.56	$509.56	$522.34	$522.34	$621.47	$621.47
46	$552.30	$657.12	$657.12	$535.35	$535.35	$586.82	$586.82	$498.20	$498.20	$592.74	$592.74	$482.91	$482.91	$529.32	$529.32	$542.60	$542.60	$645.57	$645.57
47	$575.50	$684.72	$684.72	$557.83	$557.83	$611.46	$611.46	$519.12	$519.12	$617.64	$617.64	$503.19	$503.19	$551.55	$551.55	$565.38	$565.38	$672.68	$672.68
48	$602.01	$716.26	$716.26	$583.53	$583.53	$639.63	$639.63	$543.03	$543.03	$646.09	$646.09	$526.37	$526.37	$576.96	$576.96	$591.43	$591.43	$703.67	$703.67
49	$628.15	$747.36	$747.36	$608.87	$608.87	$667.40	$667.40	$566.61	$566.61	$674.14	$674.14	$549.23	$549.23	$602.01	$602.01	$617.11	$617.11	$734.23	$734.23
50	$657.61	$782.41	$782.41	$637.42	$637.42	$698.70	$698.70	$593.18	$593.18	$705.76	$705.76	$574.98	$574.98	$630.24	$630.24	$646.05	$646.05	$768.66	$768.66
51	$686.69	$817.02	$817.02	$665.62	$665.62	$729.61	$729.61	$619.42	$619.42	$736.97	$736.97	$600.42	$600.42	$658.12	$658.12	$674.63	$674.63	$802.66	$802.66
52	$718.73	$855.13	$855.13	$696.67	$696.67	$763.64	$763.64	$648.32	$648.32	$771.35	$771.35	$628.43	$628.43	$688.82	$688.82	$706.10	$706.10	$840.10	$840.10
53	$751.13	$893.68	$893.68	$728.08	$728.08	$798.07	$798.07	$677.55	$677.55	$806.13	$806.13	$656.76	$656.76	$719.88	$719.88	$737.93	$737.93	$877.98	$877.98
54	$786.11	$935.30	$935.30	$761.98	$761.98	$835.23	$835.23	$709.10	$709.10	$843.67	$843.67	$687.34	$687.34	$753.40	$753.40	$772.29	$772.29	$918.86	$918.86
55	$821.09	$976.92	$976.92	$795.89	$795.89	$872.40	$872.40	$740.65	$740.65	$881.21	$881.21	$717.93	$717.93	$786.92	$786.92	$806.66	$806.66	$959.75	$959.75
56	$859.01	$1,022.04	$1,022.04	$832.65	$832.65	$912.69	$912.69	$774.86	$774.86	$921.91	$921.91	$751.09	$751.09	$823.27	$823.27	$843.92	$843.92	$1,004.08	$1,004.08
57	$897.30	$1,067.60	$1,067.60	$869.77	$869.77	$953.38	$953.38	$809.40	$809.40	$963.00	$963.00	$784.57	$784.57	$859.97	$859.97	$881.54	$881.54	$1,048.84	$1,048.84
58	$938.17	$1,116.23	$1,116.23	$909.38	$909.38	$996.80	$996.80	$846.27	$846.27	$1,006.87	$1,006.87	$820.30	$820.30	$899.14	$899.14	$921.69	$921.69	$1,096.61	$1,096.61
59	$958.42	$1,140.32	$1,140.32	$929.01	$929.01	$1,018.32	$1,018.32	$864.53	$864.53	$1,028.60	$1,028.60	$838.01	$838.01	$918.55	$918.55	$941.58	$941.58	$1,120.28	$1,120.28
60	$999.29	$1,188.95	$1,188.95	$968.63	$968.63	$1,061.74	$1,061.74	$901.40	$901.40	$1,072.46	$1,072.46	$873.75	$873.75	$957.72	$957.72	$981.74	$981.74	$1,168.05	$1,168.05
61	$1,034.64	$1,231.00	$1,231.00	$1,002.89	$1,002.89	$1,099.30	$1,099.30	$933.29	$933.29	$1,110.40	$1,110.40	$904.65	$904.65	$991.59	$991.59	$1,016.46	$1,016.46	$1,209.37	$1,209.37
62	$1,057.84	$1,258.60	$1,258.60	$1,025.37	$1,025.37	$1,123.95	$1,123.95	$954.21	$954.21	$1,135.29	$1,135.29	$924.93	$924.93	$1,013.82	$1,013.82	$1,039.25	$1,039.25	$1,236.48	$1,236.48
63	$1,086.93	$1,293.21	$1,293.21	$1,053.57	$1,053.57	$1,154.85	$1,154.85	$980.45	$980.45	$1,166.51	$1,166.51	$950.37	$950.37	$1,041.70	$1,041.70	$1,067.83	$1,067.83	$1,270.48	$1,270.48
64+	$1,104.60	$1,314.24	$1,314.24	$1,070.70	$1,070.70	$1,173.63	$1,173.63	$996.39	$996.39	$1,185.48	$1,185.48	$965.82	$965.82	$1,058.64	$1,058.64	$1,085.19	$1,085.19	$1,291.14	$1,291.14

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	16322PA0060126		16322PA0060126		16322PA0060128		16322PA0060128		16322PA0060128		16322PA0060129		16322PA0060129		16322PA0060129		16322PA0060130		16322PA	
Plan Marketing Name =>	Silver PPO $6,400 $80/$100 - P		Silver PPO $6,400 $80/$100 - P		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $2,000 $35/$50		ntage Gold PPO $2,000 $35/$50		ntage Gold PPO $2,000 $35/$50		ge Gold PPO $2,500/10% $30/$		ge Gold PPO $2	
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPO	
Rating Area =>	4		5		1		4		5		1		4		5		1		4	
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adv	
Metal =>	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go	
Deductible =>	$6,400 / $12,800		$6,400 / $12,800		$1,250 / $2,500		$1,250 / $2,500		$1,250 / $2,500		$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$2,500 / $5,000		$2,500 /	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		90%		90	
Copays =>	$0 / $0		$0 / $0		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 /	
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,000 / $12,000		$6,000 / $12,000		$6,000 / $12,000		$6,500 / $13,000		$6,500 /	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	$268.23	$268.23	$294.01	$294.01	$307.80	$307.80	$298.35	$298.35	$327.03	$327.03	$296.19	$296.19	$287.10	$287.10	$314.70	$314.70	$290.41	$290.41	$281.50	
15	$292.07	$292.07	$320.15	$320.15	$335.16	$335.16	$324.87	$324.87	$356.10	$356.10	$322.52	$322.52	$312.62	$312.62	$342.67	$342.67	$316.22	$316.22	$306.52	
16	$301.19	$301.19	$330.14	$330.14	$345.62	$345.62	$335.01	$335.01	$367.21	$367.21	$332.59	$332.59	$322.38	$322.38	$353.37	$353.37	$326.09	$326.09	$316.09	
17	$310.31	$310.31	$340.13	$340.13	$356.08	$356.08	$345.15	$345.15	$378.33	$378.33	$342.65	$342.65	$332.14	$332.14	$364.06	$364.06	$335.96	$335.96	$325.65	
18	$320.13	$320.13	$350.89	$350.89	$367.35	$367.35	$356.07	$356.07	$390.30	$390.30	$353.50	$353.50	$342.65	$342.65	$375.58	$375.58	$346.59	$346.59	$335.96	
19	$329.94	$329.94	$361.65	$361.65	$378.61	$378.61	$366.99	$366.99	$402.27	$402.27	$364.34	$364.34	$353.16	$353.16	$387.10	$387.10	$357.22	$357.22	$346.26	
20	$340.11	$340.11	$372.80	$372.80	$390.28	$390.28	$378.30	$378.30	$414.67	$414.67	$375.56	$375.56	$364.04	$364.04	$399.03	$399.03	$368.23	$368.23	$356.93	
21	$350.63	$350.63	$384.33	$384.33	$402.35	$402.35	$390.00	$390.00	$427.49	$427.49	$387.18	$387.18	$375.30	$375.30	$411.37	$411.37	$379.62	$379.62	$367.97	
22	$350.63	$350.63	$384.33	$384.33	$402.35	$402.35	$390.00	$390.00	$427.49	$427.49	$387.18	$387.18	$375.30	$375.30	$411.37	$411.37	$379.62	$379.62	$367.97	
23	$350.63	$350.63	$384.33	$384.33	$402.35	$402.35	$390.00	$390.00	$427.49	$427.49	$387.18	$387.18	$375.30	$375.30	$411.37	$411.37	$379.62	$379.62	$367.97	
24	$350.63	$350.63	$384.33	$384.33	$402.35	$402.35	$390.00	$390.00	$427.49	$427.49	$387.18	$387.18	$375.30	$375.30	$411.37	$411.37	$379.62	$379.62	$367.97	
25	$352.03	$352.03	$385.87	$385.87	$403.96	$403.96	$391.56	$391.56	$429.20	$429.20	$388.73	$388.73	$376.80	$376.80	$413.02	$413.02	$381.14	$381.14	$369.44	
26	$359.05	$359.05	$393.55	$393.55	$412.01	$412.01	$399.36	$399.36	$437.75	$437.75	$396.47	$396.47	$384.31	$384.31	$421.24	$421.24	$388.73	$388.73	$376.80	
27	$367.46	$367.46	$402.78	$402.78	$421.66	$421.66	$408.72	$408.72	$448.01	$448.01	$405.76	$405.76	$393.31	$393.31	$431.12	$431.12	$397.84	$397.84	$385.63	
28	$381.13	$381.13	$417.77	$417.77	$437.35	$437.35	$423.93	$423.93	$464.68	$464.68	$420.86	$420.86	$407.95	$407.95	$447.16	$447.16	$412.65	$412.65	$399.98	
29	$392.35	$392.35	$430.07	$430.07	$450.23	$450.23	$436.41	$436.41	$478.36	$478.36	$433.25	$433.25	$419.96	$419.96	$460.32	$460.32	$424.79	$424.79	$411.76	
30	$397.97	$397.97	$436.21	$436.21	$456.67	$456.67	$442.65	$442.65	$485.20	$485.20	$439.45	$439.45	$425.97	$425.97	$466.90	$466.90	$430.87	$430.87	$417.65	
31	$406.38	$406.38	$445.44	$445.44	$466.32	$466.32	$452.01	$452.01	$495.46	$495.46	$448.74	$448.74	$434.97	$434.97	$476.78	$476.78	$439.98	$439.98	$426.48	
32	$414.80	$414.80	$454.66	$454.66	$475.98	$475.98	$461.37	$461.37	$505.72	$505.72	$458.03	$458.03	$443.98	$443.98	$486.65	$486.65	$449.09	$449.09	$435.31	
33	$420.05	$420.05	$460.43	$460.43	$482.02	$482.02	$467.22	$467.22	$512.13	$512.13	$463.84	$463.84	$449.61	$449.61	$492.82	$492.82	$454.78	$454.78	$440.83	
34	$425.66	$425.66	$466.58	$466.58	$488.45	$488.45	$473.46	$473.46	$518.97	$518.97	$470.04	$470.04	$455.61	$455.61	$499.40	$499.40	$460.86	$460.86	$446.72	
35	$428.47	$428.47	$469.65	$469.65	$491.67	$491.67	$476.58	$476.58	$522.39	$522.39	$473.13	$473.13	$458.62	$458.62	$502.69	$502.69	$463.90	$463.90	$449.66	
36	$431.27	$431.27	$472.73	$472.73	$494.89	$494.89	$479.70	$479.70	$525.81	$525.81	$476.23	$476.23	$461.62	$461.62	$505.99	$505.99	$466.93	$466.93	$452.60	
37	$434.08	$434.08	$475.80	$475.80	$498.11	$498.11	$482.82	$482.82	$529.23	$529.23	$479.33	$479.33	$464.62	$464.62	$509.28	$509.28	$469.97	$469.97	$455.55	
38	$436.88	$436.88	$478.88	$478.88	$501.33	$501.33	$485.94	$485.94	$532.65	$532.65	$482.43	$482.43	$467.62	$467.62	$512.57	$512.57	$473.01	$473.01	$458.49	
39	$442.50	$442.50	$485.02	$485.02	$507.77	$507.77	$492.18	$492.18	$539.49	$539.49	$488.62	$488.62	$473.63	$473.63	$519.15	$519.15	$479.08	$479.08	$464.38	
40	$448.11	$448.11	$491.17	$491.17	$514.20	$514.20	$498.42	$498.42	$546.33	$546.33	$494.82	$494.82	$479.63	$479.63	$525.73	$525.73	$485.15	$485.15	$470.27	
41	$456.52	$456.52	$500.40	$500.40	$523.86	$523.86	$507.78	$507.78	$556.59	$556.59	$504.11	$504.11	$488.64	$488.64	$535.60	$535.60	$494.27	$494.27	$479.10	
42	$464.58	$464.58	$509.24	$509.24	$533.11	$533.11	$516.75	$516.75	$566.42	$566.42	$513.01	$513.01	$497.27	$497.27	$545.07	$545.07	$503.00	$503.00	$487.56	
43	$475.80	$475.80	$521.54	$521.54	$545.99	$545.99	$529.23	$529.23	$580.10	$580.10	$525.40	$525.40	$509.28	$509.28	$558.23	$558.23	$515.14	$515.14	$499.34	
44	$489.83	$489.83	$536.91	$536.91	$562.08	$562.08	$544.83	$544.83	$597.20	$597.20	$540.89	$540.89	$524.29	$524.29	$574.68	$574.68	$530.33	$530.33	$514.05	
45	$506.31	$506.31	$554.97	$554.97	$580.99	$580.99	$563.16	$563.16	$617.30	$617.30	$559.09	$559.09	$541.93	$541.93	$594.02	$594.02	$548.17	$548.17	$531.35	
46	$525.95	$525.95	$576.50	$576.50	$603.53	$603.53	$585.00	$585.00	$641.24	$641.24	$580.77	$580.77	$562.95	$562.95	$617.06	$617.06	$569.43	$569.43	$551.96	
47	$548.03	$548.03	$600.71	$600.71	$628.87	$628.87	$609.57	$609.57	$668.17	$668.17	$605.16	$605.16	$586.59	$586.59	$642.97	$642.97	$593.35	$593.35	$575.14	
48	$573.28	$573.28	$628.38	$628.38	$657.84	$657.84	$637.65	$637.65	$698.95	$698.95	$633.04	$633.04	$613.62	$613.62	$672.59	$672.59	$620.68	$620.68	$601.63	
49	$598.17	$598.17	$655.67	$655.67	$686.41	$686.41	$665.34	$665.34	$729.30	$729.30	$660.53	$660.53	$640.26	$640.26	$701.80	$701.80	$647.63	$647.63	$627.76	
50	$626.23	$626.23	$686.41	$686.41	$718.60	$718.60	$696.54	$696.54	$763.50	$763.50	$691.50	$691.50	$670.29	$670.29	$734.71	$734.71	$678.00	$678.00	$657.19	
51	$653.92	$653.92	$716.78	$716.78	$750.38	$750.38	$727.35	$727.35	$797.27	$797.27	$722.09	$722.09	$699.93	$699.93	$767.21	$767.21	$707.99	$707.99	$686.26	
52	$684.43	$684.43	$750.21	$750.21	$785.39	$785.39	$761.28	$761.28	$834.46	$834.46	$755.78	$755.78	$732.59	$732.59	$802.99	$802.99	$741.02	$741.02	$718.28	
53	$715.29	$715.29	$784.03	$784.03	$820.79	$820.79	$795.60	$795.60	$872.08	$872.08	$789.85	$789.85	$765.61	$765.61	$839.19	$839.19	$774.42	$774.42	$750.66	
54	$748.60	$748.60	$820.54	$820.54	$859.02	$859.02	$832.65	$832.65	$912.69	$912.69	$826.63	$826.63	$801.27	$801.27	$878.27	$878.27	$810.49	$810.49	$785.62	
55	$781.90	$781.90	$857.06	$857.06	$897.24	$897.24	$869.70	$869.70	$953.30	$953.30	$863.41	$863.41	$836.92	$836.92	$917.36	$917.36	$846.55	$846.55	$820.57	
56	$818.02	$818.02	$896.64	$896.64	$938.68	$938.68	$909.87	$909.87	$997.33	$997.33	$903.29	$903.29	$875.57	$875.57	$959.73	$959.73	$885.65	$885.65	$858.47	
57	$854.49	$854.49	$936.61	$936.61	$980.53	$980.53	$950.43	$950.43	$1,041.79	$1,041.79	$943.56	$943.56	$914.61	$914.61	$1,002.51	$1,002.51	$925.13	$925.13	$896.74	
58	$893.41	$893.41	$979.27	$979.27	$1,025.19	$1,025.19	$993.72	$993.72	$1,089.24	$1,089.24	$986.53	$986.53	$956.26	$956.26	$1,048.17	$1,048.17	$967.27	$967.27	$937.59	
59	$912.69	$912.69	$1,000.41	$1,000.41	$1,047.32	$1,047.32	$1,015.17	$1,015.17	$1,112.76	$1,112.76	$1,007.83	$1,007.83	$976.91	$976.91	$1,070.80	$1,070.80	$988.15	$988.15	$957.83	
60	$951.61	$951.61	$1,043.07	$1,043.07	$1,091.98	$1,091.98	$1,058.46	$1,058.46	$1,160.21	$1,160.21	$1,050.81	$1,050.81	$1,018.56	$1,018.56	$1,116.46	$1,116.46	$1,030.29	$1,030.29	$998.67	
61	$985.27	$985.27	$1,079.97	$1,079.97	$1,130.60	$1,130.60	$1,095.90	$1,095.90	$1,201.25	$1,201.25	$1,087.98	$1,087.98	$1,054.59	$1,054.59	$1,155.95	$1,155.95	$1,066.73	$1,066.73	$1,034.00	
62	$1,007.36	$1,007.36	$1,104.18	$1,104.18	$1,155.95	$1,155.95	$1,120.47	$1,120.47	$1,228.18	$1,228.18	$1,112.37	$1,112.37	$1,078.24	$1,078.24	$1,181.87	$1,181.87	$1,090.65	$1,090.65	$1,057.18	
63	$1,035.06	$1,035.06	$1,134.54	$1,134.54	$1,187.74	$1,187.74	$1,151.28	$1,151.28	$1,261.95	$1,261.95	$1,142.96	$1,142.96	$1,107.89	$1,107.89	$1,214.36	$1,214.36	$1,120.64	$1,120.64	$1,086.25	
64+	$1,051.89	$1,051.89	$1,152.99	$1,152.99	$1,207.05	$1,207.05	$1,170.00	$1,170.00	$1,282.47	$1,282.47	$1,161.54	$1,161.54	$1,125.90	$1,125.90	$1,234.11	$1,234.11	$1,138.86	$1,138.86	$1,103.91	

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060130	16322PA0060130		16322PA0060131		16322PA0060131		16322PA0060131		16322PA0060132		16322PA0060132		16322PA0060132		16322PA0060134		16322PA0060134	
Plan Marketing Name =>	,500/10% $30/$	ge Gold PPO $2,500/10% $30/$		tage Silver PPO HSA $3,800/10%		tage Silver PPO HSA $3,800/10%		tage Silver PPO HSA $3,800/10%		ge Silver PPO $5,000/10% $50/$		ge Silver PPO $5,000/10% $50/$		ge Silver PPO $5,000/10% $50/$		ge Gold PPO $1,000/10% $30/$		ge Gold PPO $1,000/10% $30/$	
Form # =>	PF02	PPOF02		PPOF15		PPOF15		PPOF15		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>	4	5		1		4		5		1		4		5		1		4	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Deductible =>	/ $5,000	$2,500 / $5,000		$3,800 / $7,600		$3,800 / $7,600		$3,800 / $7,600		$5,000 / $10,000		$5,000 / $10,000		$5,000 / $10,000		$1,000 / $2,000		$1,000 / $2,000	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $50	$30 / $50		10% / 10%		10% / 10%		10% / 10%		$50 / $70		$50 / $70		$50 / $70		$30 / $50		$30 / $50	
OOP Maximum =>	$13,000	$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$281.50	$308.55	$308.55	$241.21	$241.21	$233.81	$233.81	$256.28	$256.28	$247.30	$247.30	$239.71	$239.71	$262.75	$262.75	$304.29	$304.29	$294.95	$294.95
15	$306.52	$335.97	$335.97	$262.65	$262.65	$254.59	$254.59	$279.06	$279.06	$269.28	$269.28	$261.02	$261.02	$286.11	$286.11	$331.34	$331.34	$321.17	$321.17
16	$316.09	$346.46	$346.46	$270.85	$270.85	$262.54	$262.54	$287.77	$287.77	$277.69	$277.69	$269.17	$269.17	$295.04	$295.04	$341.68	$341.68	$331.20	$331.20
17	$325.65	$356.95	$356.95	$279.05	$279.05	$270.48	$270.48	$296.48	$296.48	$286.09	$286.09	$277.31	$277.31	$303.97	$303.97	$352.03	$352.03	$341.22	$341.22
18	$335.96	$368.24	$368.24	$287.88	$287.88	$279.04	$279.04	$305.86	$305.86	$295.15	$295.15	$286.09	$286.09	$313.59	$313.59	$363.16	$363.16	$352.02	$352.02
19	$346.26	$379.53	$379.53	$296.71	$296.71	$287.60	$287.60	$315.24	$315.24	$304.20	$304.20	$294.86	$294.86	$323.21	$323.21	$374.30	$374.30	$362.81	$362.81
20	$356.93	$391.23	$391.23	$305.85	$305.85	$296.46	$296.46	$324.96	$324.96	$313.57	$313.57	$303.95	$303.95	$333.17	$333.17	$385.84	$385.84	$373.99	$373.99
21	$367.97	$403.33	$403.33	$315.31	$315.31	$305.63	$305.63	$335.01	$335.01	$323.27	$323.27	$313.35	$313.35	$343.47	$343.47	$397.77	$397.77	$385.56	$385.56
22	$367.97	$403.33	$403.33	$315.31	$315.31	$305.63	$305.63	$335.01	$335.01	$323.27	$323.27	$313.35	$313.35	$343.47	$343.47	$397.77	$397.77	$385.56	$385.56
23	$367.97	$403.33	$403.33	$315.31	$315.31	$305.63	$305.63	$335.01	$335.01	$323.27	$323.27	$313.35	$313.35	$343.47	$343.47	$397.77	$397.77	$385.56	$385.56
24	$367.97	$403.33	$403.33	$315.31	$315.31	$305.63	$305.63	$335.01	$335.01	$323.27	$323.27	$313.35	$313.35	$343.47	$343.47	$397.77	$397.77	$385.56	$385.56
25	$369.44	$404.94	$404.94	$316.57	$316.57	$306.85	$306.85	$336.35	$336.35	$324.56	$324.56	$314.60	$314.60	$344.84	$344.84	$399.36	$399.36	$387.10	$387.10
26	$376.80	$413.01	$413.01	$322.88	$322.88	$312.97	$312.97	$343.05	$343.05	$331.03	$331.03	$320.87	$320.87	$351.71	$351.71	$407.32	$407.32	$394.81	$394.81
27	$385.63	$422.69	$422.69	$330.44	$330.44	$320.30	$320.30	$351.09	$351.09	$338.79	$338.79	$328.39	$328.39	$359.96	$359.96	$416.86	$416.86	$404.07	$404.07
28	$399.98	$438.42	$438.42	$342.74	$342.74	$332.22	$332.22	$364.16	$364.16	$351.39	$351.39	$340.61	$340.61	$373.35	$373.35	$432.38	$432.38	$419.10	$419.10
29	$411.76	$451.33	$451.33	$352.83	$352.83	$342.00	$342.00	$374.88	$374.88	$361.74	$361.74	$350.64	$350.64	$384.34	$384.34	$445.10	$445.10	$431.44	$431.44
30	$417.65	$457.78	$457.78	$357.88	$357.88	$346.89	$346.89	$380.24	$380.24	$366.91	$366.91	$355.65	$355.65	$389.84	$389.84	$451.47	$451.47	$437.61	$437.61
31	$426.48	$467.46	$467.46	$365.44	$365.44	$354.23	$354.23	$388.28	$388.28	$374.67	$374.67	$363.17	$363.17	$398.08	$398.08	$461.02	$461.02	$446.86	$446.86
32	$435.31	$477.14	$477.14	$373.01	$373.01	$361.56	$361.56	$396.32	$396.32	$382.43	$382.43	$370.69	$370.69	$406.33	$406.33	$470.56	$470.56	$456.12	$456.12
33	$440.83	$483.19	$483.19	$377.74	$377.74	$366.14	$366.14	$401.34	$401.34	$387.28	$387.28	$375.39	$375.39	$411.48	$411.48	$476.53	$476.53	$461.90	$461.90
34	$446.72	$489.64	$489.64	$382.79	$382.79	$371.03	$371.03	$406.70	$406.70	$392.45	$392.45	$380.41	$380.41	$416.97	$416.97	$482.89	$482.89	$468.07	$468.07
35	$449.66	$492.87	$492.87	$385.31	$385.31	$373.48	$373.48	$409.38	$409.38	$395.04	$395.04	$382.91	$382.91	$419.72	$419.72	$486.07	$486.07	$471.15	$471.15
36	$452.60	$496.10	$496.10	$387.83	$387.83	$375.92	$375.92	$412.06	$412.06	$397.62	$397.62	$385.42	$385.42	$422.47	$422.47	$489.26	$489.26	$474.24	$474.24
37	$455.55	$499.32	$499.32	$390.35	$390.35	$378.37	$378.37	$414.74	$414.74	$400.21	$400.21	$387.93	$387.93	$425.22	$425.22	$492.44	$492.44	$477.32	$477.32
38	$458.49	$502.55	$502.55	$392.88	$392.88	$380.81	$380.81	$417.42	$417.42	$402.79	$402.79	$390.43	$390.43	$427.96	$427.96	$495.62	$495.62	$480.41	$480.41
39	$464.38	$509.00	$509.00	$397.92	$397.92	$385.71	$385.71	$422.78	$422.78	$407.97	$407.97	$395.45	$395.45	$433.46	$433.46	$501.99	$501.99	$486.58	$486.58
40	$470.27	$515.46	$515.46	$402.97	$402.97	$390.60	$390.60	$428.14	$428.14	$413.14	$413.14	$400.46	$400.46	$438.95	$438.95	$508.35	$508.35	$492.75	$492.75
41	$479.10	$525.14	$525.14	$410.53	$410.53	$397.93	$397.93	$436.18	$436.18	$420.90	$420.90	$407.98	$407.98	$447.20	$447.20	$517.90	$517.90	$502.00	$502.00
42	$487.56	$534.41	$534.41	$417.79	$417.79	$404.96	$404.96	$443.89	$443.89	$428.33	$428.33	$415.19	$415.19	$455.10	$455.10	$527.05	$527.05	$510.87	$510.87
43	$499.34	$547.32	$547.32	$427.88	$427.88	$414.74	$414.74	$454.61	$454.61	$438.68	$438.68	$425.22	$425.22	$466.09	$466.09	$539.77	$539.77	$523.20	$523.20
44	$514.05	$563.45	$563.45	$440.49	$440.49	$426.97	$426.97	$468.01	$468.01	$451.61	$451.61	$437.75	$437.75	$479.83	$479.83	$555.68	$555.68	$538.63	$538.63
45	$531.35	$582.41	$582.41	$455.31	$455.31	$441.33	$441.33	$483.75	$483.75	$466.80	$466.80	$452.48	$452.48	$495.97	$495.97	$574.38	$574.38	$556.75	$556.75
46	$551.96	$605.00	$605.00	$472.97	$472.97	$458.45	$458.45	$502.52	$502.52	$484.91	$484.91	$470.03	$470.03	$515.21	$515.21	$596.66	$596.66	$578.34	$578.34
47	$575.14	$630.40	$630.40	$492.83	$492.83	$477.70	$477.70	$523.62	$523.62	$505.27	$505.27	$489.77	$489.77	$536.84	$536.84	$621.71	$621.71	$602.63	$602.63
48	$601.63	$659.44	$659.44	$515.53	$515.53	$499.71	$499.71	$547.74	$547.74	$528.55	$528.55	$512.33	$512.33	$561.57	$561.57	$650.35	$650.35	$630.39	$630.39
49	$627.76	$688.08	$688.08	$537.92	$537.92	$521.40	$521.40	$571.53	$571.53	$551.50	$551.50	$534.58	$534.58	$585.96	$585.96	$678.60	$678.60	$657.77	$657.77
50	$657.19	$720.35	$720.35	$563.14	$563.14	$545.86	$545.86	$598.33	$598.33	$577.36	$577.36	$559.64	$559.64	$613.44	$613.44	$710.42	$710.42	$688.61	$688.61
51	$686.26	$752.21	$752.21	$588.05	$588.05	$570.00	$570.00	$624.79	$624.79	$602.90	$602.90	$584.40	$584.40	$640.57	$640.57	$741.84	$741.84	$719.07	$719.07
52	$718.28	$787.30	$787.30	$615.49	$615.49	$596.59	$596.59	$653.94	$653.94	$631.02	$631.02	$611.66	$611.66	$670.45	$670.45	$776.45	$776.45	$752.61	$752.61
53	$750.66	$822.79	$822.79	$643.23	$643.23	$623.49	$623.49	$683.42	$683.42	$659.47	$659.47	$639.23	$639.23	$700.68	$700.68	$811.45	$811.45	$786.54	$786.54
54	$785.62	$861.11	$861.11	$673.19	$673.19	$652.52	$652.52	$715.25	$715.25	$690.18	$690.18	$669.00	$669.00	$733.31	$733.31	$849.24	$849.24	$823.17	$823.17
55	$820.57	$899.43	$899.43	$703.14	$703.14	$681.55	$681.55	$747.07	$747.07	$720.89	$720.89	$698.77	$698.77	$765.94	$765.94	$887.03	$887.03	$859.80	$859.80
56	$858.47	$940.97	$940.97	$735.62	$735.62	$713.03	$713.03	$781.58	$781.58	$754.19	$754.19	$731.05	$731.05	$801.32	$801.32	$928.00	$928.00	$899.51	$899.51
57	$896.74	$982.92	$982.92	$768.41	$768.41	$744.82	$744.82	$816.42	$816.42	$787.81	$787.81	$763.63	$763.63	$837.04	$837.04	$969.37	$969.37	$939.61	$939.61
58	$937.59	$1,027.68	$1,027.68	$803.41	$803.41	$778.75	$778.75	$853.61	$853.61	$823.69	$823.69	$798.42	$798.42	$875.16	$875.16	$1,013.52	$1,013.52	$982.41	$982.41
59	$957.83	$1,049.87	$1,049.87	$820.75	$820.75	$795.55	$795.55	$872.03	$872.03	$841.47	$841.47	$815.65	$815.65	$894.05	$894.05	$1,035.40	$1,035.40	$1,003.61	$1,003.61
60	$998.67	$1,094.64	$1,094.64	$855.75	$855.75	$829.48	$829.48	$909.22	$909.22	$877.35	$877.35	$850.43	$850.43	$932.18	$932.18	$1,079.55	$1,079.55	$1,046.41	$1,046.41
61	$1,034.00	$1,133.36	$1,133.36	$886.02	$886.02	$858.82	$858.82	$941.38	$941.38	$908.39	$908.39	$880.51	$880.51	$965.15	$965.15	$1,117.73	$1,117.73	$1,083.42	$1,083.42
62	$1,057.18	$1,158.77	$1,158.77	$905.89	$905.89	$878.07	$878.07	$962.48	$962.48	$928.75	$928.75	$900.25	$900.25	$986.79	$986.79	$1,142.79	$1,142.79	$1,107.71	$1,107.71
63	$1,086.25	$1,190.63	$1,190.63	$930.80	$930.80	$902.22	$902.22	$988.95	$988.95	$954.29	$954.29	$925.01	$925.01	$1,013.92	$1,013.92	$1,174.22	$1,174.22	$1,138.17	$1,138.17
64+	$1,103.91	$1,209.99	$1,209.99	$945.93	$945.93	$916.89	$916.89	$1,005.03	$1,005.03	$969.81	$969.81	$940.05	$940.05	$1,030.41	$1,030.41	$1,193.31	$1,193.31	$1,156.68	$1,156.68

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060134		16322PA0060135		16322PA0060135		16322PA0060135		16322PA0060140		16322PA0060140		16322PA0060140		16322PA0060140		16322PA0060141		16322PA
Plan Marketing Name =>	ge Gold PPO $1,000/10% $30/		ge Silver PPO $4,400/10% $50/		ge Silver PPO $4,400/10% $50/		ge Silver PPO $4,400/10% $50/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		vantage Platinum PPO $250 $20		vantage Platinu
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPO
Rating Area =>	5		1		4		5		1		2		4		5		1		2
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Plati
Deductible =>	$1,000 / $2,000		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 / $500		$250 /
Coinsurance =>	90%		90%		90%		90%		100%		100%		100%		100%		100%		10
Copays =>	$30 / $50		$50 / $80		$50 / $80		$50 / $80		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 /
OOP Maximum =>	$6,500 / $13,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$323.30	$323.30	$253.12	$253.12	$245.35	$245.35	$268.94	$268.94	$372.05	$372.05	$442.65	$442.65	$360.63	$360.63	$395.30	$395.30	$364.67	$364.67	$433.87
15	$352.04	$352.04	$275.62	$275.62	$267.16	$267.16	$292.84	$292.84	$405.12	$405.12	$482.00	$482.00	$392.68	$392.68	$430.44	$430.44	$397.08	$397.08	$472.44
16	$363.03	$363.03	$284.23	$284.23	$275.50	$275.50	$301.98	$301.98	$417.77	$417.77	$497.04	$497.04	$404.94	$404.94	$443.87	$443.87	$409.48	$409.48	$487.18
17	$374.02	$374.02	$292.83	$292.83	$283.84	$283.84	$311.12	$311.12	$430.41	$430.41	$512.09	$512.09	$417.20	$417.20	$457.31	$457.31	$421.87	$421.87	$501.93
18	$385.85	$385.85	$302.09	$302.09	$292.82	$292.82	$320.97	$320.97	$444.03	$444.03	$528.29	$528.29	$430.40	$430.40	$471.77	$471.77	$435.22	$435.22	$517.81
19	$397.69	$397.69	$311.36	$311.36	$301.80	$301.80	$330.81	$330.81	$457.65	$457.65	$544.49	$544.49	$443.60	$443.60	$486.24	$486.24	$448.57	$448.57	$533.69
20	$409.94	$409.94	$320.95	$320.95	$311.10	$311.10	$341.00	$341.00	$471.75	$471.75	$561.27	$561.27	$457.27	$457.27	$501.23	$501.23	$462.39	$462.39	$550.14
21	$422.62	$422.62	$330.88	$330.88	$320.72	$320.72	$351.55	$351.55	$486.34	$486.34	$578.63	$578.63	$471.41	$471.41	$516.73	$516.73	$476.69	$476.69	$567.15
22	$422.62	$422.62	$330.88	$330.88	$320.72	$320.72	$351.55	$351.55	$486.34	$486.34	$578.63	$578.63	$471.41	$471.41	$516.73	$516.73	$476.69	$476.69	$567.15
23	$422.62	$422.62	$330.88	$330.88	$320.72	$320.72	$351.55	$351.55	$486.34	$486.34	$578.63	$578.63	$471.41	$471.41	$516.73	$516.73	$476.69	$476.69	$567.15
24	$422.62	$422.62	$330.88	$330.88	$320.72	$320.72	$351.55	$351.55	$486.34	$486.34	$578.63	$578.63	$471.41	$471.41	$516.73	$516.73	$476.69	$476.69	$567.15
25	$424.31	$424.31	$332.20	$332.20	$322.00	$322.00	$352.96	$352.96	$488.29	$488.29	$580.94	$580.94	$473.30	$473.30	$518.80	$518.80	$478.60	$478.60	$569.42
26	$432.76	$432.76	$338.82	$338.82	$328.42	$328.42	$359.99	$359.99	$498.01	$498.01	$592.52	$592.52	$482.72	$482.72	$529.13	$529.13	$488.13	$488.13	$580.76
27	$442.91	$442.91	$346.76	$346.76	$336.11	$336.11	$368.42	$368.42	$509.68	$509.68	$606.40	$606.40	$494.04	$494.04	$541.53	$541.53	$499.57	$499.57	$594.37
28	$459.39	$459.39	$359.67	$359.67	$348.62	$348.62	$382.13	$382.13	$528.65	$528.65	$628.97	$628.97	$512.42	$512.42	$561.69	$561.69	$518.16	$518.16	$616.49
29	$472.91	$472.91	$370.25	$370.25	$358.89	$358.89	$393.38	$393.38	$544.21	$544.21	$647.49	$647.49	$527.51	$527.51	$578.22	$578.22	$533.42	$533.42	$634.64
30	$479.67	$479.67	$375.55	$375.55	$364.02	$364.02	$399.01	$399.01	$552.00	$552.00	$656.75	$656.75	$535.05	$535.05	$586.49	$586.49	$541.04	$541.04	$643.72
31	$489.82	$489.82	$383.49	$383.49	$371.71	$371.71	$407.45	$407.45	$563.67	$563.67	$670.63	$670.63	$546.36	$546.36	$598.89	$598.89	$552.48	$552.48	$657.33
32	$499.96	$499.96	$391.43	$391.43	$379.41	$379.41	$415.88	$415.88	$575.34	$575.34	$684.52	$684.52	$557.68	$557.68	$611.29	$611.29	$563.92	$563.92	$670.94
33	$506.30	$506.30	$396.39	$396.39	$384.22	$384.22	$421.16	$421.16	$582.64	$582.64	$693.20	$693.20	$564.75	$564.75	$619.04	$619.04	$571.07	$571.07	$679.45
34	$513.06	$513.06	$401.69	$401.69	$389.35	$389.35	$426.78	$426.78	$590.42	$590.42	$702.46	$702.46	$572.29	$572.29	$627.31	$627.31	$578.70	$578.70	$688.52
35	$516.44	$516.44	$404.34	$404.34	$391.92	$391.92	$429.59	$429.59	$594.31	$594.31	$707.09	$707.09	$576.06	$576.06	$631.44	$631.44	$582.52	$582.52	$693.06
36	$519.82	$519.82	$406.98	$406.98	$394.49	$394.49	$432.41	$432.41	$598.20	$598.20	$711.71	$711.71	$579.83	$579.83	$635.58	$635.58	$586.33	$586.33	$697.59
37	$523.20	$523.20	$409.63	$409.63	$397.05	$397.05	$435.22	$435.22	$602.09	$602.09	$716.34	$716.34	$583.61	$583.61	$639.71	$639.71	$590.14	$590.14	$702.13
38	$526.58	$526.58	$412.28	$412.28	$399.62	$399.62	$438.03	$438.03	$605.98	$605.98	$720.97	$720.97	$587.38	$587.38	$643.85	$643.85	$593.96	$593.96	$706.67
39	$533.35	$533.35	$417.57	$417.57	$404.75	$404.75	$443.66	$443.66	$613.76	$613.76	$730.23	$730.23	$594.92	$594.92	$652.11	$652.11	$601.58	$601.58	$715.74
40	$540.11	$540.11	$422.86	$422.86	$409.88	$409.88	$449.28	$449.28	$621.54	$621.54	$739.49	$739.49	$602.46	$602.46	$660.38	$660.38	$609.21	$609.21	$724.82
41	$550.25	$550.25	$430.81	$430.81	$417.58	$417.58	$457.72	$457.72	$633.21	$633.21	$753.38	$753.38	$613.78	$613.78	$672.78	$672.78	$620.65	$620.65	$738.43
42	$559.97	$559.97	$438.42	$438.42	$424.95	$424.95	$465.80	$465.80	$644.40	$644.40	$766.68	$766.68	$624.62	$624.62	$684.67	$684.67	$631.61	$631.61	$751.47
43	$573.50	$573.50	$449.00	$449.00	$435.22	$435.22	$477.05	$477.05	$659.96	$659.96	$785.20	$785.20	$639.70	$639.70	$701.20	$701.20	$646.87	$646.87	$769.62
44	$590.40	$590.40	$462.24	$462.24	$448.05	$448.05	$491.12	$491.12	$679.42	$679.42	$808.35	$808.35	$658.56	$658.56	$721.87	$721.87	$665.94	$665.94	$792.31
45	$610.26	$610.26	$477.79	$477.79	$463.12	$463.12	$507.64	$507.64	$702.27	$702.27	$835.54	$835.54	$680.72	$680.72	$746.16	$746.16	$688.34	$688.34	$818.96
46	$633.93	$633.93	$496.32	$496.32	$481.08	$481.08	$527.33	$527.33	$729.51	$729.51	$867.95	$867.95	$707.12	$707.12	$775.10	$775.10	$715.04	$715.04	$850.73
47	$660.56	$660.56	$517.17	$517.17	$501.29	$501.29	$549.47	$549.47	$760.15	$760.15	$904.40	$904.40	$736.81	$736.81	$807.65	$807.65	$745.07	$745.07	$886.46
48	$690.98	$690.98	$540.99	$540.99	$524.38	$524.38	$574.78	$574.78	$795.17	$795.17	$946.06	$946.06	$770.76	$770.76	$844.85	$844.85	$779.39	$779.39	$927.29
49	$720.99	$720.99	$564.48	$564.48	$547.15	$547.15	$599.74	$599.74	$829.70	$829.70	$987.14	$987.14	$804.23	$804.23	$881.54	$881.54	$813.23	$813.23	$967.56
50	$754.80	$754.80	$590.95	$590.95	$572.81	$572.81	$627.87	$627.87	$868.60	$868.60	$1,033.43	$1,033.43	$841.94	$841.94	$922.88	$922.88	$851.37	$851.37	$1,012.93
51	$788.19	$788.19	$617.09	$617.09	$598.14	$598.14	$655.64	$655.64	$907.02	$907.02	$1,079.14	$1,079.14	$879.18	$879.18	$963.70	$963.70	$889.03	$889.03	$1,057.73
52	$824.95	$824.95	$645.88	$645.88	$626.05	$626.05	$686.23	$686.23	$949.34	$949.34	$1,129.49	$1,129.49	$920.19	$920.19	$1,008.66	$1,008.66	$930.50	$930.50	$1,107.08
53	$862.14	$862.14	$675.00	$675.00	$654.27	$654.27	$717.16	$717.16	$992.13	$992.13	$1,180.41	$1,180.41	$961.68	$961.68	$1,054.13	$1,054.13	$972.45	$972.45	$1,156.99
54	$902.29	$902.29	$706.43	$706.43	$684.74	$684.74	$750.56	$750.56	$1,038.34	$1,038.34	$1,235.38	$1,235.38	$1,006.46	$1,006.46	$1,103.22	$1,103.22	$1,017.73	$1,017.73	$1,210.87
55	$942.44	$942.44	$737.86	$737.86	$715.21	$715.21	$783.96	$783.96	$1,084.54	$1,084.54	$1,290.34	$1,290.34	$1,051.24	$1,051.24	$1,152.31	$1,152.31	$1,063.02	$1,063.02	$1,264.74
56	$985.97	$985.97	$771.94	$771.94	$748.24	$748.24	$820.17	$820.17	$1,134.63	$1,134.63	$1,349.94	$1,349.94	$1,099.80	$1,099.80	$1,205.53	$1,205.53	$1,112.12	$1,112.12	$1,323.16
57	$1,029.92	$1,029.92	$806.35	$806.35	$781.59	$781.59	$856.73	$856.73	$1,185.21	$1,185.21	$1,410.12	$1,410.12	$1,148.83	$1,148.83	$1,259.27	$1,259.27	$1,161.69	$1,161.69	$1,382.14
58	$1,076.84	$1,076.84	$843.08	$843.08	$817.19	$817.19	$895.75	$895.75	$1,239.19	$1,239.19	$1,474.35	$1,474.35	$1,201.15	$1,201.15	$1,316.63	$1,316.63	$1,214.61	$1,214.61	$1,445.10
59	$1,100.08	$1,100.08	$861.28	$861.28	$834.83	$834.83	$915.08	$915.08	$1,265.94	$1,265.94	$1,506.17	$1,506.17	$1,227.08	$1,227.08	$1,345.05	$1,345.05	$1,240.82	$1,240.82	$1,476.29
60	$1,146.99	$1,146.99	$898.01	$898.01	$870.43	$870.43	$954.11	$954.11	$1,319.93	$1,319.93	$1,570.40	$1,570.40	$1,279.41	$1,279.41	$1,402.41	$1,402.41	$1,293.74	$1,293.74	$1,539.25
61	$1,187.56	$1,187.56	$929.77	$929.77	$901.22	$901.22	$987.86	$987.86	$1,366.62	$1,366.62	$1,625.95	$1,625.95	$1,324.66	$1,324.66	$1,452.01	$1,452.01	$1,339.50	$1,339.50	$1,593.69
62	$1,214.19	$1,214.19	$950.62	$950.62	$921.43	$921.43	$1,010.00	$1,010.00	$1,397.25	$1,397.25	$1,662.40	$1,662.40	$1,354.36	$1,354.36	$1,484.57	$1,484.57	$1,369.53	$1,369.53	$1,629.42
63	$1,247.57	$1,247.57	$976.76	$976.76	$946.77	$946.77	$1,037.78	$1,037.78	$1,435.68	$1,435.68	$1,708.12	$1,708.12	$1,391.60	$1,391.60	$1,525.39	$1,525.39	$1,407.19	$1,407.19	$1,674.23
64+	$1,267.86	$1,267.86	$992.64	$992.64	$962.16	$962.16	$1,054.65	$1,054.65	$1,459.02	$1,459.02	$1,735.89	$1,735.89	$1,414.23	$1,414.23	$1,550.19	$1,550.19	$1,430.07	$1,430.07	$1,701.45

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060141	16322PA0060141		16322PA0060141		16322PA0060142		16322PA0060142		16322PA0060142		16322PA0060142		16322PA0060143		16322PA0060143		16322PA0060143	
Plan Marketing Name =>	n PPO $250 $20	vantage Platinum PPO $250 $20		vantage Platinum PPO $250 $20		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold HSA PPO $3,000		dvantage Gold HSA PPO $3,000		dvantage Gold HSA PPO $3,000	
Form # =>	F02	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF15		PPOF15		PPOF15	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	num	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $500	$250 / $500		$250 / $500		$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000		$3,000 / $6,000		$3,000 / $6,000		$3,000 / $6,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $40	$20 / $40		$20 / $40		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$0 / $0		$0 / $0		$0 / $0	
OOP Maximum =>	/ $7,000	$3,500 / $7,000		$3,500 / $7,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$6,000 / $9,200		$6,000 / $9,200		$6,000 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$433.87	$353.48	$353.48	$387.45	$387.45	$340.03	$340.03	$404.55	$404.55	$329.58	$329.58	$361.27	$361.27	$276.24	$276.24	$328.67	$328.67	$267.77	$267.77
15	$472.44	$384.90	$384.90	$421.89	$421.89	$370.25	$370.25	$440.52	$440.52	$358.88	$358.88	$393.38	$393.38	$300.80	$300.80	$357.88	$357.88	$291.57	$291.57
16	$487.18	$396.91	$396.91	$435.06	$435.06	$381.81	$381.81	$454.26	$454.26	$370.08	$370.08	$405.66	$405.66	$310.18	$310.18	$369.05	$369.05	$300.67	$300.67
17	$501.93	$408.92	$408.92	$448.23	$448.23	$393.36	$393.36	$468.01	$468.01	$381.28	$381.28	$417.94	$417.94	$319.57	$319.57	$380.22	$380.22	$309.77	$309.77
18	$517.81	$421.86	$421.86	$462.41	$462.41	$405.81	$405.81	$482.82	$482.82	$393.35	$393.35	$431.16	$431.16	$329.68	$329.68	$392.25	$392.25	$319.57	$319.57
19	$533.69	$434.80	$434.80	$476.59	$476.59	$418.26	$418.26	$497.63	$497.63	$405.41	$405.41	$444.39	$444.39	$339.80	$339.80	$404.28	$404.28	$329.37	$329.37
20	$550.14	$448.20	$448.20	$491.28	$491.28	$431.15	$431.15	$512.97	$512.97	$417.91	$417.91	$458.08	$458.08	$350.27	$350.27	$416.74	$416.74	$339.52	$339.52
21	$567.15	$462.06	$462.06	$506.47	$506.47	$444.48	$444.48	$528.83	$528.83	$430.83	$430.83	$472.25	$472.25	$361.10	$361.10	$429.63	$429.63	$350.02	$350.02
22	$567.15	$462.06	$462.06	$506.47	$506.47	$444.48	$444.48	$528.83	$528.83	$430.83	$430.83	$472.25	$472.25	$361.10	$361.10	$429.63	$429.63	$350.02	$350.02
23	$567.15	$462.06	$462.06	$506.47	$506.47	$444.48	$444.48	$528.83	$528.83	$430.83	$430.83	$472.25	$472.25	$361.10	$361.10	$429.63	$429.63	$350.02	$350.02
24	$567.15	$462.06	$462.06	$506.47	$506.47	$444.48	$444.48	$528.83	$528.83	$430.83	$430.83	$472.25	$472.25	$361.10	$361.10	$429.63	$429.63	$350.02	$350.02
25	$569.42	$463.91	$463.91	$508.50	$508.50	$446.26	$446.26	$530.95	$530.95	$432.55	$432.55	$474.14	$474.14	$362.54	$362.54	$431.35	$431.35	$351.42	$351.42
26	$580.76	$473.15	$473.15	$518.63	$518.63	$455.15	$455.15	$541.52	$541.52	$441.17	$441.17	$483.58	$483.58	$369.77	$369.77	$439.94	$439.94	$358.42	$358.42
27	$594.37	$484.24	$484.24	$530.78	$530.78	$465.82	$465.82	$554.21	$554.21	$451.51	$451.51	$494.92	$494.92	$378.43	$378.43	$450.25	$450.25	$366.82	$366.82
28	$616.49	$502.26	$502.26	$550.53	$550.53	$483.15	$483.15	$574.84	$574.84	$468.31	$468.31	$513.34	$513.34	$392.52	$392.52	$467.01	$467.01	$380.47	$380.47
29	$634.64	$517.05	$517.05	$566.74	$566.74	$497.37	$497.37	$591.76	$591.76	$482.10	$482.10	$528.45	$528.45	$404.07	$404.07	$480.76	$480.76	$391.67	$391.67
30	$643.72	$524.44	$524.44	$574.84	$574.84	$504.48	$504.48	$600.22	$600.22	$488.99	$488.99	$536.00	$536.00	$409.85	$409.85	$487.63	$487.63	$397.27	$397.27
31	$657.33	$535.53	$535.53	$587.00	$587.00	$515.15	$515.15	$612.91	$612.91	$499.33	$499.33	$547.34	$547.34	$418.51	$418.51	$497.94	$497.94	$405.67	$405.67
32	$670.94	$546.62	$546.62	$599.15	$599.15	$525.82	$525.82	$625.61	$625.61	$509.67	$509.67	$558.67	$558.67	$427.18	$427.18	$508.25	$508.25	$414.07	$414.07
33	$679.45	$553.55	$553.55	$606.75	$606.75	$532.49	$532.49	$633.54	$633.54	$516.13	$516.13	$565.76	$565.76	$432.60	$432.60	$514.70	$514.70	$419.32	$419.32
34	$688.52	$560.94	$560.94	$614.85	$614.85	$539.60	$539.60	$642.00	$642.00	$523.03	$523.03	$573.31	$573.31	$438.38	$438.38	$521.57	$521.57	$424.92	$424.92
35	$693.06	$564.64	$564.64	$618.91	$618.91	$543.15	$543.15	$646.23	$646.23	$526.47	$526.47	$577.09	$577.09	$441.26	$441.26	$525.01	$525.01	$427.72	$427.72
36	$697.59	$568.33	$568.33	$622.96	$622.96	$546.71	$546.71	$650.46	$650.46	$529.92	$529.92	$580.87	$580.87	$444.15	$444.15	$528.44	$528.44	$430.52	$430.52
37	$702.13	$572.03	$572.03	$627.01	$627.01	$550.27	$550.27	$654.69	$654.69	$533.37	$533.37	$584.65	$584.65	$447.04	$447.04	$531.88	$531.88	$433.32	$433.32
38	$706.67	$575.73	$575.73	$631.06	$631.06	$553.82	$553.82	$658.92	$658.92	$536.81	$536.81	$588.42	$588.42	$449.93	$449.93	$535.32	$535.32	$436.12	$436.12
39	$715.74	$583.12	$583.12	$639.17	$639.17	$560.93	$560.93	$667.38	$667.38	$543.71	$543.71	$595.98	$595.98	$455.71	$455.71	$542.19	$542.19	$441.73	$441.73
40	$724.82	$590.51	$590.51	$647.27	$647.27	$568.05	$568.05	$675.84	$675.84	$550.60	$550.60	$603.54	$603.54	$461.49	$461.49	$549.07	$549.07	$447.33	$447.33
41	$738.43	$601.60	$601.60	$659.42	$659.42	$578.71	$578.71	$688.54	$688.54	$560.94	$560.94	$614.87	$614.87	$470.15	$470.15	$559.38	$559.38	$455.73	$455.73
42	$751.47	$612.23	$612.23	$671.07	$671.07	$588.94	$588.94	$700.70	$700.70	$570.85	$570.85	$625.73	$625.73	$478.46	$478.46	$569.26	$569.26	$463.78	$463.78
43	$769.62	$627.02	$627.02	$687.28	$687.28	$603.16	$603.16	$717.62	$717.62	$584.64	$584.64	$640.84	$640.84	$490.01	$490.01	$583.01	$583.01	$474.98	$474.98
44	$792.31	$645.50	$645.50	$707.54	$707.54	$620.94	$620.94	$738.78	$738.78	$601.87	$601.87	$659.73	$659.73	$504.46	$504.46	$600.19	$600.19	$488.98	$488.98
45	$818.96	$667.21	$667.21	$731.34	$731.34	$641.83	$641.83	$763.63	$763.63	$622.12	$622.12	$681.93	$681.93	$521.43	$521.43	$620.39	$620.39	$505.43	$505.43
46	$850.73	$693.09	$693.09	$759.71	$759.71	$666.72	$666.72	$793.25	$793.25	$646.25	$646.25	$708.38	$708.38	$541.65	$541.65	$644.45	$644.45	$525.03	$525.03
47	$886.46	$722.20	$722.20	$791.61	$791.61	$694.72	$694.72	$826.56	$826.56	$673.39	$673.39	$738.13	$738.13	$564.40	$564.40	$671.51	$671.51	$547.08	$547.08
48	$927.29	$755.47	$755.47	$828.08	$828.08	$726.72	$726.72	$864.64	$864.64	$704.41	$704.41	$772.13	$772.13	$590.40	$590.40	$702.45	$702.45	$572.28	$572.28
49	$967.56	$788.27	$788.27	$864.04	$864.04	$758.28	$758.28	$902.18	$902.18	$735.00	$735.00	$805.66	$805.66	$616.04	$616.04	$732.95	$732.95	$597.13	$597.13
50	$1,012.93	$825.24	$825.24	$904.56	$904.56	$793.84	$793.84	$944.49	$944.49	$769.46	$769.46	$843.44	$843.44	$644.92	$644.92	$767.32	$767.32	$625.14	$625.14
51	$1,057.73	$861.74	$861.74	$944.57	$944.57	$828.96	$828.96	$986.27	$986.27	$803.50	$803.50	$880.75	$880.75	$673.45	$673.45	$801.26	$801.26	$652.79	$652.79
52	$1,107.08	$901.94	$901.94	$988.63	$988.63	$867.62	$867.62	$1,032.28	$1,032.28	$840.98	$840.98	$921.83	$921.83	$704.87	$704.87	$838.64	$838.64	$683.24	$683.24
53	$1,156.99	$942.60	$942.60	$1,033.20	$1,033.20	$906.74	$906.74	$1,078.81	$1,078.81	$878.89	$878.89	$963.39	$963.39	$736.64	$736.64	$876.45	$876.45	$714.04	$714.04
54	$1,210.87	$986.50	$986.50	$1,081.31	$1,081.31	$948.96	$948.96	$1,129.05	$1,129.05	$919.82	$919.82	$1,008.25	$1,008.25	$770.95	$770.95	$917.26	$917.26	$747.29	$747.29
55	$1,264.74	$1,030.39	$1,030.39	$1,129.43	$1,129.43	$991.19	$991.19	$1,179.29	$1,179.29	$960.75	$960.75	$1,053.12	$1,053.12	$805.25	$805.25	$958.07	$958.07	$780.54	$780.54
56	$1,323.16	$1,077.99	$1,077.99	$1,181.59	$1,181.59	$1,036.97	$1,036.97	$1,233.76	$1,233.76	$1,005.13	$1,005.13	$1,101.76	$1,101.76	$842.45	$842.45	$1,002.33	$1,002.33	$816.60	$816.60
57	$1,382.14	$1,126.04	$1,126.04	$1,234.27	$1,234.27	$1,083.20	$1,083.20	$1,288.76	$1,288.76	$1,049.93	$1,049.93	$1,150.87	$1,150.87	$880.00	$880.00	$1,047.01	$1,047.01	$853.00	$853.00
58	$1,445.10	$1,177.33	$1,177.33	$1,290.49	$1,290.49	$1,132.54	$1,132.54	$1,347.46	$1,347.46	$1,097.75	$1,097.75	$1,203.29	$1,203.29	$920.08	$920.08	$1,094.70	$1,094.70	$891.85	$891.85
59	$1,476.29	$1,202.74	$1,202.74	$1,318.34	$1,318.34	$1,156.98	$1,156.98	$1,376.54	$1,376.54	$1,121.45	$1,121.45	$1,229.27	$1,229.27	$939.94	$939.94	$1,118.33	$1,118.33	$911.10	$911.10
60	$1,539.25	$1,254.03	$1,254.03	$1,374.56	$1,374.56	$1,206.32	$1,206.32	$1,435.24	$1,435.24	$1,169.27	$1,169.27	$1,281.69	$1,281.69	$980.03	$980.03	$1,166.02	$1,166.02	$949.95	$949.95
61	$1,593.69	$1,298.39	$1,298.39	$1,423.18	$1,423.18	$1,248.99	$1,248.99	$1,486.01	$1,486.01	$1,210.63	$1,210.63	$1,327.02	$1,327.02	$1,014.69	$1,014.69	$1,207.26	$1,207.26	$983.56	$983.56
62	$1,629.42	$1,327.50	$1,327.50	$1,455.09	$1,455.09	$1,276.99	$1,276.99	$1,519.33	$1,519.33	$1,237.77	$1,237.77	$1,356.77	$1,356.77	$1,037.44	$1,037.44	$1,234.33	$1,234.33	$1,005.61	$1,005.61
63	$1,674.23	$1,364.00	$1,364.00	$1,495.10	$1,495.10	$1,312.10	$1,312.10	$1,561.11	$1,561.11	$1,271.81	$1,271.81	$1,394.08	$1,394.08	$1,065.97	$1,065.97	$1,268.27	$1,268.27	$1,033.26	$1,033.26
64+	$1,701.45	$1,386.18	$1,386.18	$1,519.41	$1,519.41	$1,333.44	$1,333.44	$1,586.49	$1,586.49	$1,292.49	$1,292.49	$1,416.75	$1,416.75	$1,083.30	$1,083.30	$1,288.89	$1,288.89	$1,050.06	$1,050.06

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060143		16322PA0070029		16322PA0070029		16322PA0070029		16322PA0070029		16322PA0070030		16322PA0070030		16322PA0070030		16322PA0070030		16322PA
Plan Marketing Name =>	dvantage Gold HSA PPO $3,000		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold E
Form # =>	PPOF15		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$3,000 / $6,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$2,000 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$0 / $0		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$35 /
OOP Maximum =>	$6,000 / $9,200		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$293.50	$293.50	$319.04	$319.04	$379.58	$379.58	$309.24	$309.24	$338.96	$338.96	$312.33	$312.33	$371.61	$371.61	$302.75	$302.75	$331.85	$331.85	$308.38
15	$319.59	$319.59	$347.39	$347.39	$413.32	$413.32	$336.73	$336.73	$369.09	$369.09	$340.10	$340.10	$404.64	$404.64	$329.66	$329.66	$361.35	$361.35	$335.79
16	$329.56	$329.56	$358.24	$358.24	$426.22	$426.22	$347.24	$347.24	$380.61	$380.61	$350.71	$350.71	$417.27	$417.27	$339.95	$339.95	$372.63	$372.63	$346.27
17	$339.54	$339.54	$369.08	$369.08	$439.12	$439.12	$357.75	$357.75	$392.13	$392.13	$361.33	$361.33	$429.90	$429.90	$350.24	$350.24	$383.90	$383.90	$356.75
18	$350.28	$350.28	$380.76	$380.76	$453.01	$453.01	$369.07	$369.07	$404.54	$404.54	$372.76	$372.76	$443.50	$443.50	$361.32	$361.32	$396.05	$396.05	$368.04
19	$361.02	$361.02	$392.43	$392.43	$466.91	$466.91	$380.39	$380.39	$416.95	$416.95	$384.19	$384.19	$457.10	$457.10	$372.40	$372.40	$408.20	$408.20	$379.33
20	$372.15	$372.15	$404.53	$404.53	$481.29	$481.29	$392.11	$392.11	$429.80	$429.80	$396.03	$396.03	$471.19	$471.19	$383.88	$383.88	$420.78	$420.78	$391.02
21	$383.66	$383.66	$417.04	$417.04	$496.18	$496.18	$404.24	$404.24	$443.09	$443.09	$408.28	$408.28	$485.76	$485.76	$395.75	$395.75	$433.79	$433.79	$403.11
22	$383.66	$383.66	$417.04	$417.04	$496.18	$496.18	$404.24	$404.24	$443.09	$443.09	$408.28	$408.28	$485.76	$485.76	$395.75	$395.75	$433.79	$433.79	$403.11
23	$383.66	$383.66	$417.04	$417.04	$496.18	$496.18	$404.24	$404.24	$443.09	$443.09	$408.28	$408.28	$485.76	$485.76	$395.75	$395.75	$433.79	$433.79	$403.11
24	$383.66	$383.66	$417.04	$417.04	$496.18	$496.18	$404.24	$404.24	$443.09	$443.09	$408.28	$408.28	$485.76	$485.76	$395.75	$395.75	$433.79	$433.79	$403.11
25	$385.19	$385.19	$418.71	$418.71	$498.16	$498.16	$405.86	$405.86	$444.86	$444.86	$409.91	$409.91	$487.70	$487.70	$397.33	$397.33	$435.53	$435.53	$404.72
26	$392.87	$392.87	$427.05	$427.05	$508.09	$508.09	$413.94	$413.94	$453.72	$453.72	$418.08	$418.08	$497.42	$497.42	$405.25	$405.25	$444.20	$444.20	$412.78
27	$402.08	$402.08	$437.06	$437.06	$520.00	$520.00	$423.64	$423.64	$464.36	$464.36	$427.88	$427.88	$509.08	$509.08	$414.75	$414.75	$454.61	$454.61	$422.46
28	$417.04	$417.04	$453.32	$453.32	$539.35	$539.35	$439.41	$439.41	$481.64	$481.64	$443.80	$443.80	$528.02	$528.02	$430.18	$430.18	$471.53	$471.53	$438.18
29	$429.32	$429.32	$466.67	$466.67	$555.23	$555.23	$452.34	$452.34	$495.82	$495.82	$456.87	$456.87	$543.57	$543.57	$442.84	$442.84	$485.41	$485.41	$451.08
30	$435.45	$435.45	$473.34	$473.34	$563.16	$563.16	$458.81	$458.81	$502.91	$502.91	$463.40	$463.40	$551.34	$551.34	$449.18	$449.18	$492.35	$492.35	$457.53
31	$444.66	$444.66	$483.35	$483.35	$575.07	$575.07	$468.51	$468.51	$513.54	$513.54	$473.20	$473.20	$563.00	$563.00	$458.67	$458.67	$502.76	$502.76	$467.20
32	$453.87	$453.87	$493.36	$493.36	$586.98	$586.98	$478.22	$478.22	$524.18	$524.18	$483.00	$483.00	$574.65	$574.65	$468.17	$468.17	$513.17	$513.17	$476.88
33	$459.62	$459.62	$499.61	$499.61	$594.42	$594.42	$484.28	$484.28	$530.82	$530.82	$489.12	$489.12	$581.94	$581.94	$474.11	$474.11	$519.68	$519.68	$482.93
34	$465.76	$465.76	$506.29	$506.29	$602.36	$602.36	$490.75	$490.75	$537.91	$537.91	$495.65	$495.65	$589.71	$589.71	$480.44	$480.44	$526.62	$526.62	$489.38
35	$468.83	$468.83	$509.62	$509.62	$606.33	$606.33	$493.98	$493.98	$541.46	$541.46	$498.92	$498.92	$593.60	$593.60	$483.61	$483.61	$530.09	$530.09	$492.60
36	$471.90	$471.90	$512.96	$512.96	$610.30	$610.30	$497.22	$497.22	$545.00	$545.00	$502.18	$502.18	$597.48	$597.48	$486.77	$486.77	$533.56	$533.56	$495.83
37	$474.97	$474.97	$516.30	$516.30	$614.27	$614.27	$500.45	$500.45	$548.55	$548.55	$505.45	$505.45	$601.37	$601.37	$489.94	$489.94	$537.03	$537.03	$499.05
38	$478.04	$478.04	$519.63	$519.63	$618.24	$618.24	$503.68	$503.68	$552.09	$552.09	$508.72	$508.72	$605.26	$605.26	$493.10	$493.10	$540.50	$540.50	$502.28
39	$484.18	$484.18	$526.30	$526.30	$626.18	$626.18	$510.15	$510.15	$559.18	$559.18	$515.25	$515.25	$613.03	$613.03	$499.44	$499.44	$547.44	$547.44	$508.72
40	$490.32	$490.32	$532.98	$532.98	$634.12	$634.12	$516.62	$516.62	$566.27	$566.27	$521.78	$521.78	$620.80	$620.80	$505.77	$505.77	$554.38	$554.38	$515.17
41	$499.53	$499.53	$542.99	$542.99	$646.03	$646.03	$526.32	$526.32	$576.90	$576.90	$531.58	$531.58	$632.46	$632.46	$515.27	$515.27	$564.79	$564.79	$524.85
42	$508.35	$508.35	$552.58	$552.58	$657.44	$657.44	$535.62	$535.62	$587.09	$587.09	$540.97	$540.97	$643.63	$643.63	$524.37	$524.37	$574.77	$574.77	$534.12
43	$520.63	$520.63	$565.92	$565.92	$673.32	$673.32	$548.55	$548.55	$601.27	$601.27	$554.04	$554.04	$659.18	$659.18	$537.03	$537.03	$588.65	$588.65	$547.02
44	$535.97	$535.97	$582.60	$582.60	$693.16	$693.16	$564.72	$564.72	$619.00	$619.00	$570.37	$570.37	$678.61	$678.61	$552.86	$552.86	$606.00	$606.00	$563.14
45	$554.01	$554.01	$602.21	$602.21	$716.48	$716.48	$583.72	$583.72	$639.82	$639.82	$589.56	$589.56	$701.44	$701.44	$571.46	$571.46	$626.39	$626.39	$582.09
46	$575.49	$575.49	$625.56	$625.56	$744.27	$744.27	$606.36	$606.36	$664.64	$664.64	$612.42	$612.42	$728.64	$728.64	$593.63	$593.63	$650.69	$650.69	$604.67
47	$599.66	$599.66	$651.83	$651.83	$775.53	$775.53	$631.83	$631.83	$692.55	$692.55	$638.14	$638.14	$759.24	$759.24	$618.56	$618.56	$678.01	$678.01	$630.06
48	$627.28	$627.28	$681.86	$681.86	$811.25	$811.25	$660.93	$660.93	$724.45	$724.45	$667.54	$667.54	$794.22	$794.22	$647.05	$647.05	$709.25	$709.25	$659.08
49	$654.52	$654.52	$711.47	$711.47	$846.48	$846.48	$689.63	$689.63	$755.91	$755.91	$696.53	$696.53	$828.71	$828.71	$675.15	$675.15	$740.05	$740.05	$687.71
50	$685.22	$685.22	$744.83	$744.83	$886.18	$886.18	$721.97	$721.97	$791.36	$791.36	$729.19	$729.19	$867.57	$867.57	$706.81	$706.81	$774.75	$774.75	$719.95
51	$715.53	$715.53	$777.78	$777.78	$925.38	$925.38	$753.91	$753.91	$826.36	$826.36	$761.44	$761.44	$905.94	$905.94	$738.07	$738.07	$809.02	$809.02	$751.80
52	$748.90	$748.90	$814.06	$814.06	$968.54	$968.54	$789.08	$789.08	$864.91	$864.91	$796.96	$796.96	$948.20	$948.20	$772.50	$772.50	$846.76	$846.76	$786.87
53	$782.67	$782.67	$850.76	$850.76	$1,012.21	$1,012.21	$824.65	$824.65	$903.90	$903.90	$832.89	$832.89	$990.95	$990.95	$807.33	$807.33	$884.93	$884.93	$822.34
54	$819.11	$819.11	$890.38	$890.38	$1,059.34	$1,059.34	$863.05	$863.05	$946.00	$946.00	$871.68	$871.68	$1,037.10	$1,037.10	$844.93	$844.93	$926.14	$926.14	$860.64
55	$855.56	$855.56	$930.00	$930.00	$1,106.48	$1,106.48	$901.46	$901.46	$988.09	$988.09	$910.46	$910.46	$1,083.24	$1,083.24	$882.52	$882.52	$967.35	$967.35	$898.94
56	$895.08	$895.08	$972.95	$972.95	$1,157.59	$1,157.59	$943.09	$943.09	$1,033.73	$1,033.73	$952.52	$952.52	$1,133.28	$1,133.28	$923.28	$923.28	$1,012.03	$1,012.03	$940.46
57	$934.98	$934.98	$1,016.33	$1,016.33	$1,209.19	$1,209.19	$985.13	$985.13	$1,079.81	$1,079.81	$994.98	$994.98	$1,183.80	$1,183.80	$964.44	$964.44	$1,057.15	$1,057.15	$982.38
58	$977.57	$977.57	$1,062.62	$1,062.62	$1,264.27	$1,264.27	$1,030.00	$1,030.00	$1,128.99	$1,128.99	$1,040.30	$1,040.30	$1,237.72	$1,237.72	$1,008.37	$1,008.37	$1,105.30	$1,105.30	$1,027.12
59	$998.67	$998.67	$1,085.56	$1,085.56	$1,291.56	$1,291.56	$1,052.24	$1,052.24	$1,153.36	$1,153.36	$1,062.75	$1,062.75	$1,264.43	$1,264.43	$1,030.14	$1,030.14	$1,129.16	$1,129.16	$1,049.30
60	$1,041.25	$1,041.25	$1,131.85	$1,131.85	$1,346.63	$1,346.63	$1,097.11	$1,097.11	$1,202.55	$1,202.55	$1,108.07	$1,108.07	$1,318.35	$1,318.35	$1,074.07	$1,074.07	$1,177.31	$1,177.31	$1,094.04
61	$1,078.08	$1,078.08	$1,171.88	$1,171.88	$1,394.27	$1,394.27	$1,135.91	$1,135.91	$1,245.08	$1,245.08	$1,147.27	$1,147.27	$1,364.99	$1,364.99	$1,112.06	$1,112.06	$1,218.95	$1,218.95	$1,132.74
62	$1,102.26	$1,102.26	$1,198.16	$1,198.16	$1,425.53	$1,425.53	$1,161.38	$1,161.38	$1,273.00	$1,273.00	$1,172.99	$1,172.99	$1,395.59	$1,395.59	$1,136.99	$1,136.99	$1,246.28	$1,246.28	$1,158.14
63	$1,132.56	$1,132.56	$1,231.10	$1,231.10	$1,464.72	$1,464.72	$1,193.32	$1,193.32	$1,308.00	$1,308.00	$1,205.24	$1,205.24	$1,433.96	$1,433.96	$1,168.25	$1,168.25	$1,280.55	$1,280.55	$1,189.98
64+	$1,150.98	$1,150.98	$1,251.12	$1,251.12	$1,488.54	$1,488.54	$1,212.72	$1,212.72	$1,329.27	$1,329.27	$1,224.84	$1,224.84	$1,457.28	$1,457.28	$1,187.25	$1,187.25	$1,301.37	$1,301.37	$1,209.33

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070032	16322PA0070032		16322PA0070032		16322PA0070032		16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070034		16322PA0070034	
Plan Marketing Name =>	PO $2,000 $35/	dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		vantage Silver EPO $4,400 $60/		vantage Silver EPO $4,400 $60/	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	/ $4,000	$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$4,400 / $8,800		$4,400 / $8,800	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$35 / $50		$35 / $50		$35 / $50		$30 / $40		$30 / $40		$30 / $40		$30 / $40		$60 / $80		$60 / $80	
OOP Maximum =>	$13,000	$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$308.38	$366.90	$366.90	$298.92	$298.92	$327.65	$327.65	$300.40	$300.40	$357.41	$357.41	$291.18	$291.18	$319.17	$319.17	$268.32	$268.32	$319.23	$319.23
15	$335.79	$399.52	$399.52	$325.49	$325.49	$356.77	$356.77	$327.10	$327.10	$389.18	$389.18	$317.06	$317.06	$347.54	$347.54	$292.17	$292.17	$347.61	$347.61
16	$346.27	$411.98	$411.98	$335.65	$335.65	$367.91	$367.91	$337.31	$337.31	$401.32	$401.32	$326.96	$326.96	$358.39	$358.39	$301.29	$301.29	$358.46	$358.46
17	$356.75	$424.45	$424.45	$345.80	$345.80	$379.05	$379.05	$347.52	$347.52	$413.47	$413.47	$336.86	$336.86	$369.24	$369.24	$310.40	$310.40	$369.31	$369.31
18	$368.04	$437.88	$437.88	$356.75	$356.75	$391.04	$391.04	$358.52	$358.52	$426.55	$426.55	$347.52	$347.52	$380.92	$380.92	$320.23	$320.23	$380.99	$380.99
19	$379.33	$451.31	$451.31	$367.69	$367.69	$403.03	$403.03	$369.51	$369.51	$439.64	$439.64	$358.17	$358.17	$392.60	$392.60	$330.05	$330.05	$392.68	$392.68
20	$391.02	$465.22	$465.22	$379.02	$379.02	$415.45	$415.45	$380.90	$380.90	$453.18	$453.18	$369.21	$369.21	$404.70	$404.70	$340.22	$340.22	$404.78	$404.78
21	$403.11	$479.61	$479.61	$390.74	$390.74	$428.30	$428.30	$392.68	$392.68	$467.20	$467.20	$380.63	$380.63	$417.22	$417.22	$350.74	$350.74	$417.30	$417.30
22	$403.11	$479.61	$479.61	$390.74	$390.74	$428.30	$428.30	$392.68	$392.68	$467.20	$467.20	$380.63	$380.63	$417.22	$417.22	$350.74	$350.74	$417.30	$417.30
23	$403.11	$479.61	$479.61	$390.74	$390.74	$428.30	$428.30	$392.68	$392.68	$467.20	$467.20	$380.63	$380.63	$417.22	$417.22	$350.74	$350.74	$417.30	$417.30
24	$403.11	$479.61	$479.61	$390.74	$390.74	$428.30	$428.30	$392.68	$392.68	$467.20	$467.20	$380.63	$380.63	$417.22	$417.22	$350.74	$350.74	$417.30	$417.30
25	$404.72	$481.53	$481.53	$392.30	$392.30	$430.01	$430.01	$394.25	$394.25	$469.07	$469.07	$382.15	$382.15	$418.89	$418.89	$352.14	$352.14	$418.97	$418.97
26	$412.78	$491.12	$491.12	$400.12	$400.12	$438.58	$438.58	$402.10	$402.10	$478.41	$478.41	$389.77	$389.77	$427.23	$427.23	$359.16	$359.16	$427.32	$427.32
27	$422.46	$502.63	$502.63	$409.50	$409.50	$448.86	$448.86	$411.53	$411.53	$489.63	$489.63	$398.90	$398.90	$437.25	$437.25	$367.58	$367.58	$437.33	$437.33
28	$438.18	$521.34	$521.34	$424.73	$424.73	$465.56	$465.56	$426.84	$426.84	$507.85	$507.85	$413.74	$413.74	$453.52	$453.52	$381.25	$381.25	$453.61	$453.61
29	$451.08	$536.68	$536.68	$437.24	$437.24	$479.27	$479.27	$439.41	$439.41	$522.80	$522.80	$425.92	$425.92	$466.87	$466.87	$392.48	$392.48	$466.96	$466.96
30	$457.53	$544.36	$544.36	$443.49	$443.49	$486.12	$486.12	$445.69	$445.69	$530.27	$530.27	$432.02	$432.02	$473.54	$473.54	$398.09	$398.09	$473.64	$473.64
31	$467.20	$555.87	$555.87	$452.87	$452.87	$496.40	$496.40	$455.12	$455.12	$541.48	$541.48	$441.15	$441.15	$483.56	$483.56	$406.51	$406.51	$483.65	$483.65
32	$476.88	$567.38	$567.38	$462.25	$462.25	$506.68	$506.68	$464.54	$464.54	$552.70	$552.70	$450.29	$450.29	$493.57	$493.57	$414.93	$414.93	$493.67	$493.67
33	$482.93	$574.57	$574.57	$468.11	$468.11	$513.10	$513.10	$470.43	$470.43	$559.71	$559.71	$455.99	$455.99	$499.83	$499.83	$420.19	$420.19	$499.93	$499.93
34	$489.38	$582.25	$582.25	$474.36	$474.36	$519.96	$519.96	$476.71	$476.71	$567.18	$567.18	$462.08	$462.08	$506.51	$506.51	$425.80	$425.80	$506.60	$506.60
35	$492.60	$586.08	$586.08	$477.48	$477.48	$523.38	$523.38	$479.85	$479.85	$570.92	$570.92	$465.13	$465.13	$509.84	$509.84	$428.60	$428.60	$509.94	$509.94
36	$495.83	$589.92	$589.92	$480.61	$480.61	$526.81	$526.81	$483.00	$483.00	$574.66	$574.66	$468.17	$468.17	$513.18	$513.18	$431.41	$431.41	$513.28	$513.28
37	$499.05	$593.76	$593.76	$483.74	$483.74	$530.24	$530.24	$486.14	$486.14	$578.39	$578.39	$471.22	$471.22	$516.52	$516.52	$434.22	$434.22	$516.62	$516.62
38	$502.28	$597.59	$597.59	$486.86	$486.86	$533.66	$533.66	$489.28	$489.28	$582.13	$582.13	$474.26	$474.26	$519.86	$519.86	$437.02	$437.02	$519.96	$519.96
39	$508.72	$605.27	$605.27	$493.11	$493.11	$540.51	$540.51	$495.56	$495.56	$589.61	$589.61	$480.36	$480.36	$526.53	$526.53	$442.63	$442.63	$526.63	$526.63
40	$515.17	$612.94	$612.94	$499.37	$499.37	$547.37	$547.37	$501.85	$501.85	$597.08	$597.08	$486.45	$486.45	$533.21	$533.21	$448.25	$448.25	$533.31	$533.31
41	$524.85	$624.45	$624.45	$508.74	$508.74	$557.65	$557.65	$511.27	$511.27	$608.29	$608.29	$495.58	$495.58	$543.22	$543.22	$456.66	$456.66	$543.32	$543.32
42	$534.12	$635.48	$635.48	$517.73	$517.73	$567.50	$567.50	$520.30	$520.30	$619.04	$619.04	$504.33	$504.33	$552.82	$552.82	$464.73	$464.73	$552.92	$552.92
43	$547.02	$650.83	$650.83	$530.23	$530.23	$581.20	$581.20	$532.87	$532.87	$633.99	$633.99	$516.51	$516.51	$566.17	$566.17	$475.95	$475.95	$566.28	$566.28
44	$563.14	$670.02	$670.02	$545.86	$545.86	$598.34	$598.34	$548.57	$548.57	$652.68	$652.68	$531.74	$531.74	$582.86	$582.86	$489.98	$489.98	$582.97	$582.97
45	$582.09	$692.56	$692.56	$564.23	$564.23	$618.47	$618.47	$567.03	$567.03	$674.64	$674.64	$549.63	$549.63	$602.47	$602.47	$506.47	$506.47	$602.58	$602.58
46	$604.67	$719.42	$719.42	$586.11	$586.11	$642.45	$642.45	$589.02	$589.02	$700.80	$700.80	$570.95	$570.95	$625.83	$625.83	$526.11	$526.11	$625.95	$625.95
47	$630.06	$749.63	$749.63	$610.73	$610.73	$669.43	$669.43	$613.76	$613.76	$730.23	$730.23	$594.92	$594.92	$652.11	$652.11	$548.21	$548.21	$652.24	$652.24
48	$659.08	$784.16	$784.16	$638.86	$638.86	$700.27	$700.27	$642.03	$642.03	$763.87	$763.87	$622.33	$622.33	$682.15	$682.15	$573.46	$573.46	$682.29	$682.29
49	$687.71	$818.21	$818.21	$666.60	$666.60	$730.68	$730.68	$669.91	$669.91	$797.04	$797.04	$649.35	$649.35	$711.78	$711.78	$598.36	$598.36	$711.91	$711.91
50	$719.95	$856.58	$856.58	$697.86	$697.86	$764.94	$764.94	$701.33	$701.33	$834.42	$834.42	$679.81	$679.81	$745.15	$745.15	$626.42	$626.42	$745.30	$745.30
51	$751.80	$894.47	$894.47	$728.73	$728.73	$798.78	$798.78	$732.35	$732.35	$871.33	$871.33	$709.87	$709.87	$778.12	$778.12	$654.13	$654.13	$778.26	$778.26
52	$786.87	$936.20	$936.20	$762.72	$762.72	$836.04	$836.04	$766.51	$766.51	$911.97	$911.97	$742.99	$742.99	$814.41	$814.41	$684.64	$684.64	$814.57	$814.57
53	$822.34	$978.40	$978.40	$797.11	$797.11	$873.73	$873.73	$801.07	$801.07	$953.09	$953.09	$776.49	$776.49	$851.13	$851.13	$715.51	$715.51	$851.29	$851.29
54	$860.64	$1,023.97	$1,023.97	$834.23	$834.23	$914.42	$914.42	$838.37	$838.37	$997.47	$997.47	$812.65	$812.65	$890.76	$890.76	$748.83	$748.83	$890.94	$890.94
55	$898.94	$1,069.53	$1,069.53	$871.35	$871.35	$955.11	$955.11	$875.68	$875.68	$1,041.86	$1,041.86	$848.80	$848.80	$930.40	$930.40	$782.15	$782.15	$930.58	$930.58
56	$940.46	$1,118.93	$1,118.93	$911.60	$911.60	$999.22	$999.22	$916.12	$916.12	$1,089.98	$1,089.98	$888.01	$888.01	$973.37	$973.37	$818.28	$818.28	$973.56	$973.56
57	$982.38	$1,168.81	$1,168.81	$952.23	$952.23	$1,043.77	$1,043.77	$956.96	$956.96	$1,138.57	$1,138.57	$927.60	$927.60	$1,016.77	$1,016.77	$854.75	$854.75	$1,016.96	$1,016.96
58	$1,027.12	$1,222.05	$1,222.05	$995.61	$995.61	$1,091.31	$1,091.31	$1,000.55	$1,000.55	$1,190.43	$1,190.43	$969.85	$969.85	$1,063.08	$1,063.08	$893.69	$893.69	$1,063.28	$1,063.28
59	$1,049.30	$1,248.42	$1,248.42	$1,017.10	$1,017.10	$1,114.86	$1,114.86	$1,022.15	$1,022.15	$1,216.12	$1,216.12	$990.78	$990.78	$1,086.02	$1,086.02	$912.98	$912.98	$1,086.23	$1,086.23
60	$1,094.04	$1,301.66	$1,301.66	$1,060.47	$1,060.47	$1,162.41	$1,162.41	$1,065.73	$1,065.73	$1,267.98	$1,267.98	$1,033.03	$1,033.03	$1,132.34	$1,132.34	$951.91	$951.91	$1,132.55	$1,132.55
61	$1,132.74	$1,347.70	$1,347.70	$1,097.98	$1,097.98	$1,203.52	$1,203.52	$1,103.43	$1,103.43	$1,312.83	$1,312.83	$1,069.57	$1,069.57	$1,172.39	$1,172.39	$985.58	$985.58	$1,172.61	$1,172.61
62	$1,158.14	$1,377.92	$1,377.92	$1,122.60	$1,122.60	$1,230.51	$1,230.51	$1,128.17	$1,128.17	$1,342.27	$1,342.27	$1,093.55	$1,093.55	$1,198.67	$1,198.67	$1,007.68	$1,007.68	$1,198.90	$1,198.90
63	$1,189.98	$1,415.81	$1,415.81	$1,153.46	$1,153.46	$1,264.34	$1,264.34	$1,159.19	$1,159.19	$1,379.17	$1,379.17	$1,123.62	$1,123.62	$1,231.63	$1,231.63	$1,035.38	$1,035.38	$1,231.87	$1,231.87
64+	$1,209.33	$1,438.83	$1,438.83	$1,172.22	$1,172.22	$1,284.90	$1,284.90	$1,178.04	$1,178.04	$1,401.60	$1,401.60	$1,141.89	$1,141.89	$1,251.66	$1,251.66	$1,052.22	$1,052.22	$1,251.90	$1,251.90

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070034		16322PA0070034		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070073		16322PA0070073		16322PA0070073		16322PA
Plan Marketing Name =>	vantage Silver EPO $4,400 $60/		vantage Silver EPO $4,400 $60/		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,4
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	4		5		1		2		4		5		1		2		4		5
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Silver		Bronze		Bronze		Bronze		Bronze		Silver		Silver		Silver		Sil
Deductible =>	$4,400 / $8,800		$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$6,400 / $12,800		$6,400 / $12,800		$6,400 / $12,800		$6,400 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$260.08	$260.08	$285.08	$285.08	$206.21	$206.21	$245.34	$245.34	$199.88	$199.88	$219.10	$219.10	$269.12	$269.12	$320.19	$320.19	$260.87	$260.87	$285.93
15	$283.20	$283.20	$310.42	$310.42	$224.54	$224.54	$267.15	$267.15	$217.65	$217.65	$238.57	$238.57	$293.04	$293.04	$348.65	$348.65	$284.05	$284.05	$311.35
16	$292.03	$292.03	$320.11	$320.11	$231.55	$231.55	$275.49	$275.49	$224.44	$224.44	$246.02	$246.02	$302.19	$302.19	$359.53	$359.53	$292.92	$292.92	$321.07
17	$300.87	$300.87	$329.80	$329.80	$238.56	$238.56	$283.83	$283.83	$231.23	$231.23	$253.46	$253.46	$311.33	$311.33	$370.42	$370.42	$301.79	$301.79	$330.79
18	$310.39	$310.39	$340.23	$340.23	$246.11	$246.11	$292.81	$292.81	$238.55	$238.55	$261.48	$261.48	$321.18	$321.18	$382.14	$382.14	$311.33	$311.33	$341.25
19	$319.91	$319.91	$350.66	$350.66	$253.66	$253.66	$301.79	$301.79	$245.86	$245.86	$269.50	$269.50	$331.03	$331.03	$393.86	$393.86	$320.88	$320.88	$351.72
20	$329.77	$329.77	$361.47	$361.47	$261.47	$261.47	$311.09	$311.09	$253.44	$253.44	$277.81	$277.81	$341.24	$341.24	$405.99	$405.99	$330.77	$330.77	$362.56
21	$339.97	$339.97	$372.65	$372.65	$269.56	$269.56	$320.71	$320.71	$261.28	$261.28	$286.40	$286.40	$351.79	$351.79	$418.55	$418.55	$341.00	$341.00	$373.77
22	$339.97	$339.97	$372.65	$372.65	$269.56	$269.56	$320.71	$320.71	$261.28	$261.28	$286.40	$286.40	$351.79	$351.79	$418.55	$418.55	$341.00	$341.00	$373.77
23	$339.97	$339.97	$372.65	$372.65	$269.56	$269.56	$320.71	$320.71	$261.28	$261.28	$286.40	$286.40	$351.79	$351.79	$418.55	$418.55	$341.00	$341.00	$373.77
24	$339.97	$339.97	$372.65	$372.65	$269.56	$269.56	$320.71	$320.71	$261.28	$261.28	$286.40	$286.40	$351.79	$351.79	$418.55	$418.55	$341.00	$341.00	$373.77
25	$341.33	$341.33	$374.14	$374.14	$270.64	$270.64	$321.99	$321.99	$262.33	$262.33	$287.55	$287.55	$353.20	$353.20	$420.22	$420.22	$342.36	$342.36	$375.27
26	$348.13	$348.13	$381.59	$381.59	$276.03	$276.03	$328.41	$328.41	$267.55	$267.55	$293.27	$293.27	$360.23	$360.23	$428.60	$428.60	$349.18	$349.18	$382.74
27	$356.29	$356.29	$390.54	$390.54	$282.50	$282.50	$336.10	$336.10	$273.82	$273.82	$300.15	$300.15	$368.68	$368.68	$438.64	$438.64	$357.37	$357.37	$391.71
28	$369.55	$369.55	$405.07	$405.07	$293.01	$293.01	$348.61	$348.61	$284.01	$284.01	$311.32	$311.32	$382.40	$382.40	$454.96	$454.96	$370.67	$370.67	$406.29
29	$380.43	$380.43	$417.00	$417.00	$301.64	$301.64	$358.87	$358.87	$292.37	$292.37	$320.48	$320.48	$393.65	$393.65	$468.36	$468.36	$381.58	$381.58	$418.25
30	$385.87	$385.87	$422.96	$422.96	$305.95	$305.95	$364.01	$364.01	$296.55	$296.55	$325.06	$325.06	$399.28	$399.28	$475.05	$475.05	$387.04	$387.04	$424.23
31	$394.03	$394.03	$431.90	$431.90	$312.42	$312.42	$371.70	$371.70	$302.82	$302.82	$331.94	$331.94	$407.72	$407.72	$485.10	$485.10	$395.22	$395.22	$433.20
32	$402.18	$402.18	$440.84	$440.84	$318.89	$318.89	$379.40	$379.40	$309.09	$309.09	$338.81	$338.81	$416.17	$416.17	$495.14	$495.14	$403.40	$403.40	$442.17
33	$407.28	$407.28	$446.43	$446.43	$322.93	$322.93	$384.21	$384.21	$313.01	$313.01	$343.11	$343.11	$421.44	$421.44	$501.42	$501.42	$408.52	$408.52	$447.78
34	$412.72	$412.72	$452.40	$452.40	$327.25	$327.25	$389.34	$389.34	$317.19	$317.19	$347.69	$347.69	$427.07	$427.07	$508.12	$508.12	$413.97	$413.97	$453.76
35	$415.44	$415.44	$455.38	$455.38	$329.40	$329.40	$391.91	$391.91	$319.28	$319.28	$349.98	$349.98	$429.89	$429.89	$511.47	$511.47	$416.70	$416.70	$456.75
36	$418.16	$418.16	$458.36	$458.36	$331.56	$331.56	$394.47	$394.47	$321.37	$321.37	$352.27	$352.27	$432.70	$432.70	$514.82	$514.82	$419.43	$419.43	$459.74
37	$420.88	$420.88	$461.34	$461.34	$333.72	$333.72	$397.04	$397.04	$323.46	$323.46	$354.56	$354.56	$435.52	$435.52	$518.16	$518.16	$422.16	$422.16	$462.73
38	$423.60	$423.60	$464.32	$464.32	$335.87	$335.87	$399.60	$399.60	$325.55	$325.55	$356.85	$356.85	$438.33	$438.33	$521.51	$521.51	$424.89	$424.89	$465.72
39	$429.04	$429.04	$470.28	$470.28	$340.18	$340.18	$404.74	$404.74	$329.74	$329.74	$361.44	$361.44	$443.96	$443.96	$528.21	$528.21	$430.34	$430.34	$471.70
40	$434.48	$434.48	$476.25	$476.25	$344.50	$344.50	$409.87	$409.87	$333.92	$333.92	$366.02	$366.02	$449.59	$449.59	$534.91	$534.91	$435.80	$435.80	$477.68
41	$442.64	$442.64	$485.19	$485.19	$350.97	$350.97	$417.56	$417.56	$340.19	$340.19	$372.89	$372.89	$458.03	$458.03	$544.95	$544.95	$443.98	$443.98	$486.65
42	$450.46	$450.46	$493.76	$493.76	$357.17	$357.17	$424.94	$424.94	$346.20	$346.20	$379.48	$379.48	$466.12	$466.12	$554.58	$554.58	$451.83	$451.83	$495.25
43	$461.34	$461.34	$505.69	$505.69	$365.79	$365.79	$435.20	$435.20	$354.56	$354.56	$388.64	$388.64	$477.38	$477.38	$567.97	$567.97	$462.74	$462.74	$507.21
44	$474.94	$474.94	$520.59	$520.59	$376.58	$376.58	$448.03	$448.03	$365.01	$365.01	$400.10	$400.10	$491.45	$491.45	$584.71	$584.71	$476.38	$476.38	$522.16
45	$490.92	$490.92	$538.11	$538.11	$389.24	$389.24	$463.11	$463.11	$377.29	$377.29	$413.56	$413.56	$507.98	$507.98	$604.39	$604.39	$492.40	$492.40	$539.72
46	$509.96	$509.96	$558.98	$558.98	$404.34	$404.34	$481.07	$481.07	$391.92	$391.92	$429.60	$429.60	$527.69	$527.69	$627.83	$627.83	$511.50	$511.50	$560.66
47	$531.37	$531.37	$582.45	$582.45	$421.32	$421.32	$501.27	$501.27	$408.38	$408.38	$447.64	$447.64	$549.85	$549.85	$654.19	$654.19	$532.98	$532.98	$584.20
48	$555.85	$555.85	$609.28	$609.28	$440.73	$440.73	$524.36	$524.36	$427.19	$427.19	$468.26	$468.26	$575.18	$575.18	$684.33	$684.33	$557.54	$557.54	$611.11
49	$579.99	$579.99	$635.74	$635.74	$459.87	$459.87	$547.13	$547.13	$445.74	$445.74	$488.60	$488.60	$600.15	$600.15	$714.05	$714.05	$581.75	$581.75	$637.65
50	$607.19	$607.19	$665.55	$665.55	$481.43	$481.43	$572.79	$572.79	$466.65	$466.65	$511.51	$511.51	$628.30	$628.30	$747.53	$747.53	$609.03	$609.03	$667.55
51	$634.04	$634.04	$694.99	$694.99	$502.73	$502.73	$598.12	$598.12	$487.29	$487.29	$534.14	$534.14	$656.09	$656.09	$780.60	$780.60	$635.97	$635.97	$697.08
52	$663.62	$663.62	$727.41	$727.41	$526.18	$526.18	$626.03	$626.03	$510.02	$510.02	$559.05	$559.05	$686.69	$686.69	$817.01	$817.01	$665.63	$665.63	$729.60
53	$693.54	$693.54	$760.21	$760.21	$549.90	$549.90	$654.25	$654.25	$533.01	$533.01	$584.26	$584.26	$717.65	$717.65	$853.84	$853.84	$695.64	$695.64	$762.49
54	$725.84	$725.84	$795.61	$795.61	$575.51	$575.51	$684.72	$684.72	$557.83	$557.83	$611.46	$611.46	$751.07	$751.07	$893.60	$893.60	$728.04	$728.04	$798.00
55	$758.13	$758.13	$831.01	$831.01	$601.12	$601.12	$715.18	$715.18	$582.65	$582.65	$638.67	$638.67	$784.49	$784.49	$933.37	$933.37	$760.43	$760.43	$833.51
56	$793.15	$793.15	$869.39	$869.39	$628.88	$628.88	$748.22	$748.22	$609.57	$609.57	$668.17	$668.17	$820.73	$820.73	$976.48	$976.48	$795.55	$795.55	$872.01
57	$828.51	$828.51	$908.15	$908.15	$656.92	$656.92	$781.57	$781.57	$636.74	$636.74	$697.96	$697.96	$857.31	$857.31	$1,020.01	$1,020.01	$831.02	$831.02	$910.88
58	$866.24	$866.24	$949.51	$949.51	$686.84	$686.84	$817.17	$817.17	$665.74	$665.74	$729.75	$729.75	$896.36	$896.36	$1,066.47	$1,066.47	$868.87	$868.87	$952.37
59	$884.94	$884.94	$970.01	$970.01	$701.66	$701.66	$834.81	$834.81	$680.11	$680.11	$745.50	$745.50	$915.71	$915.71	$1,089.49	$1,089.49	$887.62	$887.62	$972.92
60	$922.68	$922.68	$1,011.37	$1,011.37	$731.59	$731.59	$870.41	$870.41	$709.11	$709.11	$777.29	$777.29	$954.76	$954.76	$1,135.94	$1,135.94	$925.47	$925.47	$1,014.41
61	$955.32	$955.32	$1,047.15	$1,047.15	$757.46	$757.46	$901.20	$901.20	$734.20	$734.20	$804.78	$804.78	$988.53	$988.53	$1,176.13	$1,176.13	$958.21	$958.21	$1,050.29
62	$976.73	$976.73	$1,070.62	$1,070.62	$774.45	$774.45	$921.40	$921.40	$750.66	$750.66	$822.83	$822.83	$1,010.69	$1,010.69	$1,202.49	$1,202.49	$979.69	$979.69	$1,073.84
63	$1,003.59	$1,003.59	$1,100.06	$1,100.06	$795.74	$795.74	$946.74	$946.74	$771.30	$771.30	$845.45	$845.45	$1,038.48	$1,038.48	$1,235.56	$1,235.56	$1,006.63	$1,006.63	$1,103.37
64+	$1,019.91	$1,019.91	$1,117.95	$1,117.95	$808.68	$808.68	$962.13	$962.13	$783.84	$783.84	$859.20	$859.20	$1,055.37	$1,055.37	$1,255.65	$1,255.65	$1,023.00	$1,023.00	$1,121.31

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070073	16322PA0070075		16322PA0070075		16322PA0070075		16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077	
Plan Marketing Name =>	00 $80/$100 - P	ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $2,000 $35/$50		ntage Gold EPO $2,000 $35/$50		ntage Gold EPO $2,000 $35/$50		ge Gold EPO $2,500/10% $30/$		ge Gold EPO $2,500/10% $30/$		ge Gold EPO $2,500/10% $30/$	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	5	1		4		5		1		4		5		1		4		5	
Network =>	ntage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	ver	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	$12,800	$1,250 / $2,500		$1,250 / $2,500		$1,250 / $2,500		$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$2,500 / $5,000		$2,500 / $5,000		$2,500 / $5,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		90%		90%		90%	
Copays =>	/ $0	$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 / $50		$30 / $50	
OOP Maximum =>	$18,400	$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,000 / $12,000		$6,000 / $12,000		$6,000 / $12,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$285.93	$298.11	$298.11	$288.96	$288.96	$316.74	$316.74	$287.97	$287.97	$279.13	$279.13	$305.95	$305.95	$282.02	$282.02	$273.37	$273.37	$299.64	$299.64
15	$311.35	$324.61	$324.61	$314.65	$314.65	$344.90	$344.90	$313.57	$313.57	$303.94	$303.94	$333.15	$333.15	$307.09	$307.09	$297.66	$297.66	$326.28	$326.28
16	$321.07	$334.74	$334.74	$324.47	$324.47	$355.66	$355.66	$323.35	$323.35	$313.42	$313.42	$343.55	$343.55	$316.67	$316.67	$306.96	$306.96	$336.46	$336.46
17	$330.79	$344.88	$344.88	$334.29	$334.29	$366.43	$366.43	$333.14	$333.14	$322.91	$322.91	$353.95	$353.95	$326.26	$326.26	$316.25	$316.25	$346.65	$346.65
18	$341.25	$355.79	$355.79	$344.87	$344.87	$378.02	$378.02	$343.68	$343.68	$333.13	$333.13	$365.15	$365.15	$336.58	$336.58	$326.25	$326.25	$357.61	$357.61
19	$351.72	$366.70	$366.70	$355.44	$355.44	$389.61	$389.61	$354.22	$354.22	$343.34	$343.34	$376.34	$376.34	$346.90	$346.90	$336.26	$336.26	$368.58	$368.58
20	$362.56	$378.00	$378.00	$366.40	$366.40	$401.62	$401.62	$365.14	$365.14	$353.92	$353.92	$387.94	$387.94	$357.59	$357.59	$346.62	$346.62	$379.94	$379.94
21	$373.77	$389.69	$389.69	$377.73	$377.73	$414.04	$414.04	$376.43	$376.43	$364.87	$364.87	$399.94	$399.94	$368.65	$368.65	$357.34	$357.34	$391.69	$391.69
22	$373.77	$389.69	$389.69	$377.73	$377.73	$414.04	$414.04	$376.43	$376.43	$364.87	$364.87	$399.94	$399.94	$368.65	$368.65	$357.34	$357.34	$391.69	$391.69
23	$373.77	$389.69	$389.69	$377.73	$377.73	$414.04	$414.04	$376.43	$376.43	$364.87	$364.87	$399.94	$399.94	$368.65	$368.65	$357.34	$357.34	$391.69	$391.69
24	$373.77	$389.69	$389.69	$377.73	$377.73	$414.04	$414.04	$376.43	$376.43	$364.87	$364.87	$399.94	$399.94	$368.65	$368.65	$357.34	$357.34	$391.69	$391.69
25	$375.27	$391.25	$391.25	$379.24	$379.24	$415.70	$415.70	$377.94	$377.94	$366.33	$366.33	$401.54	$401.54	$370.12	$370.12	$358.77	$358.77	$393.26	$393.26
26	$382.74	$399.04	$399.04	$386.80	$386.80	$423.98	$423.98	$385.46	$385.46	$373.63	$373.63	$409.54	$409.54	$377.50	$377.50	$365.92	$365.92	$401.09	$401.09
27	$391.71	$408.40	$408.40	$395.86	$395.86	$433.91	$433.91	$394.50	$394.50	$382.38	$382.38	$419.14	$419.14	$386.35	$386.35	$374.49	$374.49	$410.49	$410.49
28	$406.29	$423.59	$423.59	$410.59	$410.59	$450.06	$450.06	$409.18	$409.18	$396.61	$396.61	$434.73	$434.73	$400.72	$400.72	$388.43	$388.43	$425.77	$425.77
29	$418.25	$436.06	$436.06	$422.68	$422.68	$463.31	$463.31	$421.23	$421.23	$408.29	$408.29	$447.53	$447.53	$412.52	$412.52	$399.86	$399.86	$438.30	$438.30
30	$424.23	$442.30	$442.30	$428.72	$428.72	$469.94	$469.94	$427.25	$427.25	$414.13	$414.13	$453.93	$453.93	$418.42	$418.42	$405.58	$405.58	$444.57	$444.57
31	$433.20	$451.65	$451.65	$437.79	$437.79	$479.87	$479.87	$436.28	$436.28	$422.88	$422.88	$463.53	$463.53	$427.27	$427.27	$414.16	$414.16	$453.97	$453.97
32	$442.17	$461.00	$461.00	$446.85	$446.85	$489.81	$489.81	$445.32	$445.32	$431.64	$431.64	$473.13	$473.13	$436.11	$436.11	$422.73	$422.73	$463.37	$463.37
33	$447.78	$466.85	$466.85	$452.52	$452.52	$496.02	$496.02	$450.96	$450.96	$437.11	$437.11	$479.13	$479.13	$441.64	$441.64	$428.09	$428.09	$469.24	$469.24
34	$453.76	$473.08	$473.08	$458.56	$458.56	$502.64	$502.64	$456.99	$456.99	$442.95	$442.95	$485.53	$485.53	$447.54	$447.54	$433.81	$433.81	$475.51	$475.51
35	$456.75	$476.20	$476.20	$461.59	$461.59	$505.96	$505.96	$460.00	$460.00	$445.87	$445.87	$488.73	$488.73	$450.49	$450.49	$436.67	$436.67	$478.65	$478.65
36	$459.74	$479.32	$479.32	$464.61	$464.61	$509.27	$509.27	$463.01	$463.01	$448.79	$448.79	$491.93	$491.93	$453.44	$453.44	$439.53	$439.53	$481.78	$481.78
37	$462.73	$482.44	$482.44	$467.63	$467.63	$512.58	$512.58	$466.02	$466.02	$451.71	$451.71	$495.13	$495.13	$456.39	$456.39	$442.39	$442.39	$484.91	$484.91
38	$465.72	$485.55	$485.55	$470.65	$470.65	$515.89	$515.89	$469.03	$469.03	$454.63	$454.63	$498.33	$498.33	$459.34	$459.34	$445.25	$445.25	$488.05	$488.05
39	$471.70	$491.79	$491.79	$476.70	$476.70	$522.52	$522.52	$475.05	$475.05	$460.47	$460.47	$504.72	$504.72	$465.24	$465.24	$450.96	$450.96	$494.31	$494.31
40	$477.68	$498.02	$498.02	$482.74	$482.74	$529.14	$529.14	$481.08	$481.08	$466.30	$466.30	$511.12	$511.12	$471.13	$471.13	$456.68	$456.68	$500.58	$500.58
41	$486.65	$507.38	$507.38	$491.80	$491.80	$539.08	$539.08	$490.11	$490.11	$475.06	$475.06	$520.72	$520.72	$479.98	$479.98	$465.26	$465.26	$509.98	$509.98
42	$495.25	$516.34	$516.34	$500.49	$500.49	$548.60	$548.60	$498.77	$498.77	$483.45	$483.45	$529.92	$529.92	$488.46	$488.46	$473.48	$473.48	$518.99	$518.99
43	$507.21	$528.81	$528.81	$512.58	$512.58	$561.85	$561.85	$510.82	$510.82	$495.13	$495.13	$542.72	$542.72	$500.26	$500.26	$484.91	$484.91	$531.52	$531.52
44	$522.16	$544.40	$544.40	$527.69	$527.69	$578.41	$578.41	$525.87	$525.87	$509.72	$509.72	$558.72	$558.72	$515.00	$515.00	$499.20	$499.20	$547.19	$547.19
45	$539.72	$562.71	$562.71	$545.44	$545.44	$597.87	$597.87	$543.56	$543.56	$526.87	$526.87	$577.51	$577.51	$532.33	$532.33	$516.00	$516.00	$565.60	$565.60
46	$560.66	$584.54	$584.54	$566.60	$566.60	$621.06	$621.06	$564.65	$564.65	$547.31	$547.31	$599.91	$599.91	$552.98	$552.98	$536.01	$536.01	$587.54	$587.54
47	$584.20	$609.09	$609.09	$590.39	$590.39	$647.14	$647.14	$588.36	$588.36	$570.29	$570.29	$625.11	$625.11	$576.20	$576.20	$558.52	$558.52	$612.21	$612.21
48	$611.11	$637.14	$637.14	$617.59	$617.59	$676.96	$676.96	$615.46	$615.46	$596.56	$596.56	$653.90	$653.90	$602.74	$602.74	$584.25	$584.25	$640.41	$640.41
49	$637.65	$664.81	$664.81	$644.41	$644.41	$706.35	$706.35	$642.19	$642.19	$622.47	$622.47	$682.30	$682.30	$628.92	$628.92	$609.62	$609.62	$668.22	$668.22
50	$667.55	$695.99	$695.99	$674.63	$674.63	$739.48	$739.48	$672.30	$672.30	$651.66	$651.66	$714.29	$714.29	$658.41	$658.41	$638.21	$638.21	$699.56	$699.56
51	$697.08	$726.77	$726.77	$704.47	$704.47	$772.18	$772.18	$702.04	$702.04	$680.48	$680.48	$745.89	$745.89	$687.53	$687.53	$666.44	$666.44	$730.50	$730.50
52	$729.60	$760.67	$760.67	$737.33	$737.33	$808.21	$808.21	$734.79	$734.79	$712.23	$712.23	$780.68	$780.68	$719.60	$719.60	$697.53	$697.53	$764.58	$764.58
53	$762.49	$794.97	$794.97	$770.57	$770.57	$844.64	$844.64	$767.92	$767.92	$744.33	$744.33	$815.88	$815.88	$752.05	$752.05	$728.97	$728.97	$799.05	$799.05
54	$798.00	$831.99	$831.99	$806.45	$806.45	$883.98	$883.98	$803.68	$803.68	$779.00	$779.00	$853.87	$853.87	$787.07	$787.07	$762.92	$762.92	$836.26	$836.26
55	$833.51	$869.01	$869.01	$842.34	$842.34	$923.31	$923.31	$839.44	$839.44	$813.66	$813.66	$891.87	$891.87	$822.09	$822.09	$796.87	$796.87	$873.47	$873.47
56	$872.01	$909.15	$909.15	$881.24	$881.24	$965.96	$965.96	$878.21	$878.21	$851.24	$851.24	$933.06	$933.06	$860.06	$860.06	$833.67	$833.67	$913.81	$913.81
57	$910.88	$949.67	$949.67	$920.53	$920.53	$1,009.02	$1,009.02	$917.36	$917.36	$889.19	$889.19	$974.65	$974.65	$898.40	$898.40	$870.84	$870.84	$954.55	$954.55
58	$952.37	$992.93	$992.93	$962.46	$962.46	$1,054.97	$1,054.97	$959.14	$959.14	$929.69	$929.69	$1,019.05	$1,019.05	$939.32	$939.32	$910.50	$910.50	$998.03	$998.03
59	$972.92	$1,014.36	$1,014.36	$983.23	$983.23	$1,077.75	$1,077.75	$979.85	$979.85	$949.76	$949.76	$1,041.04	$1,041.04	$959.60	$959.60	$930.16	$930.16	$1,019.57	$1,019.57
60	$1,014.41	$1,057.62	$1,057.62	$1,025.16	$1,025.16	$1,123.70	$1,123.70	$1,021.63	$1,021.63	$990.26	$990.26	$1,085.44	$1,085.44	$1,000.52	$1,000.52	$969.82	$969.82	$1,063.05	$1,063.05
61	$1,050.29	$1,095.03	$1,095.03	$1,061.42	$1,061.42	$1,163.45	$1,163.45	$1,057.77	$1,057.77	$1,025.28	$1,025.28	$1,123.83	$1,123.83	$1,035.91	$1,035.91	$1,004.13	$1,004.13	$1,100.65	$1,100.65
62	$1,073.84	$1,119.58	$1,119.58	$1,085.22	$1,085.22	$1,189.54	$1,189.54	$1,081.48	$1,081.48	$1,048.27	$1,048.27	$1,149.03	$1,149.03	$1,059.13	$1,059.13	$1,026.64	$1,026.64	$1,125.33	$1,125.33
63	$1,103.37	$1,150.36	$1,150.36	$1,115.06	$1,115.06	$1,222.25	$1,222.25	$1,111.22	$1,111.22	$1,077.10	$1,077.10	$1,180.62	$1,180.62	$1,088.25	$1,088.25	$1,054.87	$1,054.87	$1,156.27	$1,156.27
64+	$1,121.31	$1,169.07	$1,169.07	$1,133.19	$1,133.19	$1,242.12	$1,242.12	$1,129.29	$1,129.29	$1,094.61	$1,094.61	$1,199.82	$1,199.82	$1,105.95	$1,105.95	$1,072.02	$1,072.02	$1,175.07	$1,175.07

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070079		16322PA0070079		16322PA0070079		16322PA0070081		16322PA0070081		16322PA0070081		16322PA
Plan Marketing Name =>	tage Silver EPO HSA $3,800/10%		tage Silver EPO HSA $3,800/10%		tage Silver EPO HSA $3,800/10%		ge Silver EPO $5,000/10% $50/$		ge Silver EPO $5,000/10% $50/$		ge Silver EPO $5,000/10% $50/$		ge Gold EPO $1,000/10% $30/$		ge Gold EPO $1,000/10% $30/$		ge Gold EPO $1,000/10% $30/$		ge Silver EPO $4
Form # =>	EPOF08		EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	1		4		5		1		4		5		1		4		5		1
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Sil
Deductible =>	$3,800 / $7,600		$3,800 / $7,600		$3,800 / $7,600		$5,000 / $10,000		$5,000 / $10,000		$5,000 / $10,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$4,400 /
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	10% / 10%		10% / 10%		10% / 10%		$50 / $70		$50 / $70		$50 / $70		$30 / $50		$30 / $50		$30 / $50		$50 /
OOP Maximum =>	$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$234.24	$234.24	$227.05	$227.05	$248.88	$248.88	$240.56	$240.56	$233.18	$233.18	$255.59	$255.59	$294.40	$294.40	$285.37	$285.37	$312.79	$312.79	$246.25
15	$255.06	$255.06	$247.23	$247.23	$271.00	$271.00	$261.95	$261.95	$253.91	$253.91	$278.31	$278.31	$320.57	$320.57	$310.73	$310.73	$340.60	$340.60	$268.13
16	$263.03	$263.03	$254.95	$254.95	$279.46	$279.46	$270.12	$270.12	$261.83	$261.83	$287.00	$287.00	$330.58	$330.58	$320.43	$320.43	$351.23	$351.23	$276.50
17	$270.99	$270.99	$262.67	$262.67	$287.92	$287.92	$278.30	$278.30	$269.76	$269.76	$295.69	$295.69	$340.58	$340.58	$330.13	$330.13	$361.86	$361.86	$284.87
18	$279.56	$279.56	$270.98	$270.98	$297.03	$297.03	$287.10	$287.10	$278.29	$278.29	$305.04	$305.04	$351.36	$351.36	$340.58	$340.58	$373.31	$373.31	$293.89
19	$288.13	$288.13	$279.29	$279.29	$306.14	$306.14	$295.91	$295.91	$286.83	$286.83	$314.40	$314.40	$362.13	$362.13	$351.02	$351.02	$384.76	$384.76	$302.90
20	$297.01	$297.01	$287.90	$287.90	$315.57	$315.57	$305.03	$305.03	$295.67	$295.67	$324.09	$324.09	$373.29	$373.29	$361.84	$361.84	$396.61	$396.61	$312.23
21	$306.20	$306.20	$296.80	$296.80	$325.33	$325.33	$314.46	$314.46	$304.81	$304.81	$334.11	$334.11	$384.84	$384.84	$373.03	$373.03	$408.88	$408.88	$321.89
22	$306.20	$306.20	$296.80	$296.80	$325.33	$325.33	$314.46	$314.46	$304.81	$304.81	$334.11	$334.11	$384.84	$384.84	$373.03	$373.03	$408.88	$408.88	$321.89
23	$306.20	$306.20	$296.80	$296.80	$325.33	$325.33	$314.46	$314.46	$304.81	$304.81	$334.11	$334.11	$384.84	$384.84	$373.03	$373.03	$408.88	$408.88	$321.89
24	$306.20	$306.20	$296.80	$296.80	$325.33	$325.33	$314.46	$314.46	$304.81	$304.81	$334.11	$334.11	$384.84	$384.84	$373.03	$373.03	$408.88	$408.88	$321.89
25	$307.42	$307.42	$297.99	$297.99	$326.63	$326.63	$315.72	$315.72	$306.03	$306.03	$335.45	$335.45	$386.38	$386.38	$374.52	$374.52	$410.52	$410.52	$323.18
26	$313.55	$313.55	$303.92	$303.92	$333.14	$333.14	$322.01	$322.01	$312.13	$312.13	$342.13	$342.13	$394.08	$394.08	$381.98	$381.98	$418.69	$418.69	$329.62
27	$320.90	$320.90	$311.05	$311.05	$340.95	$340.95	$329.55	$329.55	$319.44	$319.44	$350.15	$350.15	$403.31	$403.31	$390.94	$390.94	$428.51	$428.51	$337.34
28	$332.84	$332.84	$322.62	$322.62	$353.63	$353.63	$341.82	$341.82	$331.33	$331.33	$363.18	$363.18	$418.32	$418.32	$405.48	$405.48	$444.45	$444.45	$349.89
29	$342.64	$342.64	$332.12	$332.12	$364.04	$364.04	$351.88	$351.88	$341.08	$341.08	$373.87	$373.87	$430.64	$430.64	$417.42	$417.42	$457.54	$457.54	$360.19
30	$347.54	$347.54	$336.87	$336.87	$369.25	$369.25	$356.91	$356.91	$345.96	$345.96	$379.21	$379.21	$436.79	$436.79	$423.39	$423.39	$464.08	$464.08	$365.35
31	$354.89	$354.89	$343.99	$343.99	$377.06	$377.06	$364.46	$364.46	$353.27	$353.27	$387.23	$387.23	$446.03	$446.03	$432.34	$432.34	$473.89	$473.89	$373.07
32	$362.23	$362.23	$351.11	$351.11	$384.87	$384.87	$372.01	$372.01	$360.59	$360.59	$395.25	$395.25	$455.27	$455.27	$441.29	$441.29	$483.71	$483.71	$380.80
33	$366.83	$366.83	$355.57	$355.57	$389.75	$389.75	$376.72	$376.72	$365.16	$365.16	$400.26	$400.26	$461.04	$461.04	$446.89	$446.89	$489.84	$489.84	$385.62
34	$371.73	$371.73	$360.32	$360.32	$394.95	$394.95	$381.75	$381.75	$370.04	$370.04	$405.61	$405.61	$467.20	$467.20	$452.86	$452.86	$496.38	$496.38	$390.77
35	$374.18	$374.18	$362.69	$362.69	$397.55	$397.55	$384.27	$384.27	$372.48	$372.48	$408.28	$408.28	$470.27	$470.27	$455.84	$455.84	$499.65	$499.65	$393.35
36	$376.63	$376.63	$365.06	$365.06	$400.16	$400.16	$386.79	$386.79	$374.92	$374.92	$410.96	$410.96	$473.35	$473.35	$458.83	$458.83	$502.92	$502.92	$395.92
37	$379.08	$379.08	$367.44	$367.44	$402.76	$402.76	$389.30	$389.30	$377.35	$377.35	$413.63	$413.63	$476.43	$476.43	$461.81	$461.81	$506.19	$506.19	$398.50
38	$381.53	$381.53	$369.81	$369.81	$405.36	$405.36	$391.82	$391.82	$379.79	$379.79	$416.30	$416.30	$479.51	$479.51	$464.80	$464.80	$509.46	$509.46	$401.07
39	$386.42	$386.42	$374.56	$374.56	$410.57	$410.57	$396.85	$396.85	$384.67	$384.67	$421.65	$421.65	$485.67	$485.67	$470.76	$470.76	$516.01	$516.01	$406.23
40	$391.32	$391.32	$379.31	$379.31	$415.77	$415.77	$401.88	$401.88	$389.55	$389.55	$426.99	$426.99	$491.83	$491.83	$476.73	$476.73	$522.55	$522.55	$411.38
41	$398.67	$398.67	$386.43	$386.43	$423.58	$423.58	$409.43	$409.43	$396.86	$396.86	$435.01	$435.01	$501.06	$501.06	$485.69	$485.69	$532.36	$532.36	$419.10
42	$405.72	$405.72	$393.26	$393.26	$431.06	$431.06	$416.66	$416.66	$403.87	$403.87	$442.70	$442.70	$509.91	$509.91	$494.26	$494.26	$541.77	$541.77	$426.50
43	$415.51	$415.51	$402.76	$402.76	$441.47	$441.47	$426.72	$426.72	$413.63	$413.63	$453.39	$453.39	$522.23	$522.23	$506.20	$506.20	$554.85	$554.85	$436.80
44	$427.76	$427.76	$414.63	$414.63	$454.49	$454.49	$439.30	$439.30	$425.82	$425.82	$466.75	$466.75	$537.62	$537.62	$521.12	$521.12	$571.21	$571.21	$449.68
45	$442.15	$442.15	$428.58	$428.58	$469.78	$469.78	$454.08	$454.08	$440.15	$440.15	$482.45	$482.45	$555.71	$555.71	$538.66	$538.66	$590.42	$590.42	$464.81
46	$459.30	$459.30	$445.20	$445.20	$488.00	$488.00	$471.69	$471.69	$457.22	$457.22	$501.17	$501.17	$577.26	$577.26	$559.55	$559.55	$613.32	$613.32	$482.84
47	$478.59	$478.59	$463.90	$463.90	$508.49	$508.49	$491.50	$491.50	$476.42	$476.42	$522.21	$522.21	$601.50	$601.50	$583.05	$583.05	$639.08	$639.08	$503.11
48	$500.64	$500.64	$485.27	$485.27	$531.91	$531.91	$514.14	$514.14	$498.36	$498.36	$546.27	$546.27	$629.21	$629.21	$609.90	$609.90	$668.52	$668.52	$526.29
49	$522.38	$522.38	$506.34	$506.34	$555.01	$555.01	$536.47	$536.47	$520.01	$520.01	$569.99	$569.99	$656.54	$656.54	$636.39	$636.39	$697.55	$697.55	$549.14
50	$546.87	$546.87	$530.08	$530.08	$581.04	$581.04	$561.63	$561.63	$544.39	$544.39	$596.72	$596.72	$687.32	$687.32	$666.23	$666.23	$730.26	$730.26	$574.90
51	$571.06	$571.06	$553.53	$553.53	$606.74	$606.74	$586.47	$586.47	$568.47	$568.47	$623.12	$623.12	$717.73	$717.73	$695.70	$695.70	$762.56	$762.56	$600.32
52	$597.70	$597.70	$579.35	$579.35	$635.04	$635.04	$613.83	$613.83	$594.99	$594.99	$652.18	$652.18	$751.21	$751.21	$728.15	$728.15	$798.13	$798.13	$628.33
53	$624.65	$624.65	$605.47	$605.47	$663.67	$663.67	$641.50	$641.50	$621.81	$621.81	$681.58	$681.58	$785.07	$785.07	$760.98	$760.98	$834.12	$834.12	$656.66
54	$653.74	$653.74	$633.67	$633.67	$694.58	$694.58	$671.37	$671.37	$650.77	$650.77	$713.32	$713.32	$821.63	$821.63	$796.42	$796.42	$872.96	$872.96	$687.24
55	$682.83	$682.83	$661.86	$661.86	$725.49	$725.49	$701.25	$701.25	$679.73	$679.73	$745.07	$745.07	$858.19	$858.19	$831.86	$831.86	$911.80	$911.80	$717.81
56	$714.36	$714.36	$692.43	$692.43	$758.99	$758.99	$733.64	$733.64	$711.12	$711.12	$779.48	$779.48	$897.83	$897.83	$870.28	$870.28	$953.92	$953.92	$750.97
57	$746.21	$746.21	$723.30	$723.30	$792.83	$792.83	$766.34	$766.34	$742.82	$742.82	$814.23	$814.23	$937.86	$937.86	$909.07	$909.07	$996.44	$996.44	$784.45
58	$780.20	$780.20	$756.25	$756.25	$828.94	$828.94	$801.24	$801.24	$776.66	$776.66	$851.31	$851.31	$980.57	$980.57	$950.48	$950.48	$1,041.83	$1,041.83	$820.18
59	$797.04	$797.04	$772.57	$772.57	$846.83	$846.83	$818.54	$818.54	$793.42	$793.42	$869.69	$869.69	$1,001.74	$1,001.74	$971.00	$971.00	$1,064.31	$1,064.31	$837.88
60	$831.03	$831.03	$805.52	$805.52	$882.95	$882.95	$853.44	$853.44	$827.25	$827.25	$906.77	$906.77	$1,044.46	$1,044.46	$1,012.40	$1,012.40	$1,109.70	$1,109.70	$873.61
61	$860.42	$860.42	$834.01	$834.01	$914.18	$914.18	$883.63	$883.63	$856.52	$856.52	$938.85	$938.85	$1,081.40	$1,081.40	$1,048.21	$1,048.21	$1,148.95	$1,148.95	$904.51
62	$879.71	$879.71	$852.71	$852.71	$934.67	$934.67	$903.44	$903.44	$875.72	$875.72	$959.90	$959.90	$1,105.65	$1,105.65	$1,071.72	$1,071.72	$1,174.71	$1,174.71	$924.79
63	$903.90	$903.90	$876.15	$876.15	$960.37	$960.37	$928.29	$928.29	$899.80	$899.80	$986.29	$986.29	$1,136.05	$1,136.05	$1,101.18	$1,101.18	$1,207.01	$1,207.01	$950.22
64+	$918.60	$918.60	$890.40	$890.40	$975.99	$975.99	$943.38	$943.38	$914.43	$914.43	$1,002.33	$1,002.33	$1,154.52	$1,154.52	$1,119.09	$1,119.09	$1,226.64	$1,226.64	$965.67

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070082	16322PA0070082		16322PA0070082		16322PA0070091		16322PA0070091		16322PA0070091		16322PA0070091		16322PA0070092		16322PA0070092		16322PA0070092	
Plan Marketing Name =>	,400/10% $50/	ge Silver EPO $4,400/10% $50/		ge Silver EPO $4,400/10% $50/		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $2,200/10		ntage Gold HSA EPO $2,200/10		ntage Gold HSA EPO $2,200/10	
Form # =>	F02	EPOF02		EPOF02		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08	
Rating Area =>	1	4		5		1		2		4		5		1		2		4	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	ver	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $8,800	$4,400 / $8,800		$4,400 / $8,800		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$2,200 / $4,400		$2,200 / $4,400		$2,200 / $4,400	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $80	$50 / $80		$50 / $80		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%	
OOP Maximum =>	$18,400	$9,200 / $18,400		$9,200 / $18,400		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$246.25	$238.69	$238.69	$261.62	$261.62	$283.40	$283.40	$337.18	$337.18	$274.70	$274.70	$301.10	$301.10	$272.79	$272.79	$324.56	$324.56	$264.42	$264.42
15	$268.13	$259.90	$259.90	$284.88	$284.88	$308.59	$308.59	$367.15	$367.15	$299.12	$299.12	$327.87	$327.87	$297.04	$297.04	$353.41	$353.41	$287.93	$287.93
16	$276.50	$268.02	$268.02	$293.77	$293.77	$318.23	$318.23	$378.61	$378.61	$308.46	$308.46	$338.10	$338.10	$306.31	$306.31	$364.44	$364.44	$296.91	$296.91
17	$284.87	$276.13	$276.13	$302.66	$302.66	$327.86	$327.86	$390.07	$390.07	$317.79	$317.79	$348.34	$348.34	$315.58	$315.58	$375.47	$375.47	$305.90	$305.90
18	$293.89	$284.87	$284.87	$312.24	$312.24	$338.23	$338.23	$402.41	$402.41	$327.85	$327.85	$359.36	$359.36	$325.57	$325.57	$387.35	$387.35	$315.58	$315.58
19	$302.90	$293.60	$293.60	$321.81	$321.81	$348.60	$348.60	$414.76	$414.76	$337.90	$337.90	$370.38	$370.38	$335.55	$335.55	$399.23	$399.23	$325.26	$325.26
20	$312.23	$302.65	$302.65	$331.73	$331.73	$359.35	$359.35	$427.54	$427.54	$348.32	$348.32	$381.79	$381.79	$345.89	$345.89	$411.53	$411.53	$335.28	$335.28
21	$321.89	$312.01	$312.01	$341.99	$341.99	$370.46	$370.46	$440.76	$440.76	$359.09	$359.09	$393.60	$393.60	$356.59	$356.59	$424.26	$424.26	$345.65	$345.65
22	$321.89	$312.01	$312.01	$341.99	$341.99	$370.46	$370.46	$440.76	$440.76	$359.09	$359.09	$393.60	$393.60	$356.59	$356.59	$424.26	$424.26	$345.65	$345.65
23	$321.89	$312.01	$312.01	$341.99	$341.99	$370.46	$370.46	$440.76	$440.76	$359.09	$359.09	$393.60	$393.60	$356.59	$356.59	$424.26	$424.26	$345.65	$345.65
24	$321.89	$312.01	$312.01	$341.99	$341.99	$370.46	$370.46	$440.76	$440.76	$359.09	$359.09	$393.60	$393.60	$356.59	$356.59	$424.26	$424.26	$345.65	$345.65
25	$323.18	$313.26	$313.26	$343.36	$343.36	$371.94	$371.94	$442.52	$442.52	$360.53	$360.53	$395.17	$395.17	$358.02	$358.02	$425.96	$425.96	$347.03	$347.03
26	$329.62	$319.50	$319.50	$350.20	$350.20	$379.35	$379.35	$451.34	$451.34	$367.71	$367.71	$403.05	$403.05	$365.15	$365.15	$434.44	$434.44	$353.95	$353.95
27	$337.34	$326.99	$326.99	$358.41	$358.41	$388.24	$388.24	$461.92	$461.92	$376.33	$376.33	$412.49	$412.49	$373.71	$373.71	$444.62	$444.62	$362.24	$362.24
28	$349.89	$339.15	$339.15	$371.74	$371.74	$402.69	$402.69	$479.11	$479.11	$390.33	$390.33	$427.84	$427.84	$387.61	$387.61	$461.17	$461.17	$375.72	$375.72
29	$360.19	$349.14	$349.14	$382.69	$382.69	$414.54	$414.54	$493.21	$493.21	$401.82	$401.82	$440.44	$440.44	$399.02	$399.02	$474.75	$474.75	$386.78	$386.78
30	$365.35	$354.13	$354.13	$388.16	$388.16	$420.47	$420.47	$500.26	$500.26	$407.57	$407.57	$446.74	$446.74	$404.73	$404.73	$481.54	$481.54	$392.31	$392.31
31	$373.07	$361.62	$361.62	$396.37	$396.37	$429.36	$429.36	$510.84	$510.84	$416.19	$416.19	$456.18	$456.18	$413.29	$413.29	$491.72	$491.72	$400.61	$400.61
32	$380.80	$369.11	$369.11	$404.57	$404.57	$438.25	$438.25	$521.42	$521.42	$424.80	$424.80	$465.63	$465.63	$421.85	$421.85	$501.90	$501.90	$408.90	$408.90
33	$385.62	$373.79	$373.79	$409.70	$409.70	$443.81	$443.81	$528.03	$528.03	$430.19	$430.19	$471.53	$471.53	$427.19	$427.19	$508.26	$508.26	$414.09	$414.09
34	$390.77	$378.78	$378.78	$415.18	$415.18	$449.74	$449.74	$535.08	$535.08	$435.94	$435.94	$477.83	$477.83	$432.90	$432.90	$515.05	$515.05	$419.62	$419.62
35	$393.35	$381.28	$381.28	$417.91	$417.91	$452.70	$452.70	$538.61	$538.61	$438.81	$438.81	$480.98	$480.98	$435.75	$435.75	$518.45	$518.45	$422.38	$422.38
36	$395.92	$383.77	$383.77	$420.65	$420.65	$455.67	$455.67	$542.13	$542.13	$441.68	$441.68	$484.13	$484.13	$438.61	$438.61	$521.84	$521.84	$425.15	$425.15
37	$398.50	$386.27	$386.27	$423.38	$423.38	$458.63	$458.63	$545.66	$545.66	$444.55	$444.55	$487.28	$487.28	$441.46	$441.46	$525.23	$525.23	$427.91	$427.91
38	$401.07	$388.76	$388.76	$426.12	$426.12	$461.59	$461.59	$549.19	$549.19	$447.43	$447.43	$490.43	$490.43	$444.31	$444.31	$528.63	$528.63	$430.68	$430.68
39	$406.23	$393.76	$393.76	$431.59	$431.59	$467.52	$467.52	$556.24	$556.24	$453.17	$453.17	$496.72	$496.72	$450.02	$450.02	$535.42	$535.42	$436.21	$436.21
40	$411.38	$398.75	$398.75	$437.06	$437.06	$473.45	$473.45	$563.29	$563.29	$458.92	$458.92	$503.02	$503.02	$455.72	$455.72	$542.20	$542.20	$441.74	$441.74
41	$419.10	$406.24	$406.24	$445.27	$445.27	$482.34	$482.34	$573.87	$573.87	$467.54	$467.54	$512.47	$512.47	$464.28	$464.28	$552.39	$552.39	$450.04	$450.04
42	$426.50	$413.41	$413.41	$453.14	$453.14	$490.86	$490.86	$584.01	$584.01	$475.79	$475.79	$521.52	$521.52	$472.48	$472.48	$562.14	$562.14	$457.99	$457.99
43	$436.80	$423.40	$423.40	$464.08	$464.08	$502.71	$502.71	$598.11	$598.11	$487.29	$487.29	$534.12	$534.12	$483.89	$483.89	$575.72	$575.72	$469.05	$469.05
44	$449.68	$435.88	$435.88	$477.76	$477.76	$517.53	$517.53	$615.74	$615.74	$501.65	$501.65	$549.86	$549.86	$498.16	$498.16	$592.69	$592.69	$482.87	$482.87
45	$464.81	$450.54	$450.54	$493.83	$493.83	$534.94	$534.94	$636.46	$636.46	$518.53	$518.53	$568.36	$568.36	$514.92	$514.92	$612.63	$612.63	$499.12	$499.12
46	$482.84	$468.02	$468.02	$512.99	$512.99	$555.69	$555.69	$661.14	$661.14	$538.64	$538.64	$590.40	$590.40	$534.89	$534.89	$636.39	$636.39	$518.48	$518.48
47	$503.11	$487.67	$487.67	$534.53	$534.53	$579.03	$579.03	$688.91	$688.91	$561.26	$561.26	$615.20	$615.20	$557.35	$557.35	$663.12	$663.12	$540.25	$540.25
48	$526.29	$510.14	$510.14	$559.15	$559.15	$605.70	$605.70	$720.64	$720.64	$587.11	$587.11	$643.54	$643.54	$583.02	$583.02	$693.67	$693.67	$565.14	$565.14
49	$549.14	$532.29	$532.29	$583.43	$583.43	$632.00	$632.00	$751.94	$751.94	$612.61	$612.61	$671.48	$671.48	$608.34	$608.34	$723.79	$723.79	$589.68	$589.68
50	$574.90	$557.25	$557.25	$610.79	$610.79	$661.64	$661.64	$787.20	$787.20	$641.33	$641.33	$702.97	$702.97	$636.87	$636.87	$757.73	$757.73	$617.33	$617.33
51	$600.32	$581.90	$581.90	$637.81	$637.81	$690.91	$690.91	$822.02	$822.02	$669.70	$669.70	$734.06	$734.06	$665.04	$665.04	$791.24	$791.24	$644.64	$644.64
52	$628.33	$609.04	$609.04	$667.56	$667.56	$723.14	$723.14	$860.36	$860.36	$700.94	$700.94	$768.31	$768.31	$696.06	$696.06	$828.16	$828.16	$674.71	$674.71
53	$656.66	$636.50	$636.50	$697.66	$697.66	$755.74	$755.74	$899.15	$899.15	$732.54	$732.54	$802.94	$802.94	$727.44	$727.44	$865.49	$865.49	$705.13	$705.13
54	$687.24	$666.14	$666.14	$730.15	$730.15	$790.93	$790.93	$941.02	$941.02	$766.66	$766.66	$840.34	$840.34	$761.32	$761.32	$905.80	$905.80	$737.96	$737.96
55	$717.81	$695.78	$695.78	$762.64	$762.64	$826.13	$826.13	$982.89	$982.89	$800.77	$800.77	$877.73	$877.73	$795.20	$795.20	$946.10	$946.10	$770.80	$770.80
56	$750.97	$727.92	$727.92	$797.86	$797.86	$864.28	$864.28	$1,028.29	$1,028.29	$837.76	$837.76	$918.27	$918.27	$831.92	$831.92	$989.80	$989.80	$806.40	$806.40
57	$784.45	$760.37	$760.37	$833.43	$833.43	$902.81	$902.81	$1,074.13	$1,074.13	$875.10	$875.10	$959.20	$959.20	$869.01	$869.01	$1,033.92	$1,033.92	$842.35	$842.35
58	$820.18	$795.00	$795.00	$871.39	$871.39	$943.93	$943.93	$1,123.06	$1,123.06	$914.96	$914.96	$1,002.89	$1,002.89	$908.59	$908.59	$1,081.01	$1,081.01	$880.72	$880.72
59	$837.88	$812.16	$812.16	$890.20	$890.20	$964.31	$964.31	$1,147.30	$1,147.30	$934.71	$934.71	$1,024.54	$1,024.54	$928.20	$928.20	$1,104.35	$1,104.35	$899.73	$899.73
60	$873.61	$846.80	$846.80	$928.16	$928.16	$1,005.43	$1,005.43	$1,196.22	$1,196.22	$974.57	$974.57	$1,068.23	$1,068.23	$967.79	$967.79	$1,151.44	$1,151.44	$938.09	$938.09
61	$904.51	$876.75	$876.75	$960.99	$960.99	$1,040.99	$1,040.99	$1,238.54	$1,238.54	$1,009.04	$1,009.04	$1,106.02	$1,106.02	$1,002.02	$1,002.02	$1,192.17	$1,192.17	$971.28	$971.28
62	$924.79	$896.40	$896.40	$982.54	$982.54	$1,064.33	$1,064.33	$1,266.30	$1,266.30	$1,031.67	$1,031.67	$1,130.81	$1,130.81	$1,024.48	$1,024.48	$1,218.90	$1,218.90	$993.05	$993.05
63	$950.22	$921.05	$921.05	$1,009.55	$1,009.55	$1,093.60	$1,093.60	$1,301.12	$1,301.12	$1,060.03	$1,060.03	$1,161.91	$1,161.91	$1,052.65	$1,052.65	$1,252.42	$1,252.42	$1,020.36	$1,020.36
64+	$965.67	$936.03	$936.03	$1,025.97	$1,025.97	$1,111.38	$1,111.38	$1,322.28	$1,322.28	$1,077.27	$1,077.27	$1,180.80	$1,180.80	$1,069.77	$1,069.77	$1,272.78	$1,272.78	$1,036.95	$1,036.95

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070092		16322PA0070093		16322PA0070093		16322PA0070093		16322PA0070093		16322PA0070094		16322PA0070094		16322PA0070094		16322PA0070094		16322PA
Plan Marketing Name =>	ntage Gold HSA EPO $2,200/10		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Platinum EPO $0 $10/		vantage Platinum EPO $0 $10/		vantage Platinum EPO $0 $10/		vantage Platinum EPO $0 $10/		vantage Platinu
Form # =>	EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Silver		Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Plati
Deductible =>	$2,200 / $4,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 /
Coinsurance =>	90%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	10% / 10%		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 /
OOP Maximum =>	$5,500 / $9,200		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$289.84	$289.84	$246.55	$246.55	$293.34	$293.34	$238.99	$238.99	$261.96	$261.96	$355.93	$355.93	$423.48	$423.48	$345.01	$345.01	$378.17	$378.17	$349.83
15	$315.60	$315.60	$268.47	$268.47	$319.41	$319.41	$260.23	$260.23	$285.24	$285.24	$387.57	$387.57	$461.12	$461.12	$375.67	$375.67	$411.79	$411.79	$380.92
16	$325.45	$325.45	$276.85	$276.85	$329.38	$329.38	$268.35	$268.35	$294.15	$294.15	$399.67	$399.67	$475.52	$475.52	$387.40	$387.40	$424.64	$424.64	$392.81
17	$335.30	$335.30	$285.23	$285.23	$339.35	$339.35	$276.47	$276.47	$303.05	$303.05	$411.76	$411.76	$489.91	$489.91	$399.13	$399.13	$437.49	$437.49	$404.70
18	$345.91	$345.91	$294.25	$294.25	$350.09	$350.09	$285.22	$285.22	$312.64	$312.64	$424.79	$424.79	$505.41	$505.41	$411.75	$411.75	$451.33	$451.33	$417.51
19	$356.52	$356.52	$303.27	$303.27	$360.83	$360.83	$293.97	$293.97	$322.23	$322.23	$437.82	$437.82	$520.91	$520.91	$424.38	$424.38	$465.17	$465.17	$430.31
20	$367.50	$367.50	$312.62	$312.62	$371.95	$371.95	$303.03	$303.03	$332.16	$332.16	$451.31	$451.31	$536.96	$536.96	$437.46	$437.46	$479.51	$479.51	$443.57
21	$378.87	$378.87	$322.29	$322.29	$383.45	$383.45	$312.40	$312.40	$342.43	$342.43	$465.27	$465.27	$553.57	$553.57	$450.99	$450.99	$494.34	$494.34	$457.29
22	$378.87	$378.87	$322.29	$322.29	$383.45	$383.45	$312.40	$312.40	$342.43	$342.43	$465.27	$465.27	$553.57	$553.57	$450.99	$450.99	$494.34	$494.34	$457.29
23	$378.87	$378.87	$322.29	$322.29	$383.45	$383.45	$312.40	$312.40	$342.43	$342.43	$465.27	$465.27	$553.57	$553.57	$450.99	$450.99	$494.34	$494.34	$457.29
24	$378.87	$378.87	$322.29	$322.29	$383.45	$383.45	$312.40	$312.40	$342.43	$342.43	$465.27	$465.27	$553.57	$553.57	$450.99	$450.99	$494.34	$494.34	$457.29
25	$380.39	$380.39	$323.58	$323.58	$384.98	$384.98	$313.65	$313.65	$343.80	$343.80	$467.13	$467.13	$555.78	$555.78	$452.79	$452.79	$496.32	$496.32	$459.12
26	$387.96	$387.96	$330.02	$330.02	$392.65	$392.65	$319.90	$319.90	$350.65	$350.65	$476.44	$476.44	$566.86	$566.86	$461.81	$461.81	$506.20	$506.20	$468.26
27	$397.06	$397.06	$337.76	$337.76	$401.86	$401.86	$327.40	$327.40	$358.87	$358.87	$487.60	$487.60	$580.14	$580.14	$472.64	$472.64	$518.07	$518.07	$479.24
28	$411.83	$411.83	$350.33	$350.33	$416.81	$416.81	$339.58	$339.58	$372.22	$372.22	$505.75	$505.75	$601.73	$601.73	$490.23	$490.23	$537.35	$537.35	$497.07
29	$423.96	$423.96	$360.64	$360.64	$429.08	$429.08	$349.58	$349.58	$383.18	$383.18	$520.64	$520.64	$619.44	$619.44	$504.66	$504.66	$553.17	$553.17	$511.71
30	$430.02	$430.02	$365.80	$365.80	$435.22	$435.22	$354.57	$354.57	$388.66	$388.66	$528.08	$528.08	$628.30	$628.30	$511.87	$511.87	$561.08	$561.08	$519.02
31	$439.11	$439.11	$373.53	$373.53	$444.42	$444.42	$362.07	$362.07	$396.88	$396.88	$539.25	$539.25	$641.59	$641.59	$522.70	$522.70	$572.94	$572.94	$530.00
32	$448.20	$448.20	$381.27	$381.27	$453.62	$453.62	$369.57	$369.57	$405.09	$405.09	$550.41	$550.41	$654.87	$654.87	$533.52	$533.52	$584.80	$584.80	$540.97
33	$453.89	$453.89	$386.10	$386.10	$459.37	$459.37	$374.26	$374.26	$410.23	$410.23	$557.39	$557.39	$663.18	$663.18	$540.29	$540.29	$592.22	$592.22	$547.83
34	$459.95	$459.95	$391.26	$391.26	$465.51	$465.51	$379.25	$379.25	$415.71	$415.71	$564.84	$564.84	$672.03	$672.03	$547.50	$547.50	$600.13	$600.13	$555.15
35	$462.98	$462.98	$393.84	$393.84	$468.58	$468.58	$381.75	$381.75	$418.45	$418.45	$568.56	$568.56	$676.46	$676.46	$551.11	$551.11	$604.08	$604.08	$558.81
36	$466.01	$466.01	$396.42	$396.42	$471.64	$471.64	$384.25	$384.25	$421.19	$421.19	$572.28	$572.28	$680.89	$680.89	$554.72	$554.72	$608.04	$608.04	$562.47
37	$469.04	$469.04	$399.00	$399.00	$474.71	$474.71	$386.75	$386.75	$423.93	$423.93	$576.00	$576.00	$685.32	$685.32	$558.33	$558.33	$611.99	$611.99	$566.13
38	$472.07	$472.07	$401.57	$401.57	$477.78	$477.78	$389.25	$389.25	$426.67	$426.67	$579.73	$579.73	$689.75	$689.75	$561.93	$561.93	$615.95	$615.95	$569.78
39	$478.13	$478.13	$406.73	$406.73	$483.91	$483.91	$394.25	$394.25	$432.15	$432.15	$587.17	$587.17	$698.61	$698.61	$569.15	$569.15	$623.86	$623.86	$577.10
40	$484.20	$484.20	$411.89	$411.89	$490.05	$490.05	$399.25	$399.25	$437.63	$437.63	$594.62	$594.62	$707.46	$707.46	$576.37	$576.37	$631.77	$631.77	$584.42
41	$493.29	$493.29	$419.62	$419.62	$499.25	$499.25	$406.74	$406.74	$445.84	$445.84	$605.78	$605.78	$720.75	$720.75	$587.19	$587.19	$643.63	$643.63	$595.39
42	$502.00	$502.00	$427.03	$427.03	$508.07	$508.07	$413.93	$413.93	$453.72	$453.72	$616.48	$616.48	$733.48	$733.48	$597.56	$597.56	$655.00	$655.00	$605.91
43	$514.13	$514.13	$437.35	$437.35	$520.34	$520.34	$423.93	$423.93	$464.68	$464.68	$631.37	$631.37	$751.19	$751.19	$611.99	$611.99	$670.82	$670.82	$620.54
44	$529.28	$529.28	$450.24	$450.24	$535.68	$535.68	$436.42	$436.42	$478.37	$478.37	$649.98	$649.98	$773.34	$773.34	$630.03	$630.03	$690.59	$690.59	$638.83
45	$547.09	$547.09	$465.39	$465.39	$553.70	$553.70	$451.11	$451.11	$494.47	$494.47	$671.85	$671.85	$799.36	$799.36	$651.23	$651.23	$713.83	$713.83	$660.33
46	$568.31	$568.31	$483.44	$483.44	$575.18	$575.18	$468.60	$468.60	$513.65	$513.65	$697.91	$697.91	$830.36	$830.36	$676.49	$676.49	$741.51	$741.51	$685.94
47	$592.17	$592.17	$503.74	$503.74	$599.33	$599.33	$488.28	$488.28	$535.22	$535.22	$727.22	$727.22	$865.23	$865.23	$704.90	$704.90	$772.65	$772.65	$714.74
48	$619.45	$619.45	$526.94	$526.94	$626.94	$626.94	$510.77	$510.77	$559.87	$559.87	$760.72	$760.72	$905.09	$905.09	$737.37	$737.37	$808.25	$808.25	$747.67
49	$646.35	$646.35	$549.83	$549.83	$654.17	$654.17	$532.95	$532.95	$584.19	$584.19	$793.75	$793.75	$944.39	$944.39	$769.39	$769.39	$843.34	$843.34	$780.14
50	$676.66	$676.66	$575.61	$575.61	$684.84	$684.84	$557.95	$557.95	$611.58	$611.58	$830.97	$830.97	$988.68	$988.68	$805.47	$805.47	$882.89	$882.89	$816.72
51	$706.59	$706.59	$601.07	$601.07	$715.13	$715.13	$582.63	$582.63	$638.63	$638.63	$867.73	$867.73	$1,032.41	$1,032.41	$841.10	$841.10	$921.94	$921.94	$852.85
52	$739.55	$739.55	$629.11	$629.11	$748.49	$748.49	$609.80	$609.80	$668.42	$668.42	$908.21	$908.21	$1,080.57	$1,080.57	$880.33	$880.33	$964.95	$964.95	$892.63
53	$772.89	$772.89	$657.47	$657.47	$782.24	$782.24	$637.30	$637.30	$698.56	$698.56	$949.15	$949.15	$1,129.28	$1,129.28	$920.02	$920.02	$1,008.45	$1,008.45	$932.87
54	$808.89	$808.89	$688.09	$688.09	$818.67	$818.67	$666.97	$666.97	$731.09	$731.09	$993.35	$993.35	$1,181.87	$1,181.87	$962.86	$962.86	$1,055.42	$1,055.42	$976.31
55	$844.88	$844.88	$718.71	$718.71	$855.09	$855.09	$696.65	$696.65	$763.62	$763.62	$1,037.55	$1,037.55	$1,234.46	$1,234.46	$1,005.71	$1,005.71	$1,102.38	$1,102.38	$1,019.76
56	$883.90	$883.90	$751.90	$751.90	$894.59	$894.59	$728.83	$728.83	$798.89	$798.89	$1,085.47	$1,085.47	$1,291.48	$1,291.48	$1,052.16	$1,052.16	$1,153.30	$1,153.30	$1,066.86
57	$923.31	$923.31	$785.42	$785.42	$934.47	$934.47	$761.32	$761.32	$834.50	$834.50	$1,133.86	$1,133.86	$1,349.05	$1,349.05	$1,099.06	$1,099.06	$1,204.71	$1,204.71	$1,114.42
58	$965.36	$965.36	$821.19	$821.19	$977.03	$977.03	$796.00	$796.00	$872.51	$872.51	$1,185.51	$1,185.51	$1,410.50	$1,410.50	$1,149.12	$1,149.12	$1,259.58	$1,259.58	$1,165.17
59	$986.20	$986.20	$838.92	$838.92	$998.12	$998.12	$813.18	$813.18	$891.35	$891.35	$1,211.10	$1,211.10	$1,440.94	$1,440.94	$1,173.93	$1,173.93	$1,286.77	$1,286.77	$1,190.33
60	$1,028.25	$1,028.25	$874.70	$874.70	$1,040.68	$1,040.68	$847.85	$847.85	$929.36	$929.36	$1,262.74	$1,262.74	$1,502.39	$1,502.39	$1,223.99	$1,223.99	$1,341.64	$1,341.64	$1,241.09
61	$1,064.62	$1,064.62	$905.63	$905.63	$1,077.49	$1,077.49	$877.84	$877.84	$962.23	$962.23	$1,307.41	$1,307.41	$1,555.53	$1,555.53	$1,267.28	$1,267.28	$1,389.10	$1,389.10	$1,284.98
62	$1,088.49	$1,088.49	$925.94	$925.94	$1,101.65	$1,101.65	$897.53	$897.53	$983.80	$983.80	$1,336.72	$1,336.72	$1,590.41	$1,590.41	$1,295.69	$1,295.69	$1,420.24	$1,420.24	$1,313.79
63	$1,118.42	$1,118.42	$951.40	$951.40	$1,131.94	$1,131.94	$922.20	$922.20	$1,010.85	$1,010.85	$1,373.48	$1,373.48	$1,634.14	$1,634.14	$1,331.32	$1,331.32	$1,459.29	$1,459.29	$1,349.92
64+	$1,136.61	$1,136.61	$966.87	$966.87	$1,150.35	$1,150.35	$937.20	$937.20	$1,027.29	$1,027.29	$1,395.81	$1,395.81	$1,660.71	$1,660.71	$1,352.97	$1,352.97	$1,483.02	$1,483.02	$1,371.87

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070095	16322PA0070095		16322PA0070095		16322PA0070095		16322PA0070096		16322PA0070096		16322PA0070096		16322PA0070096		16322PA0070097		16322PA0070097	
Plan Marketing Name =>	m EPO $250 $20	vantage Platinum EPO $250 $20		vantage Platinum EPO $250 $20		vantage Platinum EPO $250 $20		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		vantage Gold HSA EPO $3,000		dvantage Gold HSA EPO $3,000	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF08		EPOF08	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	num	Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $500	$250 / $500		$250 / $500		$250 / $500		$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000		$3,000 / $6,000		$3,000 / $6,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $40	$20 / $40		$20 / $40		$20 / $40		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$0 / $0		$0 / $0	
OOP Maximum =>	/ $7,000	$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$6,000 / $9,200		$6,000 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$349.83	$416.21	$416.21	$339.09	$339.09	$371.68	$371.68	$327.08	$327.08	$389.15	$389.15	$317.04	$317.04	$347.51	$347.51	$268.04	$268.04	$318.91	$318.91
15	$380.92	$453.20	$453.20	$369.23	$369.23	$404.71	$404.71	$356.15	$356.15	$423.74	$423.74	$345.22	$345.22	$378.40	$378.40	$291.87	$291.87	$347.25	$347.25
16	$392.81	$467.35	$467.35	$380.75	$380.75	$417.35	$417.35	$367.27	$367.27	$436.96	$436.96	$356.00	$356.00	$390.21	$390.21	$300.98	$300.98	$358.09	$358.09
17	$404.70	$481.49	$481.49	$392.28	$392.28	$429.98	$429.98	$378.38	$378.38	$450.19	$450.19	$366.77	$366.77	$402.02	$402.02	$310.09	$310.09	$368.93	$368.93
18	$417.51	$496.73	$496.73	$404.69	$404.69	$443.58	$443.58	$390.35	$390.35	$464.43	$464.43	$378.37	$378.37	$414.74	$414.74	$319.90	$319.90	$380.60	$380.60
19	$430.31	$511.96	$511.96	$417.10	$417.10	$457.18	$457.18	$402.32	$402.32	$478.68	$478.68	$389.98	$389.98	$427.46	$427.46	$329.71	$329.71	$392.27	$392.27
20	$443.57	$527.74	$527.74	$429.95	$429.95	$471.27	$471.27	$414.72	$414.72	$493.43	$493.43	$402.00	$402.00	$440.63	$440.63	$339.87	$339.87	$404.36	$404.36
21	$457.29	$544.06	$544.06	$443.25	$443.25	$485.85	$485.85	$427.55	$427.55	$508.69	$508.69	$414.43	$414.43	$454.26	$454.26	$350.38	$350.38	$416.87	$416.87
22	$457.29	$544.06	$544.06	$443.25	$443.25	$485.85	$485.85	$427.55	$427.55	$508.69	$508.69	$414.43	$414.43	$454.26	$454.26	$350.38	$350.38	$416.87	$416.87
23	$457.29	$544.06	$544.06	$443.25	$443.25	$485.85	$485.85	$427.55	$427.55	$508.69	$508.69	$414.43	$414.43	$454.26	$454.26	$350.38	$350.38	$416.87	$416.87
24	$457.29	$544.06	$544.06	$443.25	$443.25	$485.85	$485.85	$427.55	$427.55	$508.69	$508.69	$414.43	$414.43	$454.26	$454.26	$350.38	$350.38	$416.87	$416.87
25	$459.12	$546.24	$546.24	$445.02	$445.02	$487.79	$487.79	$429.26	$429.26	$510.72	$510.72	$416.09	$416.09	$456.08	$456.08	$351.78	$351.78	$418.54	$418.54
26	$468.26	$557.12	$557.12	$453.89	$453.89	$497.51	$497.51	$437.81	$437.81	$520.90	$520.90	$424.38	$424.38	$465.16	$465.16	$358.79	$358.79	$426.87	$426.87
27	$479.24	$570.17	$570.17	$464.53	$464.53	$509.17	$509.17	$448.07	$448.07	$533.11	$533.11	$434.32	$434.32	$476.06	$476.06	$367.20	$367.20	$436.88	$436.88
28	$497.07	$591.39	$591.39	$481.81	$481.81	$528.12	$528.12	$464.75	$464.75	$552.95	$552.95	$450.49	$450.49	$493.78	$493.78	$380.86	$380.86	$453.14	$453.14
29	$511.71	$608.80	$608.80	$496.00	$496.00	$543.67	$543.67	$478.43	$478.43	$569.22	$569.22	$463.75	$463.75	$508.32	$508.32	$392.08	$392.08	$466.48	$466.48
30	$519.02	$617.51	$617.51	$503.09	$503.09	$551.44	$551.44	$485.27	$485.27	$577.36	$577.36	$470.38	$470.38	$515.59	$515.59	$397.68	$397.68	$473.15	$473.15
31	$530.00	$630.57	$630.57	$513.73	$513.73	$563.10	$563.10	$495.53	$495.53	$589.57	$589.57	$480.32	$480.32	$526.49	$526.49	$406.09	$406.09	$483.15	$483.15
32	$540.97	$643.62	$643.62	$524.36	$524.36	$574.76	$574.76	$505.79	$505.79	$601.78	$601.78	$490.27	$490.27	$537.39	$537.39	$414.50	$414.50	$493.16	$493.16
33	$547.83	$651.78	$651.78	$531.01	$531.01	$582.05	$582.05	$512.20	$512.20	$609.41	$609.41	$496.49	$496.49	$544.20	$544.20	$419.76	$419.76	$499.41	$499.41
34	$555.15	$660.49	$660.49	$538.11	$538.11	$589.82	$589.82	$519.05	$519.05	$617.55	$617.55	$503.12	$503.12	$551.47	$551.47	$425.36	$425.36	$506.08	$506.08
35	$558.81	$664.84	$664.84	$541.65	$541.65	$593.71	$593.71	$522.47	$522.47	$621.62	$621.62	$506.43	$506.43	$555.11	$555.11	$428.16	$428.16	$509.42	$509.42
36	$562.47	$669.19	$669.19	$545.20	$545.20	$597.60	$597.60	$525.89	$525.89	$625.69	$625.69	$509.75	$509.75	$558.74	$558.74	$430.97	$430.97	$512.75	$512.75
37	$566.13	$673.55	$673.55	$548.74	$548.74	$601.48	$601.48	$529.31	$529.31	$629.76	$629.76	$513.06	$513.06	$562.37	$562.37	$433.77	$433.77	$516.09	$516.09
38	$569.78	$677.90	$677.90	$552.29	$552.29	$605.37	$605.37	$532.73	$532.73	$633.83	$633.83	$516.38	$516.38	$566.01	$566.01	$436.57	$436.57	$519.42	$519.42
39	$577.10	$686.60	$686.60	$559.38	$559.38	$613.14	$613.14	$539.57	$539.57	$641.97	$641.97	$523.01	$523.01	$573.28	$573.28	$442.18	$442.18	$526.09	$526.09
40	$584.42	$695.31	$695.31	$566.47	$566.47	$620.92	$620.92	$546.41	$546.41	$650.11	$650.11	$529.64	$529.64	$580.54	$580.54	$447.79	$447.79	$532.76	$532.76
41	$595.39	$708.37	$708.37	$577.11	$577.11	$632.58	$632.58	$556.67	$556.67	$662.31	$662.31	$539.59	$539.59	$591.45	$591.45	$456.19	$456.19	$542.76	$542.76
42	$605.91	$720.88	$720.88	$587.31	$587.31	$643.75	$643.75	$566.50	$566.50	$674.01	$674.01	$549.12	$549.12	$601.89	$601.89	$464.25	$464.25	$552.35	$552.35
43	$620.54	$738.29	$738.29	$601.49	$601.49	$659.30	$659.30	$580.19	$580.19	$690.29	$690.29	$562.38	$562.38	$616.43	$616.43	$475.47	$475.47	$565.69	$565.69
44	$638.83	$760.05	$760.05	$619.22	$619.22	$678.73	$678.73	$597.29	$597.29	$710.64	$710.64	$578.96	$578.96	$634.60	$634.60	$489.48	$489.48	$582.37	$582.37
45	$660.33	$785.62	$785.62	$640.05	$640.05	$701.57	$701.57	$617.38	$617.38	$734.55	$734.55	$598.44	$598.44	$655.95	$655.95	$505.95	$505.95	$601.96	$601.96
46	$685.94	$816.09	$816.09	$664.88	$664.88	$728.78	$728.78	$641.33	$641.33	$763.04	$763.04	$621.65	$621.65	$681.39	$681.39	$525.57	$525.57	$625.31	$625.31
47	$714.74	$850.37	$850.37	$692.80	$692.80	$759.38	$759.38	$668.26	$668.26	$795.08	$795.08	$647.75	$647.75	$710.01	$710.01	$547.64	$547.64	$651.57	$651.57
48	$747.67	$889.54	$889.54	$724.71	$724.71	$794.36	$794.36	$699.04	$699.04	$831.71	$831.71	$677.59	$677.59	$742.72	$742.72	$572.87	$572.87	$681.58	$681.58
49	$780.14	$928.17	$928.17	$756.18	$756.18	$828.86	$828.86	$729.40	$729.40	$867.83	$867.83	$707.02	$707.02	$774.97	$774.97	$597.75	$597.75	$711.18	$711.18
50	$816.72	$971.69	$971.69	$791.64	$791.64	$867.73	$867.73	$763.60	$763.60	$908.52	$908.52	$740.17	$740.17	$811.31	$811.31	$625.78	$625.78	$744.53	$744.53
51	$852.85	$1,014.67	$1,014.67	$826.66	$826.66	$906.11	$906.11	$797.38	$797.38	$948.71	$948.71	$772.91	$772.91	$847.19	$847.19	$653.46	$653.46	$777.46	$777.46
52	$892.63	$1,062.01	$1,062.01	$865.22	$865.22	$948.38	$948.38	$834.58	$834.58	$992.96	$992.96	$808.97	$808.97	$886.72	$886.72	$683.94	$683.94	$813.73	$813.73
53	$932.87	$1,109.88	$1,109.88	$904.23	$904.23	$991.13	$991.13	$872.20	$872.20	$1,037.73	$1,037.73	$845.44	$845.44	$926.69	$926.69	$714.78	$714.78	$850.41	$850.41
54	$976.31	$1,161.57	$1,161.57	$946.34	$946.34	$1,037.29	$1,037.29	$912.82	$912.82	$1,086.05	$1,086.05	$884.81	$884.81	$969.85	$969.85	$748.06	$748.06	$890.02	$890.02
55	$1,019.76	$1,213.25	$1,213.25	$988.45	$988.45	$1,083.45	$1,083.45	$953.44	$953.44	$1,134.38	$1,134.38	$924.18	$924.18	$1,013.00	$1,013.00	$781.35	$781.35	$929.62	$929.62
56	$1,066.86	$1,269.29	$1,269.29	$1,034.10	$1,034.10	$1,133.49	$1,133.49	$997.47	$997.47	$1,186.77	$1,186.77	$966.87	$966.87	$1,059.79	$1,059.79	$817.44	$817.44	$972.56	$972.56
57	$1,114.42	$1,325.87	$1,325.87	$1,080.20	$1,080.20	$1,184.02	$1,184.02	$1,041.94	$1,041.94	$1,239.68	$1,239.68	$1,009.97	$1,009.97	$1,107.03	$1,107.03	$853.88	$853.88	$1,015.91	$1,015.91
58	$1,165.17	$1,386.26	$1,386.26	$1,129.40	$1,129.40	$1,237.95	$1,237.95	$1,089.40	$1,089.40	$1,296.14	$1,296.14	$1,055.97	$1,055.97	$1,157.45	$1,157.45	$892.77	$892.77	$1,062.18	$1,062.18
59	$1,190.33	$1,416.19	$1,416.19	$1,153.78	$1,153.78	$1,264.67	$1,264.67	$1,112.91	$1,112.91	$1,324.12	$1,324.12	$1,078.76	$1,078.76	$1,182.44	$1,182.44	$912.04	$912.04	$1,085.11	$1,085.11
60	$1,241.09	$1,476.58	$1,476.58	$1,202.98	$1,202.98	$1,318.60	$1,318.60	$1,160.37	$1,160.37	$1,380.58	$1,380.58	$1,124.76	$1,124.76	$1,232.86	$1,232.86	$950.93	$950.93	$1,131.39	$1,131.39
61	$1,284.98	$1,528.81	$1,528.81	$1,245.53	$1,245.53	$1,365.24	$1,365.24	$1,201.42	$1,201.42	$1,429.42	$1,429.42	$1,164.55	$1,164.55	$1,276.47	$1,276.47	$984.57	$984.57	$1,171.40	$1,171.40
62	$1,313.79	$1,563.08	$1,563.08	$1,273.46	$1,273.46	$1,395.85	$1,395.85	$1,228.35	$1,228.35	$1,461.47	$1,461.47	$1,190.66	$1,190.66	$1,305.09	$1,305.09	$1,006.64	$1,006.64	$1,197.67	$1,197.67
63	$1,349.92	$1,606.07	$1,606.07	$1,308.47	$1,308.47	$1,434.23	$1,434.23	$1,262.13	$1,262.13	$1,501.65	$1,501.65	$1,223.40	$1,223.40	$1,340.98	$1,340.98	$1,034.32	$1,034.32	$1,230.60	$1,230.60
64+	$1,371.87	$1,632.18	$1,632.18	$1,329.75	$1,329.75	$1,457.55	$1,457.55	$1,282.65	$1,282.65	$1,526.07	$1,526.07	$1,243.29	$1,243.29	$1,362.78	$1,362.78	$1,051.14	$1,051.14	$1,250.61	$1,250.61

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

HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	16322PA0070097		16322PA0070097		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080002		16322PA0080002		16322PA0080002		16322PA	
Plan Marketing Name =>	dvantage Gold HSA EPO $3,000		dvantage Gold HSA EPO $3,000		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,500 $40		dvantage Gold EPO $1,500 $40		dvantage Gold EPO $1,500 $40		dvantage Gold	
Form # =>	EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO	
Rating Area =>	4		5		1		2		4		5		1		2		4		5	
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advan	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go	
Deductible =>	$3,000 / $6,000		$3,000 / $6,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 /	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10	
Copays =>	$0 / $0		$0 / $0		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 /	
OOP Maximum =>	$6,000 / $9,200		$6,000 / $9,200		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 /	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	$259.81	$259.81	$284.79	$284.79	$275.12	$275.12	$327.33	$327.33	$266.67	$266.67	$292.31	$292.31	$269.34	$269.34	$320.45	$320.45	$261.07	$261.07	$286.16	
15	$282.90	$282.90	$310.10	$310.10	$299.57	$299.57	$356.42	$356.42	$290.38	$290.38	$318.29	$318.29	$293.28	$293.28	$348.94	$348.94	$284.28	$284.28	$311.60	
16	$291.73	$291.73	$319.78	$319.78	$308.92	$308.92	$367.55	$367.55	$299.44	$299.44	$328.22	$328.22	$302.44	$302.44	$359.83	$359.83	$293.15	$293.15	$321.33	
17	$300.56	$300.56	$329.46	$329.46	$318.27	$318.27	$378.67	$378.67	$308.50	$308.50	$338.16	$338.16	$311.59	$311.59	$370.72	$370.72	$302.02	$302.02	$331.05	
18	$310.07	$310.07	$339.88	$339.88	$328.34	$328.34	$390.65	$390.65	$318.26	$318.26	$348.86	$348.86	$321.45	$321.45	$382.45	$382.45	$311.58	$311.58	$341.53	
19	$319.58	$319.58	$350.31	$350.31	$338.41	$338.41	$402.64	$402.64	$328.02	$328.02	$359.56	$359.56	$331.31	$331.31	$394.18	$394.18	$321.14	$321.14	$352.00	
20	$329.43	$329.43	$361.10	$361.10	$348.84	$348.84	$415.04	$415.04	$338.13	$338.13	$370.64	$370.64	$341.52	$341.52	$406.32	$406.32	$331.03	$331.03	$362.85	
21	$339.62	$339.62	$372.27	$372.27	$359.63	$359.63	$427.88	$427.88	$348.59	$348.59	$382.10	$382.10	$352.08	$352.08	$418.89	$418.89	$341.27	$341.27	$374.07	
22	$339.62	$339.62	$372.27	$372.27	$359.63	$359.63	$427.88	$427.88	$348.59	$348.59	$382.10	$382.10	$352.08	$352.08	$418.89	$418.89	$341.27	$341.27	$374.07	
23	$339.62	$339.62	$372.27	$372.27	$359.63	$359.63	$427.88	$427.88	$348.59	$348.59	$382.10	$382.10	$352.08	$352.08	$418.89	$418.89	$341.27	$341.27	$374.07	
24	$339.62	$339.62	$372.27	$372.27	$359.63	$359.63	$427.88	$427.88	$348.59	$348.59	$382.10	$382.10	$352.08	$352.08	$418.89	$418.89	$341.27	$341.27	$374.07	
25	$340.98	$340.98	$373.76	$373.76	$361.07	$361.07	$429.59	$429.59	$349.98	$349.98	$383.63	$383.63	$353.49	$353.49	$420.57	$420.57	$342.64	$342.64	$375.57	
26	$347.77	$347.77	$381.20	$381.20	$368.26	$368.26	$438.15	$438.15	$356.96	$356.96	$391.27	$391.27	$360.53	$360.53	$428.94	$428.94	$349.46	$349.46	$383.05	
27	$355.92	$355.92	$390.14	$390.14	$376.89	$376.89	$448.42	$448.42	$365.32	$365.32	$400.44	$400.44	$368.98	$368.98	$439.00	$439.00	$357.65	$357.65	$392.03	
28	$369.17	$369.17	$404.66	$404.66	$390.92	$390.92	$465.11	$465.11	$378.92	$378.92	$415.34	$415.34	$382.71	$382.71	$455.33	$455.33	$370.96	$370.96	$406.61	
29	$380.03	$380.03	$416.57	$416.57	$402.43	$402.43	$478.80	$478.80	$390.07	$390.07	$427.57	$427.57	$393.98	$393.98	$468.74	$468.74	$381.88	$381.88	$418.58	
30	$385.47	$385.47	$422.53	$422.53	$408.18	$408.18	$485.64	$485.64	$395.65	$395.65	$433.68	$433.68	$399.61	$399.61	$475.44	$475.44	$387.34	$387.34	$424.57	
31	$393.62	$393.62	$431.46	$431.46	$416.81	$416.81	$495.91	$495.91	$404.02	$404.02	$442.85	$442.85	$408.06	$408.06	$485.49	$485.49	$395.53	$395.53	$433.55	
32	$401.77	$401.77	$440.40	$440.40	$425.44	$425.44	$506.18	$506.18	$412.38	$412.38	$452.02	$452.02	$416.51	$416.51	$495.55	$495.55	$403.72	$403.72	$442.52	
33	$406.86	$406.86	$445.98	$445.98	$430.84	$430.84	$512.60	$512.60	$417.61	$417.61	$457.76	$457.76	$421.79	$421.79	$501.83	$501.83	$408.84	$408.84	$448.14	
34	$412.30	$412.30	$451.94	$451.94	$436.59	$436.59	$519.45	$519.45	$423.19	$423.19	$463.87	$463.87	$427.43	$427.43	$508.53	$508.53	$414.30	$414.30	$454.12	
35	$415.02	$415.02	$454.91	$454.91	$439.47	$439.47	$522.87	$522.87	$425.98	$425.98	$466.93	$466.93	$430.24	$430.24	$511.88	$511.88	$417.03	$417.03	$457.11	
36	$417.73	$417.73	$457.89	$457.89	$442.34	$442.34	$526.29	$526.29	$428.77	$428.77	$469.98	$469.98	$433.06	$433.06	$515.23	$515.23	$419.76	$419.76	$460.11	
37	$420.45	$420.45	$460.87	$460.87	$445.22	$445.22	$529.72	$529.72	$431.55	$431.55	$473.04	$473.04	$435.88	$435.88	$518.59	$518.59	$422.49	$422.49	$463.10	
38	$423.17	$423.17	$463.85	$463.85	$448.10	$448.10	$533.14	$533.14	$434.34	$434.34	$476.10	$476.10	$438.69	$438.69	$521.94	$521.94	$425.22	$425.22	$466.09	
39	$428.60	$428.60	$469.80	$469.80	$453.85	$453.85	$539.98	$539.98	$439.92	$439.92	$482.21	$482.21	$444.32	$444.32	$528.64	$528.64	$430.68	$430.68	$472.08	
40	$434.03	$434.03	$475.76	$475.76	$459.61	$459.61	$546.83	$546.83	$445.50	$445.50	$488.32	$488.32	$449.96	$449.96	$535.34	$535.34	$436.14	$436.14	$478.06	
41	$442.19	$442.19	$484.70	$484.70	$468.24	$468.24	$557.10	$557.10	$453.86	$453.86	$497.49	$497.49	$458.41	$458.41	$545.39	$545.39	$444.33	$444.33	$487.04	
42	$450.00	$450.00	$493.26	$493.26	$476.51	$476.51	$566.94	$566.94	$461.88	$461.88	$506.28	$506.28	$466.51	$466.51	$555.03	$555.03	$452.18	$452.18	$495.64	
43	$460.86	$460.86	$505.17	$505.17	$488.02	$488.02	$580.63	$580.63	$473.04	$473.04	$518.51	$518.51	$477.77	$477.77	$568.43	$568.43	$463.10	$463.10	$507.61	
44	$474.45	$474.45	$520.06	$520.06	$502.40	$502.40	$597.75	$597.75	$486.98	$486.98	$533.79	$533.79	$491.86	$491.86	$585.19	$585.19	$476.75	$476.75	$522.58	
45	$490.41	$490.41	$537.56	$537.56	$519.31	$519.31	$617.86	$617.86	$503.36	$503.36	$551.75	$551.75	$508.40	$508.40	$604.88	$604.88	$492.79	$492.79	$540.16	
46	$509.43	$509.43	$558.41	$558.41	$539.45	$539.45	$641.82	$641.82	$522.89	$522.89	$573.15	$573.15	$528.12	$528.12	$628.34	$628.34	$511.91	$511.91	$561.11	
47	$530.83	$530.83	$581.86	$581.86	$562.10	$562.10	$668.78	$668.78	$544.85	$544.85	$597.22	$597.22	$550.30	$550.30	$654.73	$654.73	$533.41	$533.41	$584.67	
48	$555.28	$555.28	$608.66	$608.66	$588.00	$588.00	$699.58	$699.58	$569.94	$569.94	$624.73	$624.73	$575.65	$575.65	$684.89	$684.89	$557.98	$557.98	$611.60	
49	$579.39	$579.39	$635.09	$635.09	$613.53	$613.53	$729.96	$729.96	$594.69	$594.69	$651.86	$651.86	$600.65	$600.65	$714.63	$714.63	$582.21	$582.21	$638.16	
50	$606.56	$606.56	$664.87	$664.87	$642.30	$642.30	$764.19	$764.19	$622.58	$622.58	$682.43	$682.43	$628.81	$628.81	$748.14	$748.14	$609.51	$609.51	$668.09	
51	$633.39	$633.39	$694.28	$694.28	$670.71	$670.71	$798.00	$798.00	$650.12	$650.12	$712.62	$712.62	$656.63	$656.63	$781.23	$781.23	$636.47	$636.47	$697.64	
52	$662.94	$662.94	$726.67	$726.67	$702.00	$702.00	$835.22	$835.22	$680.45	$680.45	$745.86	$745.86	$687.26	$687.26	$817.67	$817.67	$666.16	$666.16	$730.18	
53	$692.82	$692.82	$759.43	$759.43	$733.65	$733.65	$872.88	$872.88	$711.12	$711.12	$779.48	$779.48	$718.24	$718.24	$854.54	$854.54	$696.19	$696.19	$763.10	
54	$725.09	$725.09	$794.80	$794.80	$767.81	$767.81	$913.52	$913.52	$744.24	$744.24	$815.78	$815.78	$751.69	$751.69	$894.33	$894.33	$728.61	$728.61	$798.64	
55	$757.35	$757.35	$830.16	$830.16	$801.97	$801.97	$954.17	$954.17	$777.36	$777.36	$852.08	$852.08	$785.14	$785.14	$934.12	$934.12	$761.03	$761.03	$834.18	
56	$792.33	$792.33	$868.51	$868.51	$839.02	$839.02	$998.24	$998.24	$813.26	$813.26	$891.44	$891.44	$821.40	$821.40	$977.27	$977.27	$796.18	$796.18	$872.71	
57	$827.65	$827.65	$907.22	$907.22	$876.42	$876.42	$1,042.74	$1,042.74	$849.51	$849.51	$931.18	$931.18	$858.02	$858.02	$1,020.83	$1,020.83	$831.67	$831.67	$911.61	
58	$865.35	$865.35	$948.54	$948.54	$916.34	$916.34	$1,090.24	$1,090.24	$888.21	$888.21	$973.59	$973.59	$897.10	$897.10	$1,067.33	$1,067.33	$869.56	$869.56	$953.13	
59	$884.03	$884.03	$969.02	$969.02	$936.12	$936.12	$1,113.77	$1,113.77	$907.38	$907.38	$994.61	$994.61	$916.46	$916.46	$1,090.37	$1,090.37	$888.33	$888.33	$973.70	
60	$921.73	$921.73	$1,010.34	$1,010.34	$976.04	$976.04	$1,161.27	$1,161.27	$946.07	$946.07	$1,037.02	$1,037.02	$955.55	$955.55	$1,136.87	$1,136.87	$926.21	$926.21	$1,015.23	
61	$954.33	$954.33	$1,046.08	$1,046.08	$1,010.56	$1,010.56	$1,202.34	$1,202.34	$979.54	$979.54	$1,073.70	$1,073.70	$989.34	$989.34	$1,177.08	$1,177.08	$958.97	$958.97	$1,051.14	
62	$975.73	$975.73	$1,069.53	$1,069.53	$1,033.22	$1,033.22	$1,229.30	$1,229.30	$1,001.50	$1,001.50	$1,097.77	$1,097.77	$1,011.53	$1,011.53	$1,203.47	$1,203.47	$980.47	$980.47	$1,074.70	
63	$1,002.56	$1,002.56	$1,098.94	$1,098.94	$1,061.63	$1,061.63	$1,263.10	$1,263.10	$1,029.04	$1,029.04	$1,127.96	$1,127.96	$1,039.34	$1,039.34	$1,236.56	$1,236.56	$1,007.43	$1,007.43	$1,104.25	
64+	$1,018.86	$1,018.86	$1,116.81	$1,116.81	$1,078.89	$1,078.89	$1,283.64	$1,283.64	$1,045.77	$1,045.77	$1,146.30	$1,146.30	$1,056.24	$1,056.24	$1,256.67	$1,256.67	$1,023.81	$1,023.81	$1,122.21	

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080002	16322PA0080003		16322PA0080003		16322PA0080003		16322PA0080003		16322PA0080004		16322PA0080004		16322PA0080004		16322PA0080004		16322PA0080005	
Plan Marketing Name =>	EPO $1,500 $40	dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		re Gold EPO $1,500 $40/$50 - F	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	5	1		2		4		5		1		2		4		5		1	
Network =>	tage w/Denten	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	old	Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	/ $3,000	$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$1,500 / $3,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$60 / $80		$60 / $80		$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$40 / $50	
OOP Maximum =>	$13,000	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$286.16	$231.38	$231.38	$275.29	$275.29	$224.28	$224.28	$245.83	$245.83	$177.82	$177.82	$211.57	$211.57	$172.36	$172.36	$188.93	$188.93	$259.09	$259.09
15	$311.60	$251.95	$251.95	$299.76	$299.76	$244.21	$244.21	$267.68	$267.68	$193.63	$193.63	$230.37	$230.37	$187.68	$187.68	$205.73	$205.73	$282.12	$282.12
16	$321.33	$259.81	$259.81	$309.11	$309.11	$251.83	$251.83	$276.04	$276.04	$199.67	$199.67	$237.57	$237.57	$193.54	$193.54	$212.15	$212.15	$290.93	$290.93
17	$331.05	$267.68	$267.68	$318.47	$318.47	$259.46	$259.46	$284.39	$284.39	$205.72	$205.72	$244.76	$244.76	$199.40	$199.40	$218.57	$218.57	$299.73	$299.73
18	$341.53	$276.15	$276.15	$328.54	$328.54	$267.66	$267.66	$293.39	$293.39	$212.23	$212.23	$252.50	$252.50	$205.71	$205.71	$225.48	$225.48	$309.21	$309.21
19	$352.00	$284.61	$284.61	$338.62	$338.62	$275.87	$275.87	$302.39	$302.39	$218.74	$218.74	$260.24	$260.24	$212.02	$212.02	$232.40	$232.40	$318.70	$318.70
20	$362.85	$293.39	$293.39	$349.05	$349.05	$284.37	$284.37	$311.71	$311.71	$225.48	$225.48	$268.26	$268.26	$218.55	$218.55	$239.56	$239.56	$328.52	$328.52
21	$374.07	$302.46	$302.46	$359.85	$359.85	$293.17	$293.17	$321.35	$321.35	$232.45	$232.45	$276.56	$276.56	$225.31	$225.31	$246.97	$246.97	$338.68	$338.68
22	$374.07	$302.46	$302.46	$359.85	$359.85	$293.17	$293.17	$321.35	$321.35	$232.45	$232.45	$276.56	$276.56	$225.31	$225.31	$246.97	$246.97	$338.68	$338.68
23	$374.07	$302.46	$302.46	$359.85	$359.85	$293.17	$293.17	$321.35	$321.35	$232.45	$232.45	$276.56	$276.56	$225.31	$225.31	$246.97	$246.97	$338.68	$338.68
24	$374.07	$302.46	$302.46	$359.85	$359.85	$293.17	$293.17	$321.35	$321.35	$232.45	$232.45	$276.56	$276.56	$225.31	$225.31	$246.97	$246.97	$338.68	$338.68
25	$375.57	$303.67	$303.67	$361.29	$361.29	$294.34	$294.34	$322.64	$322.64	$233.38	$233.38	$277.67	$277.67	$226.21	$226.21	$247.96	$247.96	$340.03	$340.03
26	$383.05	$309.72	$309.72	$368.49	$368.49	$300.21	$300.21	$329.06	$329.06	$238.03	$238.03	$283.20	$283.20	$230.72	$230.72	$252.90	$252.90	$346.81	$346.81
27	$392.03	$316.98	$316.98	$377.12	$377.12	$307.24	$307.24	$336.77	$336.77	$243.61	$243.61	$289.83	$289.83	$236.12	$236.12	$258.82	$258.82	$354.94	$354.94
28	$406.61	$328.77	$328.77	$391.16	$391.16	$318.68	$318.68	$349.31	$349.31	$252.67	$252.67	$300.62	$300.62	$244.91	$244.91	$268.46	$268.46	$368.15	$368.15
29	$418.58	$338.45	$338.45	$402.67	$402.67	$328.06	$328.06	$359.59	$359.59	$260.11	$260.11	$309.47	$309.47	$252.12	$252.12	$276.36	$276.36	$378.98	$378.98
30	$424.57	$343.29	$343.29	$408.43	$408.43	$332.75	$332.75	$364.73	$364.73	$263.83	$263.83	$313.90	$313.90	$255.73	$255.73	$280.31	$280.31	$384.40	$384.40
31	$433.55	$350.55	$350.55	$417.07	$417.07	$339.78	$339.78	$372.44	$372.44	$269.41	$269.41	$320.53	$320.53	$261.13	$261.13	$286.24	$286.24	$392.53	$392.53
32	$442.52	$357.81	$357.81	$425.70	$425.70	$346.82	$346.82	$380.16	$380.16	$274.99	$274.99	$327.17	$327.17	$266.54	$266.54	$292.17	$292.17	$400.66	$400.66
33	$448.14	$362.35	$362.35	$431.10	$431.10	$351.22	$351.22	$384.98	$384.98	$278.48	$278.48	$331.32	$331.32	$269.92	$269.92	$295.87	$295.87	$405.74	$405.74
34	$454.12	$367.19	$367.19	$436.86	$436.86	$355.91	$355.91	$390.12	$390.12	$282.19	$282.19	$335.74	$335.74	$273.53	$273.53	$299.82	$299.82	$411.16	$411.16
35	$457.11	$369.61	$369.61	$439.74	$439.74	$358.25	$358.25	$392.69	$392.69	$284.05	$284.05	$337.96	$337.96	$275.33	$275.33	$301.80	$301.80	$413.87	$413.87
36	$460.11	$372.03	$372.03	$442.62	$442.62	$360.60	$360.60	$395.26	$395.26	$285.91	$285.91	$340.17	$340.17	$277.13	$277.13	$303.77	$303.77	$416.58	$416.58
37	$463.10	$374.45	$374.45	$445.49	$445.49	$362.94	$362.94	$397.83	$397.83	$287.77	$287.77	$342.38	$342.38	$278.93	$278.93	$305.75	$305.75	$419.29	$419.29
38	$466.09	$376.87	$376.87	$448.37	$448.37	$365.29	$365.29	$400.40	$400.40	$289.63	$289.63	$344.59	$344.59	$280.74	$280.74	$307.72	$307.72	$422.00	$422.00
39	$472.08	$381.70	$381.70	$454.13	$454.13	$369.98	$369.98	$405.54	$405.54	$293.35	$293.35	$349.02	$349.02	$284.34	$284.34	$311.68	$311.68	$427.41	$427.41
40	$478.06	$386.54	$386.54	$459.89	$459.89	$374.67	$374.67	$410.69	$410.69	$297.07	$297.07	$353.44	$353.44	$287.95	$287.95	$315.63	$315.63	$432.83	$432.83
41	$487.04	$393.80	$393.80	$468.52	$468.52	$381.71	$381.71	$418.40	$418.40	$302.65	$302.65	$360.08	$360.08	$293.35	$293.35	$321.55	$321.55	$440.96	$440.96
42	$495.64	$400.76	$400.76	$476.80	$476.80	$388.45	$388.45	$425.79	$425.79	$308.00	$308.00	$366.44	$366.44	$298.54	$298.54	$327.24	$327.24	$448.75	$448.75
43	$507.61	$410.44	$410.44	$488.32	$488.32	$397.83	$397.83	$436.07	$436.07	$315.43	$315.43	$375.29	$375.29	$305.75	$305.75	$335.14	$335.14	$459.59	$459.59
44	$522.58	$422.54	$422.54	$502.71	$502.71	$409.56	$409.56	$448.93	$448.93	$324.73	$324.73	$386.35	$386.35	$314.76	$314.76	$345.02	$345.02	$473.14	$473.14
45	$540.16	$436.75	$436.75	$519.62	$519.62	$423.34	$423.34	$464.03	$464.03	$335.66	$335.66	$399.35	$399.35	$325.35	$325.35	$356.62	$356.62	$489.05	$489.05
46	$561.11	$453.69	$453.69	$539.78	$539.78	$439.76	$439.76	$482.03	$482.03	$348.68	$348.68	$414.84	$414.84	$337.97	$337.97	$370.46	$370.46	$508.02	$508.02
47	$584.67	$472.74	$472.74	$562.45	$562.45	$458.22	$458.22	$502.27	$502.27	$363.32	$363.32	$432.26	$432.26	$352.16	$352.16	$386.01	$386.01	$529.36	$529.36
48	$611.60	$494.52	$494.52	$588.35	$588.35	$479.33	$479.33	$525.41	$525.41	$380.06	$380.06	$452.18	$452.18	$368.38	$368.38	$403.80	$403.80	$553.74	$553.74
49	$638.16	$516.00	$516.00	$613.90	$613.90	$500.15	$500.15	$548.22	$548.22	$396.56	$396.56	$471.81	$471.81	$384.38	$384.38	$421.33	$421.33	$577.79	$577.79
50	$668.09	$540.19	$540.19	$642.69	$642.69	$523.60	$523.60	$573.93	$573.93	$415.16	$415.16	$493.94	$493.94	$402.40	$402.40	$441.09	$441.09	$604.88	$604.88
51	$697.64	$564.09	$564.09	$671.12	$671.12	$546.76	$546.76	$599.32	$599.32	$433.52	$433.52	$515.78	$515.78	$420.20	$420.20	$460.60	$460.60	$631.64	$631.64
52	$730.18	$590.40	$590.40	$702.43	$702.43	$572.27	$572.27	$627.28	$627.28	$453.74	$453.74	$539.85	$539.85	$439.81	$439.81	$482.09	$482.09	$661.10	$661.10
53	$763.10	$617.02	$617.02	$734.09	$734.09	$598.07	$598.07	$655.55	$655.55	$474.20	$474.20	$564.18	$564.18	$459.63	$459.63	$503.82	$503.82	$690.91	$690.91
54	$798.64	$645.75	$645.75	$768.28	$768.28	$625.92	$625.92	$686.08	$686.08	$496.28	$496.28	$590.46	$590.46	$481.04	$481.04	$527.28	$527.28	$723.08	$723.08
55	$834.18	$674.49	$674.49	$802.47	$802.47	$653.77	$653.77	$716.61	$716.61	$518.36	$518.36	$616.73	$616.73	$502.44	$502.44	$550.74	$550.74	$755.26	$755.26
56	$872.71	$705.64	$705.64	$839.53	$839.53	$683.97	$683.97	$749.71	$749.71	$542.31	$542.31	$645.21	$645.21	$525.65	$525.65	$576.18	$576.18	$790.14	$790.14
57	$911.61	$737.10	$737.10	$876.95	$876.95	$714.46	$714.46	$783.13	$783.13	$566.48	$566.48	$673.98	$673.98	$549.08	$549.08	$601.87	$601.87	$825.36	$825.36
58	$953.13	$770.67	$770.67	$916.90	$916.90	$747.00	$747.00	$818.80	$818.80	$592.28	$592.28	$704.67	$704.67	$574.09	$574.09	$629.28	$629.28	$862.96	$862.96
59	$973.70	$787.30	$787.30	$936.69	$936.69	$763.12	$763.12	$836.47	$836.47	$605.07	$605.07	$719.89	$719.89	$586.48	$586.48	$642.86	$642.86	$881.58	$881.58
60	$1,015.23	$820.88	$820.88	$976.63	$976.63	$795.66	$795.66	$872.14	$872.14	$630.87	$630.87	$750.58	$750.58	$611.49	$611.49	$670.28	$670.28	$919.18	$919.18
61	$1,051.14	$849.91	$849.91	$1,011.18	$1,011.18	$823.81	$823.81	$902.99	$902.99	$653.18	$653.18	$777.13	$777.13	$633.12	$633.12	$693.99	$693.99	$951.69	$951.69
62	$1,074.70	$868.97	$868.97	$1,033.85	$1,033.85	$842.28	$842.28	$923.24	$923.24	$667.83	$667.83	$794.56	$794.56	$647.32	$647.32	$709.54	$709.54	$973.03	$973.03
63	$1,104.25	$892.86	$892.86	$1,062.28	$1,062.28	$865.44	$865.44	$948.63	$948.63	$686.19	$686.19	$816.41	$816.41	$665.12	$665.12	$729.06	$729.06	$999.78	$999.78
64+	$1,122.21	$907.38	$907.38	$1,079.55	$1,079.55	$879.51	$879.51	$964.05	$964.05	$697.35	$697.35	$829.68	$829.68	$675.93	$675.93	$740.91	$740.91	$1,016.04	$1,016.04

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0080005		16322PA0080005		16322PA0080005		16322PA0080006		16322PA0080006		16322PA0080006		16322PA0080006		16322PA0080009		16322PA0080009		16322PA
Plan Marketing Name =>	re Gold EPO $1,500 $40/$50 - F		re Gold EPO $1,500 $40/$50 - F		re Gold EPO $1,500 $40/$50 - F		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		Silver EPO $6,400 $80/$100 - F		Silver EPO $6,400 $80/$100 - F		Silver EPO $6,4
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	2		4		5		1		2		4		5		1		2		4
Network =>	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advar
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Sil
Deductible =>	$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$6,400 / $12,800		$6,400 / $12,800		$6,400 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$40 / $50		$40 / $50		$40 / $50		$60 / $80		$60 / $80		$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 /
OOP Maximum =>	$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$308.26	$308.26	$251.14	$251.14	$275.28	$275.28	$222.97	$222.97	$265.28	$265.28	$216.13	$216.13	$236.90	$236.90	$232.08	$232.08	$276.12	$276.12	$224.95
15	$335.66	$335.66	$273.47	$273.47	$299.75	$299.75	$242.79	$242.79	$288.86	$288.86	$235.34	$235.34	$257.96	$257.96	$252.71	$252.71	$300.66	$300.66	$244.94
16	$346.13	$346.13	$282.00	$282.00	$309.10	$309.10	$250.36	$250.36	$297.88	$297.88	$242.68	$242.68	$266.01	$266.01	$260.59	$260.59	$310.05	$310.05	$252.59
17	$356.61	$356.61	$290.54	$290.54	$318.46	$318.46	$257.94	$257.94	$306.89	$306.89	$250.03	$250.03	$274.06	$274.06	$268.48	$268.48	$319.43	$319.43	$260.23
18	$367.89	$367.89	$299.73	$299.73	$328.53	$328.53	$266.10	$266.10	$316.60	$316.60	$257.94	$257.94	$282.73	$282.73	$276.98	$276.98	$329.54	$329.54	$268.47
19	$379.18	$379.18	$308.92	$308.92	$338.61	$338.61	$274.26	$274.26	$326.31	$326.31	$265.85	$265.85	$291.40	$291.40	$285.47	$285.47	$339.64	$339.64	$276.70
20	$390.86	$390.86	$318.44	$318.44	$349.04	$349.04	$282.72	$282.72	$336.37	$336.37	$274.04	$274.04	$300.38	$300.38	$294.27	$294.27	$350.11	$350.11	$285.23
21	$402.95	$402.95	$328.29	$328.29	$359.84	$359.84	$291.46	$291.46	$346.77	$346.77	$282.52	$282.52	$309.67	$309.67	$303.37	$303.37	$360.94	$360.94	$294.05
22	$402.95	$402.95	$328.29	$328.29	$359.84	$359.84	$291.46	$291.46	$346.77	$346.77	$282.52	$282.52	$309.67	$309.67	$303.37	$303.37	$360.94	$360.94	$294.05
23	$402.95	$402.95	$328.29	$328.29	$359.84	$359.84	$291.46	$291.46	$346.77	$346.77	$282.52	$282.52	$309.67	$309.67	$303.37	$303.37	$360.94	$360.94	$294.05
24	$402.95	$402.95	$328.29	$328.29	$359.84	$359.84	$291.46	$291.46	$346.77	$346.77	$282.52	$282.52	$309.67	$309.67	$303.37	$303.37	$360.94	$360.94	$294.05
25	$404.56	$404.56	$329.60	$329.60	$361.28	$361.28	$292.63	$292.63	$348.16	$348.16	$283.65	$283.65	$310.91	$310.91	$304.58	$304.58	$362.38	$362.38	$295.23
26	$412.62	$412.62	$336.17	$336.17	$368.48	$368.48	$298.46	$298.46	$355.09	$355.09	$289.30	$289.30	$317.10	$317.10	$310.65	$310.65	$369.60	$369.60	$301.11
27	$422.29	$422.29	$344.05	$344.05	$377.11	$377.11	$305.45	$305.45	$363.41	$363.41	$296.08	$296.08	$324.53	$324.53	$317.93	$317.93	$378.27	$378.27	$308.16
28	$438.01	$438.01	$356.85	$356.85	$391.15	$391.15	$316.82	$316.82	$376.94	$376.94	$307.10	$307.10	$336.61	$336.61	$329.76	$329.76	$392.34	$392.34	$319.63
29	$450.90	$450.90	$367.36	$367.36	$402.66	$402.66	$326.14	$326.14	$388.04	$388.04	$316.14	$316.14	$346.52	$346.52	$339.47	$339.47	$403.89	$403.89	$329.04
30	$457.35	$457.35	$372.61	$372.61	$408.42	$408.42	$330.81	$330.81	$393.58	$393.58	$320.66	$320.66	$351.48	$351.48	$344.32	$344.32	$409.67	$409.67	$333.75
31	$467.02	$467.02	$380.49	$380.49	$417.05	$417.05	$337.80	$337.80	$401.91	$401.91	$327.44	$327.44	$358.91	$358.91	$351.61	$351.61	$418.33	$418.33	$340.80
32	$476.69	$476.69	$388.37	$388.37	$425.69	$425.69	$344.80	$344.80	$410.23	$410.23	$334.22	$334.22	$366.34	$366.34	$358.89	$358.89	$426.99	$426.99	$347.86
33	$482.73	$482.73	$393.29	$393.29	$431.09	$431.09	$349.17	$349.17	$415.43	$415.43	$338.46	$338.46	$370.98	$370.98	$363.44	$363.44	$432.41	$432.41	$352.27
34	$489.18	$489.18	$398.54	$398.54	$436.85	$436.85	$353.83	$353.83	$420.98	$420.98	$342.98	$342.98	$375.94	$375.94	$368.29	$368.29	$438.18	$438.18	$356.98
35	$492.40	$492.40	$401.17	$401.17	$439.72	$439.72	$356.16	$356.16	$423.75	$423.75	$345.24	$345.24	$378.42	$378.42	$370.72	$370.72	$441.07	$441.07	$359.33
36	$495.63	$495.63	$403.80	$403.80	$442.60	$442.60	$358.50	$358.50	$426.53	$426.53	$347.50	$347.50	$380.89	$380.89	$373.15	$373.15	$443.96	$443.96	$361.68
37	$498.85	$498.85	$406.42	$406.42	$445.48	$445.48	$360.83	$360.83	$429.30	$429.30	$349.76	$349.76	$383.37	$383.37	$375.57	$375.57	$446.84	$446.84	$364.03
38	$502.08	$502.08	$409.05	$409.05	$448.36	$448.36	$363.16	$363.16	$432.08	$432.08	$352.02	$352.02	$385.85	$385.85	$378.00	$378.00	$449.73	$449.73	$366.39
39	$508.52	$508.52	$414.30	$414.30	$454.12	$454.12	$367.82	$367.82	$437.62	$437.62	$356.54	$356.54	$390.80	$390.80	$382.85	$382.85	$455.51	$455.51	$371.09
40	$514.97	$514.97	$419.55	$419.55	$459.88	$459.88	$372.49	$372.49	$443.17	$443.17	$361.06	$361.06	$395.76	$395.76	$387.71	$387.71	$461.28	$461.28	$375.80
41	$524.64	$524.64	$427.43	$427.43	$468.51	$468.51	$379.48	$379.48	$451.49	$451.49	$367.84	$367.84	$403.19	$403.19	$394.99	$394.99	$469.94	$469.94	$382.85
42	$533.91	$533.91	$434.98	$434.98	$476.79	$476.79	$386.18	$386.18	$459.47	$459.47	$374.34	$374.34	$410.31	$410.31	$401.97	$401.97	$478.25	$478.25	$389.62
43	$546.80	$546.80	$445.49	$445.49	$488.30	$488.30	$395.51	$395.51	$470.57	$470.57	$383.38	$383.38	$420.22	$420.22	$411.67	$411.67	$489.80	$489.80	$399.03
44	$562.92	$562.92	$458.62	$458.62	$502.70	$502.70	$407.17	$407.17	$484.44	$484.44	$394.68	$394.68	$432.61	$432.61	$423.81	$423.81	$504.23	$504.23	$410.79
45	$581.86	$581.86	$474.05	$474.05	$519.61	$519.61	$420.87	$420.87	$500.74	$500.74	$407.96	$407.96	$447.16	$447.16	$438.07	$438.07	$521.20	$521.20	$424.61
46	$604.43	$604.43	$492.44	$492.44	$539.76	$539.76	$437.19	$437.19	$520.16	$520.16	$423.78	$423.78	$464.51	$464.51	$455.06	$455.06	$541.41	$541.41	$441.08
47	$629.81	$629.81	$513.12	$513.12	$562.43	$562.43	$455.55	$455.55	$542.00	$542.00	$441.58	$441.58	$484.01	$484.01	$474.17	$474.17	$564.15	$564.15	$459.60
48	$658.82	$658.82	$536.75	$536.75	$588.34	$588.34	$476.54	$476.54	$566.97	$566.97	$461.92	$461.92	$506.31	$506.31	$496.01	$496.01	$590.14	$590.14	$480.77
49	$687.43	$687.43	$560.06	$560.06	$613.89	$613.89	$497.23	$497.23	$591.59	$591.59	$481.98	$481.98	$528.30	$528.30	$517.55	$517.55	$615.76	$615.76	$501.65
50	$719.67	$719.67	$586.33	$586.33	$642.67	$642.67	$520.55	$520.55	$619.33	$619.33	$504.58	$504.58	$553.07	$553.07	$541.82	$541.82	$644.64	$644.64	$525.17
51	$751.50	$751.50	$612.26	$612.26	$671.10	$671.10	$543.57	$543.57	$646.73	$646.73	$526.90	$526.90	$577.53	$577.53	$565.79	$565.79	$673.15	$673.15	$548.40
52	$786.56	$786.56	$640.82	$640.82	$702.41	$702.41	$568.93	$568.93	$676.90	$676.90	$551.48	$551.48	$604.48	$604.48	$592.18	$592.18	$704.55	$704.55	$573.99
53	$822.02	$822.02	$669.71	$669.71	$734.07	$734.07	$594.58	$594.58	$707.41	$707.41	$576.34	$576.34	$631.73	$631.73	$618.87	$618.87	$736.32	$736.32	$599.86
54	$860.30	$860.30	$700.90	$700.90	$768.26	$768.26	$622.27	$622.27	$740.35	$740.35	$603.18	$603.18	$661.15	$661.15	$647.69	$647.69	$770.61	$770.61	$627.80
55	$898.58	$898.58	$732.09	$732.09	$802.44	$802.44	$649.96	$649.96	$773.30	$773.30	$630.02	$630.02	$690.56	$690.56	$676.52	$676.52	$804.90	$804.90	$655.73
56	$940.08	$940.08	$765.90	$765.90	$839.51	$839.51	$679.98	$679.98	$809.01	$809.01	$659.12	$659.12	$722.46	$722.46	$707.76	$707.76	$842.07	$842.07	$686.02
57	$981.99	$981.99	$800.04	$800.04	$876.93	$876.93	$710.29	$710.29	$845.08	$845.08	$688.50	$688.50	$754.67	$754.67	$739.31	$739.31	$879.61	$879.61	$716.60
58	$1,026.72	$1,026.72	$836.48	$836.48	$916.87	$916.87	$742.64	$742.64	$883.57	$883.57	$719.86	$719.86	$789.04	$789.04	$772.99	$772.99	$919.68	$919.68	$749.24
59	$1,048.88	$1,048.88	$854.54	$854.54	$936.66	$936.66	$758.67	$758.67	$902.64	$902.64	$735.40	$735.40	$806.07	$806.07	$789.67	$789.67	$939.53	$939.53	$765.41
60	$1,093.61	$1,093.61	$890.98	$890.98	$976.61	$976.61	$791.02	$791.02	$941.13	$941.13	$766.76	$766.76	$840.44	$840.44	$823.35	$823.35	$979.59	$979.59	$798.05
61	$1,132.29	$1,132.29	$922.49	$922.49	$1,011.15	$1,011.15	$819.00	$819.00	$974.42	$974.42	$793.88	$793.88	$870.17	$870.17	$852.47	$852.47	$1,014.24	$1,014.24	$826.28
62	$1,157.68	$1,157.68	$943.18	$943.18	$1,033.82	$1,033.82	$837.36	$837.36	$996.27	$996.27	$811.68	$811.68	$889.68	$889.68	$871.58	$871.58	$1,036.98	$1,036.98	$844.81
63	$1,189.51	$1,189.51	$969.11	$969.11	$1,062.25	$1,062.25	$860.39	$860.39	$1,023.67	$1,023.67	$834.00	$834.00	$914.15	$914.15	$895.55	$895.55	$1,065.49	$1,065.49	$868.04
64+	$1,208.85	$1,208.85	$984.87	$984.87	$1,079.52	$1,079.52	$874.38	$874.38	$1,040.31	$1,040.31	$847.56	$847.56	$929.01	$929.01	$910.11	$910.11	$1,082.82	$1,082.82	$882.15

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080009	16322PA0080009		16322PA0080010		16322PA0080010		16322PA0080010		16322PA0080010		16322PA0080011		16322PA0080011		16322PA0080011		16322PA0080011	
Plan Marketing Name =>	00 $80/$100 - F	Silver EPO $6,400 $80/$100 - F		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	4	5		1		2		4		5		1		2		4		5	
Network =>	tage w/Denten	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	ver	Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	$12,800	$6,400 / $12,800		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 / $500		$250 / $500		$250 / $500		$250 / $500	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $0	$0 / $0		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$18,400	$9,200 / $18,400		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$224.95	$246.57	$246.57	$306.93	$306.93	$365.18	$365.18	$297.52	$297.52	$326.11	$326.11	$301.67	$301.67	$358.92	$358.92	$292.41	$292.41	$320.51	$320.51
15	$244.94	$268.49	$268.49	$334.22	$334.22	$397.64	$397.64	$323.96	$323.96	$355.10	$355.10	$328.49	$328.49	$390.82	$390.82	$318.40	$318.40	$349.00	$349.00
16	$252.59	$276.87	$276.87	$344.65	$344.65	$410.05	$410.05	$334.07	$334.07	$366.18	$366.18	$338.74	$338.74	$403.02	$403.02	$328.34	$328.34	$359.90	$359.90
17	$260.23	$285.25	$285.25	$355.08	$355.08	$422.46	$422.46	$344.19	$344.19	$377.27	$377.27	$348.99	$348.99	$415.22	$415.22	$338.27	$338.27	$370.79	$370.79
18	$268.47	$294.28	$294.28	$366.31	$366.31	$435.83	$435.83	$355.07	$355.07	$389.20	$389.20	$360.03	$360.03	$428.35	$428.35	$348.98	$348.98	$382.52	$382.52
19	$276.70	$303.30	$303.30	$377.55	$377.55	$449.20	$449.20	$365.96	$365.96	$401.14	$401.14	$371.07	$371.07	$441.49	$441.49	$359.68	$359.68	$394.25	$394.25
20	$285.23	$312.65	$312.65	$389.18	$389.18	$463.04	$463.04	$377.24	$377.24	$413.50	$413.50	$382.51	$382.51	$455.09	$455.09	$370.76	$370.76	$406.40	$406.40
21	$294.05	$322.32	$322.32	$401.22	$401.22	$477.36	$477.36	$388.91	$388.91	$426.29	$426.29	$394.34	$394.34	$469.17	$469.17	$382.23	$382.23	$418.97	$418.97
22	$294.05	$322.32	$322.32	$401.22	$401.22	$477.36	$477.36	$388.91	$388.91	$426.29	$426.29	$394.34	$394.34	$469.17	$469.17	$382.23	$382.23	$418.97	$418.97
23	$294.05	$322.32	$322.32	$401.22	$401.22	$477.36	$477.36	$388.91	$388.91	$426.29	$426.29	$394.34	$394.34	$469.17	$469.17	$382.23	$382.23	$418.97	$418.97
24	$294.05	$322.32	$322.32	$401.22	$401.22	$477.36	$477.36	$388.91	$388.91	$426.29	$426.29	$394.34	$394.34	$469.17	$469.17	$382.23	$382.23	$418.97	$418.97
25	$295.23	$323.61	$323.61	$402.82	$402.82	$479.27	$479.27	$390.47	$390.47	$428.00	$428.00	$395.92	$395.92	$471.05	$471.05	$383.76	$383.76	$420.65	$420.65
26	$301.11	$330.06	$330.06	$410.85	$410.85	$488.82	$488.82	$398.24	$398.24	$436.52	$436.52	$403.80	$403.80	$480.43	$480.43	$391.40	$391.40	$429.03	$429.03
27	$308.16	$337.79	$337.79	$420.48	$420.48	$500.27	$500.27	$407.58	$407.58	$446.75	$446.75	$413.27	$413.27	$491.69	$491.69	$400.58	$400.58	$439.08	$439.08
28	$319.63	$350.36	$350.36	$436.13	$436.13	$518.89	$518.89	$422.75	$422.75	$463.38	$463.38	$428.65	$428.65	$509.99	$509.99	$415.48	$415.48	$455.42	$455.42
29	$329.04	$360.68	$360.68	$448.97	$448.97	$534.17	$534.17	$435.19	$435.19	$477.02	$477.02	$441.27	$441.27	$525.00	$525.00	$427.72	$427.72	$468.83	$468.83
30	$333.75	$365.83	$365.83	$455.38	$455.38	$541.80	$541.80	$441.41	$441.41	$483.84	$483.84	$447.58	$447.58	$532.51	$532.51	$433.83	$433.83	$475.53	$475.53
31	$340.80	$373.57	$373.57	$465.01	$465.01	$553.26	$553.26	$450.75	$450.75	$494.07	$494.07	$457.04	$457.04	$543.77	$543.77	$443.00	$443.00	$485.59	$485.59
32	$347.86	$381.30	$381.30	$474.64	$474.64	$564.72	$564.72	$460.08	$460.08	$504.30	$504.30	$466.50	$466.50	$555.03	$555.03	$452.18	$452.18	$495.64	$495.64
33	$352.27	$386.14	$386.14	$480.66	$480.66	$571.88	$571.88	$465.91	$465.91	$510.70	$510.70	$472.42	$472.42	$562.07	$562.07	$457.91	$457.91	$501.93	$501.93
34	$356.98	$391.30	$391.30	$487.08	$487.08	$579.52	$579.52	$472.14	$472.14	$517.52	$517.52	$478.73	$478.73	$569.57	$569.57	$464.03	$464.03	$508.63	$508.63
35	$359.33	$393.88	$393.88	$490.29	$490.29	$583.33	$583.33	$475.25	$475.25	$520.93	$520.93	$481.88	$481.88	$573.33	$573.33	$467.09	$467.09	$511.98	$511.98
36	$361.68	$396.45	$396.45	$493.50	$493.50	$587.15	$587.15	$478.36	$478.36	$524.34	$524.34	$485.04	$485.04	$577.08	$577.08	$470.14	$470.14	$515.33	$515.33
37	$364.03	$399.03	$399.03	$496.71	$496.71	$590.97	$590.97	$481.47	$481.47	$527.75	$527.75	$488.19	$488.19	$580.83	$580.83	$473.20	$473.20	$518.68	$518.68
38	$366.39	$401.61	$401.61	$499.92	$499.92	$594.79	$594.79	$484.58	$484.58	$531.16	$531.16	$491.35	$491.35	$584.59	$584.59	$476.26	$476.26	$522.04	$522.04
39	$371.09	$406.77	$406.77	$506.34	$506.34	$602.43	$602.43	$490.80	$490.80	$537.98	$537.98	$497.66	$497.66	$592.09	$592.09	$482.37	$482.37	$528.74	$528.74
40	$375.80	$411.92	$411.92	$512.76	$512.76	$610.07	$610.07	$497.03	$497.03	$544.80	$544.80	$503.97	$503.97	$599.60	$599.60	$488.49	$488.49	$535.44	$535.44
41	$382.85	$419.66	$419.66	$522.39	$522.39	$621.52	$621.52	$506.36	$506.36	$555.03	$555.03	$513.43	$513.43	$610.86	$610.86	$497.66	$497.66	$545.50	$545.50
42	$389.62	$427.07	$427.07	$531.62	$531.62	$632.50	$632.50	$515.31	$515.31	$564.83	$564.83	$522.50	$522.50	$621.65	$621.65	$506.45	$506.45	$555.14	$555.14
43	$399.03	$437.39	$437.39	$544.46	$544.46	$647.78	$647.78	$527.75	$527.75	$578.48	$578.48	$535.12	$535.12	$636.66	$636.66	$518.69	$518.69	$568.54	$568.54
44	$410.79	$450.28	$450.28	$560.50	$560.50	$666.87	$666.87	$543.31	$543.31	$595.53	$595.53	$550.89	$550.89	$655.43	$655.43	$533.98	$533.98	$585.30	$585.30
45	$424.61	$465.43	$465.43	$579.36	$579.36	$689.31	$689.31	$561.59	$561.59	$615.56	$615.56	$569.43	$569.43	$677.48	$677.48	$551.94	$551.94	$604.99	$604.99
46	$441.08	$483.48	$483.48	$601.83	$601.83	$716.04	$716.04	$583.37	$583.37	$639.44	$639.44	$591.51	$591.51	$703.76	$703.76	$573.35	$573.35	$628.46	$628.46
47	$459.60	$503.79	$503.79	$627.11	$627.11	$746.11	$746.11	$607.87	$607.87	$666.29	$666.29	$616.35	$616.35	$733.31	$733.31	$597.43	$597.43	$654.85	$654.85
48	$480.77	$526.99	$526.99	$655.99	$655.99	$780.48	$780.48	$635.87	$635.87	$696.98	$696.98	$644.75	$644.75	$767.09	$767.09	$624.95	$624.95	$685.02	$685.02
49	$501.65	$549.88	$549.88	$684.48	$684.48	$814.38	$814.38	$663.48	$663.48	$727.25	$727.25	$672.74	$672.74	$800.40	$800.40	$652.08	$652.08	$714.76	$714.76
50	$525.17	$575.66	$575.66	$716.58	$716.58	$852.56	$852.56	$694.59	$694.59	$761.35	$761.35	$704.29	$704.29	$837.94	$837.94	$682.66	$682.66	$748.28	$748.28
51	$548.40	$601.13	$601.13	$748.28	$748.28	$890.28	$890.28	$725.32	$725.32	$795.03	$795.03	$735.44	$735.44	$875.00	$875.00	$712.86	$712.86	$781.38	$781.38
52	$573.99	$629.17	$629.17	$783.18	$783.18	$931.81	$931.81	$759.15	$759.15	$832.12	$832.12	$769.75	$769.75	$915.82	$915.82	$746.11	$746.11	$817.83	$817.83
53	$599.86	$657.53	$657.53	$818.49	$818.49	$973.81	$973.81	$793.38	$793.38	$869.63	$869.63	$804.45	$804.45	$957.11	$957.11	$779.75	$779.75	$854.70	$854.70
54	$627.80	$688.15	$688.15	$856.60	$856.60	$1,019.16	$1,019.16	$830.32	$830.32	$910.13	$910.13	$841.92	$841.92	$1,001.68	$1,001.68	$816.06	$816.06	$894.50	$894.50
55	$655.73	$718.77	$718.77	$894.72	$894.72	$1,064.51	$1,064.51	$867.27	$867.27	$950.63	$950.63	$879.38	$879.38	$1,046.25	$1,046.25	$852.37	$852.37	$934.30	$934.30
56	$686.02	$751.97	$751.97	$936.05	$936.05	$1,113.68	$1,113.68	$907.33	$907.33	$994.53	$994.53	$920.00	$920.00	$1,094.57	$1,094.57	$891.74	$891.74	$977.46	$977.46
57	$716.60	$785.49	$785.49	$977.77	$977.77	$1,163.33	$1,163.33	$947.77	$947.77	$1,038.87	$1,038.87	$961.01	$961.01	$1,143.37	$1,143.37	$931.49	$931.49	$1,021.03	$1,021.03
58	$749.24	$821.27	$821.27	$1,022.31	$1,022.31	$1,216.31	$1,216.31	$990.94	$990.94	$1,086.19	$1,086.19	$1,004.78	$1,004.78	$1,195.45	$1,195.45	$973.92	$973.92	$1,067.54	$1,067.54
59	$765.41	$839.00	$839.00	$1,044.38	$1,044.38	$1,242.57	$1,242.57	$1,012.33	$1,012.33	$1,109.63	$1,109.63	$1,026.47	$1,026.47	$1,221.25	$1,221.25	$994.94	$994.94	$1,090.58	$1,090.58
60	$798.05	$874.78	$874.78	$1,088.91	$1,088.91	$1,295.56	$1,295.56	$1,055.50	$1,055.50	$1,156.95	$1,156.95	$1,070.24	$1,070.24	$1,273.33	$1,273.33	$1,037.37	$1,037.37	$1,137.08	$1,137.08
61	$826.28	$905.72	$905.72	$1,127.43	$1,127.43	$1,341.38	$1,341.38	$1,092.84	$1,092.84	$1,197.87	$1,197.87	$1,108.10	$1,108.10	$1,318.37	$1,318.37	$1,074.07	$1,074.07	$1,177.31	$1,177.31
62	$844.81	$926.03	$926.03	$1,152.71	$1,152.71	$1,371.46	$1,371.46	$1,117.34	$1,117.34	$1,224.73	$1,224.73	$1,132.94	$1,132.94	$1,347.93	$1,347.93	$1,098.15	$1,098.15	$1,203.70	$1,203.70
63	$868.04	$951.49	$951.49	$1,184.40	$1,184.40	$1,409.17	$1,409.17	$1,148.06	$1,148.06	$1,258.41	$1,258.41	$1,164.09	$1,164.09	$1,384.99	$1,384.99	$1,128.34	$1,128.34	$1,236.80	$1,236.80
64+	$882.15	$966.96	$966.96	$1,203.66	$1,203.66	$1,432.08	$1,432.08	$1,166.73	$1,166.73	$1,278.87	$1,278.87	$1,183.02	$1,183.02	$1,407.51	$1,407.51	$1,146.69	$1,146.69	$1,256.91	$1,256.91

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

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	16322PA0080012		16322PA0080012		16322PA0080012		16322PA0080012	
Plan Marketing Name =>	Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/	
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	1		2		4		5	
Network =>	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	$40 / $50		$40 / $50		$40 / $50		$40 / $50	
OOP Maximum =>	$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$293.22	$293.22	$348.86	$348.86	$284.22	$284.22	$311.54	$311.54
15	$319.28	$319.28	$379.87	$379.87	$309.48	$309.48	$339.23	$339.23
16	$329.25	$329.25	$391.73	$391.73	$319.14	$319.14	$349.82	$349.82
17	$339.21	$339.21	$403.59	$403.59	$328.80	$328.80	$360.41	$360.41
18	$349.94	$349.94	$416.36	$416.36	$339.21	$339.21	$371.81	$371.81
19	$360.68	$360.68	$429.12	$429.12	$349.61	$349.61	$383.21	$383.21
20	$371.79	$371.79	$442.35	$442.35	$360.38	$360.38	$395.02	$395.02
21	$383.29	$383.29	$456.03	$456.03	$371.53	$371.53	$407.24	$407.24
22	$383.29	$383.29	$456.03	$456.03	$371.53	$371.53	$407.24	$407.24
23	$383.29	$383.29	$456.03	$456.03	$371.53	$371.53	$407.24	$407.24
24	$383.29	$383.29	$456.03	$456.03	$371.53	$371.53	$407.24	$407.24
25	$384.82	$384.82	$457.85	$457.85	$373.02	$373.02	$408.87	$408.87
26	$392.49	$392.49	$466.97	$466.97	$380.45	$380.45	$417.01	$417.01
27	$401.69	$401.69	$477.92	$477.92	$389.36	$389.36	$426.79	$426.79
28	$416.64	$416.64	$495.70	$495.70	$403.85	$403.85	$442.67	$442.67
29	$428.90	$428.90	$510.30	$510.30	$415.74	$415.74	$455.70	$455.70
30	$435.03	$435.03	$517.59	$517.59	$421.69	$421.69	$462.22	$462.22
31	$444.23	$444.23	$528.54	$528.54	$430.60	$430.60	$471.99	$471.99
32	$453.43	$453.43	$539.48	$539.48	$439.52	$439.52	$481.76	$481.76
33	$459.18	$459.18	$546.32	$546.32	$445.09	$445.09	$487.87	$487.87
34	$465.31	$465.31	$553.62	$553.62	$451.04	$451.04	$494.39	$494.39
35	$468.38	$468.38	$557.27	$557.27	$454.01	$454.01	$497.65	$497.65
36	$471.45	$471.45	$560.92	$560.92	$456.98	$456.98	$500.91	$500.91
37	$474.51	$474.51	$564.57	$564.57	$459.95	$459.95	$504.16	$504.16
38	$477.58	$477.58	$568.21	$568.21	$462.93	$462.93	$507.42	$507.42
39	$483.71	$483.71	$575.51	$575.51	$468.87	$468.87	$513.94	$513.94
40	$489.84	$489.84	$582.81	$582.81	$474.82	$474.82	$520.45	$520.45
41	$499.04	$499.04	$593.75	$593.75	$483.73	$483.73	$530.23	$530.23
42	$507.86	$507.86	$604.24	$604.24	$492.28	$492.28	$539.59	$539.59
43	$520.12	$520.12	$618.83	$618.83	$504.17	$504.17	$552.62	$552.62
44	$535.46	$535.46	$637.07	$637.07	$519.03	$519.03	$568.91	$568.91
45	$553.47	$553.47	$658.51	$658.51	$536.49	$536.49	$588.05	$588.05
46	$574.94	$574.94	$684.05	$684.05	$557.30	$557.30	$610.86	$610.86
47	$599.08	$599.08	$712.77	$712.77	$580.70	$580.70	$636.52	$636.52
48	$626.68	$626.68	$745.61	$745.61	$607.45	$607.45	$665.84	$665.84
49	$653.89	$653.89	$777.99	$777.99	$633.83	$633.83	$694.75	$694.75
50	$684.56	$684.56	$814.47	$814.47	$663.55	$663.55	$727.33	$727.33
51	$714.84	$714.84	$850.50	$850.50	$692.90	$692.90	$759.50	$759.50
52	$748.18	$748.18	$890.17	$890.17	$725.23	$725.23	$794.93	$794.93
53	$781.91	$781.91	$930.30	$930.30	$757.92	$757.92	$830.77	$830.77
54	$818.32	$818.32	$973.62	$973.62	$793.22	$793.22	$869.46	$869.46
55	$854.74	$854.74	$1,016.95	$1,016.95	$828.51	$828.51	$908.15	$908.15
56	$894.22	$894.22	$1,063.92	$1,063.92	$866.78	$866.78	$950.09	$950.09
57	$934.08	$934.08	$1,111.35	$1,111.35	$905.42	$905.42	$992.44	$992.44
58	$976.62	$976.62	$1,161.96	$1,161.96	$946.66	$946.66	$1,037.65	$1,037.65
59	$997.70	$997.70	$1,187.05	$1,187.05	$967.09	$967.09	$1,060.05	$1,060.05
60	$1,040.25	$1,040.25	$1,237.67	$1,237.67	$1,008.33	$1,008.33	$1,105.25	$1,105.25
61	$1,077.04	$1,077.04	$1,281.44	$1,281.44	$1,044.00	$1,044.00	$1,144.34	$1,144.34
62	$1,101.19	$1,101.19	$1,310.17	$1,310.17	$1,067.41	$1,067.41	$1,170.00	$1,170.00
63	$1,131.47	$1,131.47	$1,346.20	$1,346.20	$1,096.76	$1,096.76	$1,202.17	$1,202.17
64+	$1,149.87	$1,149.87	$1,368.09	$1,368.09	$1,114.59	$1,114.59	$1,221.72	$1,221.72

Company Name:	UPMC Health Options, Inc.
Market:	Small Group
Product:	PPO, EPO
Effective Date of Rates:	October 1, 2025

Ending date of Rates: December 31, 2025

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060083		16322PA0060083		16322PA0060083		16322PA0060083		16322PA0060084		16322PA0060084		16322PA0060084		16322PA0060084		16322PA0060086		16322PA
Plan Marketing Name =>	dvantage Gold PPO $1,000 $40/		dvantage Gold PPO $1,000 $40/		dvantage Gold PPO $1,000 $40/		dvantage Gold PPO $1,000 $40/		dvantage Gold PPO $1,500 $40/		dvantage Gold PPO $1,500 $40/		dvantage Gold PPO $1,500 $40/		dvantage Gold PPO $1,500 $40/		dvantage Gold PPO $2,000 $35/		dvantage Gold P
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPO
Rating Area =>	1		2		4		5		1		2		4		5		1		2
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$2,000 / $4,000		$2,000 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$35 / $50		$35 /
OOP Maximum =>	$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Ye
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$335.48	$335.48	$399.15	$399.15	$325.19	$325.19	$356.44	$356.44	$327.89	$327.89	$390.10	$390.10	$317.82	$317.82	$348.37	$348.37	$323.32	$323.32	$384.67
15	$365.30	$365.30	$434.63	$434.63	$354.09	$354.09	$388.13	$388.13	$357.03	$357.03	$424.78	$424.78	$346.07	$346.07	$379.34	$379.34	$352.06	$352.06	$418.87
16	$376.71	$376.71	$448.20	$448.20	$365.14	$365.14	$400.24	$400.24	$368.18	$368.18	$438.04	$438.04	$356.87	$356.87	$391.18	$391.18	$363.05	$363.05	$431.94
17	$388.11	$388.11	$461.77	$461.77	$376.20	$376.20	$412.36	$412.36	$379.32	$379.32	$451.30	$451.30	$367.67	$367.67	$403.02	$403.02	$374.04	$374.04	$445.01
18	$400.39	$400.39	$476.38	$476.38	$388.10	$388.10	$425.40	$425.40	$391.32	$391.32	$465.58	$465.58	$379.31	$379.31	$415.77	$415.77	$385.87	$385.87	$459.09
19	$412.67	$412.67	$490.99	$490.99	$400.00	$400.00	$438.45	$438.45	$403.32	$403.32	$479.85	$479.85	$390.94	$390.94	$428.52	$428.52	$397.70	$397.70	$473.17
20	$425.38	$425.38	$506.12	$506.12	$412.33	$412.33	$451.96	$451.96	$415.75	$415.75	$494.64	$494.64	$402.99	$402.99	$441.73	$441.73	$409.96	$409.96	$487.75
21	$438.54	$438.54	$521.77	$521.77	$425.08	$425.08	$465.94	$465.94	$428.61	$428.61	$509.94	$509.94	$415.45	$415.45	$455.39	$455.39	$422.64	$422.64	$502.84
22	$438.54	$438.54	$521.77	$521.77	$425.08	$425.08	$465.94	$465.94	$428.61	$428.61	$509.94	$509.94	$415.45	$415.45	$455.39	$455.39	$422.64	$422.64	$502.84
23	$438.54	$438.54	$521.77	$521.77	$425.08	$425.08	$465.94	$465.94	$428.61	$428.61	$509.94	$509.94	$415.45	$415.45	$455.39	$455.39	$422.64	$422.64	$502.84
24	$438.54	$438.54	$521.77	$521.77	$425.08	$425.08	$465.94	$465.94	$428.61	$428.61	$509.94	$509.94	$415.45	$415.45	$455.39	$455.39	$422.64	$422.64	$502.84
25	$440.29	$440.29	$523.86	$523.86	$426.78	$426.78	$467.80	$467.80	$430.32	$430.32	$511.98	$511.98	$417.11	$417.11	$457.21	$457.21	$424.33	$424.33	$504.85
26	$449.06	$449.06	$534.29	$534.29	$435.28	$435.28	$477.12	$477.12	$438.90	$438.90	$522.18	$522.18	$425.42	$425.42	$466.32	$466.32	$432.78	$432.78	$514.91
27	$459.59	$459.59	$546.81	$546.81	$445.48	$445.48	$488.31	$488.31	$449.18	$449.18	$534.42	$534.42	$435.39	$435.39	$477.25	$477.25	$442.93	$442.93	$526.98
28	$476.69	$476.69	$567.16	$567.16	$462.06	$462.06	$506.48	$506.48	$465.90	$465.90	$554.30	$554.30	$451.59	$451.59	$495.01	$495.01	$459.41	$459.41	$546.59
29	$490.73	$490.73	$583.86	$583.86	$475.66	$475.66	$521.39	$521.39	$479.61	$479.61	$570.62	$570.62	$464.89	$464.89	$509.58	$509.58	$472.93	$472.93	$562.68
30	$497.74	$497.74	$592.21	$592.21	$482.47	$482.47	$528.84	$528.84	$486.47	$486.47	$578.78	$578.78	$471.54	$471.54	$516.87	$516.87	$479.70	$479.70	$570.72
31	$508.27	$508.27	$604.73	$604.73	$492.67	$492.67	$540.02	$540.02	$496.76	$496.76	$591.02	$591.02	$481.51	$481.51	$527.80	$527.80	$489.84	$489.84	$582.79
32	$518.79	$518.79	$617.25	$617.25	$502.87	$502.87	$551.21	$551.21	$507.05	$507.05	$603.26	$603.26	$491.48	$491.48	$538.73	$538.73	$499.98	$499.98	$594.86
33	$525.37	$525.37	$625.08	$625.08	$509.25	$509.25	$558.20	$558.20	$513.47	$513.47	$610.91	$610.91	$497.71	$497.71	$545.56	$545.56	$506.32	$506.32	$602.40
34	$532.39	$532.39	$633.43	$633.43	$516.05	$516.05	$565.65	$565.65	$520.33	$520.33	$619.07	$619.07	$504.36	$504.36	$552.84	$552.84	$513.08	$513.08	$610.45
35	$535.90	$535.90	$637.60	$637.60	$519.45	$519.45	$569.38	$569.38	$523.76	$523.76	$623.15	$623.15	$507.68	$507.68	$556.49	$556.49	$516.47	$516.47	$614.47
36	$539.40	$539.40	$641.78	$641.78	$522.85	$522.85	$573.11	$573.11	$527.19	$527.19	$627.23	$627.23	$511.00	$511.00	$560.13	$560.13	$519.85	$519.85	$618.49
37	$542.91	$542.91	$645.95	$645.95	$526.25	$526.25	$576.83	$576.83	$530.62	$530.62	$631.31	$631.31	$514.33	$514.33	$563.77	$563.77	$523.23	$523.23	$622.52
38	$546.42	$546.42	$650.13	$650.13	$529.65	$529.65	$580.56	$580.56	$534.05	$534.05	$635.39	$635.39	$517.65	$517.65	$567.42	$567.42	$526.61	$526.61	$626.54
39	$553.44	$553.44	$658.47	$658.47	$536.45	$536.45	$588.02	$588.02	$540.91	$540.91	$643.54	$643.54	$524.30	$524.30	$574.70	$574.70	$533.37	$533.37	$634.58
40	$560.45	$560.45	$666.82	$666.82	$543.25	$543.25	$595.47	$595.47	$547.76	$547.76	$651.70	$651.70	$530.95	$530.95	$581.99	$581.99	$540.13	$540.13	$642.63
41	$570.98	$570.98	$679.34	$679.34	$553.45	$553.45	$606.65	$606.65	$558.05	$558.05	$663.94	$663.94	$540.92	$540.92	$592.92	$592.92	$550.28	$550.28	$654.70
42	$581.07	$581.07	$691.35	$691.35	$563.23	$563.23	$617.37	$617.37	$567.91	$567.91	$675.67	$675.67	$550.47	$550.47	$603.39	$603.39	$560.00	$560.00	$666.26
43	$595.10	$595.10	$708.04	$708.04	$576.83	$576.83	$632.28	$632.28	$581.62	$581.62	$691.99	$691.99	$563.77	$563.77	$617.96	$617.96	$573.52	$573.52	$682.35
44	$612.64	$612.64	$728.91	$728.91	$593.84	$593.84	$650.92	$650.92	$598.77	$598.77	$712.39	$712.39	$580.38	$580.38	$636.18	$636.18	$590.43	$590.43	$702.47
45	$633.25	$633.25	$753.44	$753.44	$613.82	$613.82	$672.82	$672.82	$618.91	$618.91	$736.35	$736.35	$599.91	$599.91	$657.58	$657.58	$610.29	$610.29	$726.10
46	$657.81	$657.81	$782.66	$782.66	$637.62	$637.62	$698.91	$698.91	$642.92	$642.92	$764.91	$764.91	$623.18	$623.18	$683.09	$683.09	$633.96	$633.96	$754.26
47	$685.44	$685.44	$815.53	$815.53	$664.40	$664.40	$728.26	$728.26	$669.92	$669.92	$797.04	$797.04	$649.35	$649.35	$711.77	$711.77	$660.59	$660.59	$785.94
48	$717.01	$717.01	$853.09	$853.09	$695.01	$695.01	$761.81	$761.81	$700.78	$700.78	$833.75	$833.75	$679.26	$679.26	$744.56	$744.56	$691.02	$691.02	$822.14
49	$748.15	$748.15	$890.14	$890.14	$725.19	$725.19	$794.89	$794.89	$731.21	$731.21	$869.96	$869.96	$708.76	$708.76	$776.90	$776.90	$721.02	$721.02	$857.85
50	$783.23	$783.23	$931.88	$931.88	$759.19	$759.19	$832.17	$832.17	$765.50	$765.50	$910.75	$910.75	$741.99	$741.99	$813.33	$813.33	$754.84	$754.84	$898.07
51	$817.88	$817.88	$973.10	$973.10	$792.77	$792.77	$868.98	$868.98	$799.36	$799.36	$951.04	$951.04	$774.81	$774.81	$849.30	$849.30	$788.22	$788.22	$937.80
52	$856.03	$856.03	$1,018.50	$1,018.50	$829.76	$829.76	$909.51	$909.51	$836.65	$836.65	$995.40	$995.40	$810.96	$810.96	$888.92	$888.92	$824.99	$824.99	$981.54
53	$894.62	$894.62	$1,064.41	$1,064.41	$867.16	$867.16	$950.52	$950.52	$874.36	$874.36	$1,040.28	$1,040.28	$847.52	$847.52	$929.00	$929.00	$862.19	$862.19	$1,025.79
54	$936.28	$936.28	$1,113.98	$1,113.98	$907.55	$907.55	$994.78	$994.78	$915.08	$915.08	$1,088.72	$1,088.72	$886.99	$886.99	$972.26	$972.26	$902.34	$902.34	$1,073.56
55	$977.94	$977.94	$1,163.55	$1,163.55	$947.93	$947.93	$1,039.05	$1,039.05	$955.80	$955.80	$1,137.17	$1,137.17	$926.45	$926.45	$1,015.52	$1,015.52	$942.49	$942.49	$1,121.33
56	$1,023.11	$1,023.11	$1,217.29	$1,217.29	$991.71	$991.71	$1,087.04	$1,087.04	$999.95	$999.95	$1,189.69	$1,189.69	$969.24	$969.24	$1,062.42	$1,062.42	$986.02	$986.02	$1,173.13
57	$1,068.72	$1,068.72	$1,271.55	$1,271.55	$1,035.92	$1,035.92	$1,135.50	$1,135.50	$1,044.52	$1,044.52	$1,242.72	$1,242.72	$1,012.45	$1,012.45	$1,109.79	$1,109.79	$1,029.97	$1,029.97	$1,225.42
58	$1,117.40	$1,117.40	$1,329.47	$1,329.47	$1,083.10	$1,083.10	$1,187.22	$1,187.22	$1,092.10	$1,092.10	$1,299.33	$1,299.33	$1,058.57	$1,058.57	$1,160.33	$1,160.33	$1,076.89	$1,076.89	$1,281.24
59	$1,141.52	$1,141.52	$1,358.17	$1,358.17	$1,106.48	$1,106.48	$1,212.84	$1,212.84	$1,115.67	$1,115.67	$1,327.37	$1,327.37	$1,081.42	$1,081.42	$1,185.38	$1,185.38	$1,100.13	$1,100.13	$1,308.89
60	$1,190.20	$1,190.20	$1,416.08	$1,416.08	$1,153.67	$1,153.67	$1,264.56	$1,264.56	$1,163.25	$1,163.25	$1,383.98	$1,383.98	$1,127.53	$1,127.53	$1,235.93	$1,235.93	$1,147.04	$1,147.04	$1,364.71
61	$1,232.30	$1,232.30	$1,466.17	$1,466.17	$1,194.47	$1,194.47	$1,309.29	$1,309.29	$1,204.39	$1,204.39	$1,432.93	$1,432.93	$1,167.41	$1,167.41	$1,279.65	$1,279.65	$1,187.62	$1,187.62	$1,412.98
62	$1,259.93	$1,259.93	$1,499.05	$1,499.05	$1,221.25	$1,221.25	$1,338.65	$1,338.65	$1,231.40	$1,231.40	$1,465.06	$1,465.06	$1,193.59	$1,193.59	$1,308.34	$1,308.34	$1,214.24	$1,214.24	$1,444.66
63	$1,294.57	$1,294.57	$1,540.27	$1,540.27	$1,254.84	$1,254.84	$1,375.45	$1,375.45	$1,265.26	$1,265.26	$1,505.34	$1,505.34	$1,226.41	$1,226.41	$1,344.31	$1,344.31	$1,247.63	$1,247.63	$1,484.38
64+	$1,315.62	$1,315.62	$1,565.31	$1,565.31	$1,275.24	$1,275.24	$1,397.82	$1,397.82	$1,285.83	$1,285.83	$1,529.82	$1,529.82	$1,246.35	$1,246.35	$1,366.17	$1,366.17	$1,267.92	$1,267.92	$1,508.52

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060086	16322PA0060086		16322PA0060086		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060088		16322PA0060088		16322PA0060088	
Plan Marketing Name =>	PO $2,000 $35/	dvantage Gold PPO $2,000 $35/		dvantage Gold PPO $2,000 $35/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		dvantage Gold PPO $3,100 $30/		vantage Silver PPO $4,400 $60/		vantage Silver PPO $4,400 $60/		vantage Silver PPO $4,400 $60/	
Form # =>	F02	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>	/ $4,000	$2,000 / $4,000		$2,000 / $4,000		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$35 / $50		$35 / $50		$30 / $40		$30 / $40		$30 / $40		$30 / $40		$60 / $80		$60 / $80		$60 / $80	
OOP Maximum =>	$13,000	$6,500 / $13,000		$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$384.67	$313.39	$313.39	$343.52	$343.52	$314.32	$314.32	$373.96	$373.96	$304.67	$304.67	$333.95	$333.95	$280.05	$280.05	$333.20	$333.20	$271.46	$271.46
15	$418.87	$341.25	$341.25	$374.05	$374.05	$342.25	$342.25	$407.20	$407.20	$331.75	$331.75	$363.64	$363.64	$304.94	$304.94	$362.81	$362.81	$295.59	$295.59
16	$431.94	$351.90	$351.90	$385.73	$385.73	$352.94	$352.94	$419.91	$419.91	$342.11	$342.11	$374.99	$374.99	$314.46	$314.46	$374.14	$374.14	$304.82	$304.82
17	$445.01	$362.55	$362.55	$397.40	$397.40	$363.62	$363.62	$432.62	$432.62	$352.46	$352.46	$386.34	$386.34	$323.98	$323.98	$385.46	$385.46	$314.04	$314.04
18	$459.09	$374.02	$374.02	$409.97	$409.97	$375.12	$375.12	$446.31	$446.31	$363.61	$363.61	$398.56	$398.56	$334.23	$334.23	$397.66	$397.66	$323.98	$323.98
19	$473.17	$385.49	$385.49	$422.55	$422.55	$386.63	$386.63	$460.00	$460.00	$374.76	$374.76	$410.78	$410.78	$344.48	$344.48	$409.85	$409.85	$333.91	$333.91
20	$487.75	$397.37	$397.37	$435.57	$435.57	$398.54	$398.54	$474.17	$474.17	$386.31	$386.31	$423.44	$423.44	$355.10	$355.10	$422.48	$422.48	$344.20	$344.20
21	$502.84	$409.66	$409.66	$449.04	$449.04	$410.87	$410.87	$488.84	$488.84	$398.26	$398.26	$436.54	$436.54	$366.08	$366.08	$435.55	$435.55	$354.85	$354.85
22	$502.84	$409.66	$409.66	$449.04	$449.04	$410.87	$410.87	$488.84	$488.84	$398.26	$398.26	$436.54	$436.54	$366.08	$366.08	$435.55	$435.55	$354.85	$354.85
23	$502.84	$409.66	$409.66	$449.04	$449.04	$410.87	$410.87	$488.84	$488.84	$398.26	$398.26	$436.54	$436.54	$366.08	$366.08	$435.55	$435.55	$354.85	$354.85
24	$502.84	$409.66	$409.66	$449.04	$449.04	$410.87	$410.87	$488.84	$488.84	$398.26	$398.26	$436.54	$436.54	$366.08	$366.08	$435.55	$435.55	$354.85	$354.85
25	$504.85	$411.30	$411.30	$450.84	$450.84	$412.51	$412.51	$490.80	$490.80	$399.85	$399.85	$438.29	$438.29	$367.54	$367.54	$437.29	$437.29	$356.27	$356.27
26	$514.91	$419.49	$419.49	$459.82	$459.82	$420.73	$420.73	$500.57	$500.57	$407.82	$407.82	$447.02	$447.02	$374.87	$374.87	$446.00	$446.00	$363.37	$363.37
27	$526.98	$429.32	$429.32	$470.59	$470.59	$430.59	$430.59	$512.30	$512.30	$417.38	$417.38	$457.49	$457.49	$383.65	$383.65	$456.46	$456.46	$371.88	$371.88
28	$546.59	$445.30	$445.30	$488.11	$488.11	$446.62	$446.62	$531.37	$531.37	$432.91	$432.91	$474.52	$474.52	$397.93	$397.93	$473.44	$473.44	$385.72	$385.72
29	$562.68	$458.41	$458.41	$502.48	$502.48	$459.76	$459.76	$547.01	$547.01	$445.65	$445.65	$488.49	$488.49	$409.64	$409.64	$487.38	$487.38	$397.08	$397.08
30	$570.72	$464.96	$464.96	$509.66	$509.66	$466.34	$466.34	$554.83	$554.83	$452.03	$452.03	$495.47	$495.47	$415.50	$415.50	$494.35	$494.35	$402.75	$402.75
31	$582.79	$474.80	$474.80	$520.44	$520.44	$476.20	$476.20	$566.57	$566.57	$461.58	$461.58	$505.95	$505.95	$424.29	$424.29	$504.80	$504.80	$411.27	$411.27
32	$594.86	$484.63	$484.63	$531.21	$531.21	$486.06	$486.06	$578.30	$578.30	$471.14	$471.14	$516.43	$516.43	$433.07	$433.07	$515.26	$515.26	$419.79	$419.79
33	$602.40	$490.77	$490.77	$537.95	$537.95	$492.22	$492.22	$585.63	$585.63	$477.12	$477.12	$522.97	$522.97	$438.56	$438.56	$521.79	$521.79	$425.11	$425.11
34	$610.45	$497.33	$497.33	$545.13	$545.13	$498.80	$498.80	$593.45	$593.45	$483.49	$483.49	$529.96	$529.96	$444.42	$444.42	$528.76	$528.76	$430.79	$430.79
35	$614.47	$500.60	$500.60	$548.73	$548.73	$502.08	$502.08	$597.36	$597.36	$486.67	$486.67	$533.45	$533.45	$447.35	$447.35	$532.24	$532.24	$433.63	$433.63
36	$618.49	$503.88	$503.88	$552.32	$552.32	$505.37	$505.37	$601.27	$601.27	$489.86	$489.86	$536.94	$536.94	$450.28	$450.28	$535.73	$535.73	$436.47	$436.47
37	$622.52	$507.16	$507.16	$555.91	$555.91	$508.66	$508.66	$605.18	$605.18	$493.05	$493.05	$540.44	$540.44	$453.21	$453.21	$539.21	$539.21	$439.30	$439.30
38	$626.54	$510.44	$510.44	$559.50	$559.50	$511.94	$511.94	$609.09	$609.09	$496.23	$496.23	$543.93	$543.93	$456.14	$456.14	$542.70	$542.70	$442.14	$442.14
39	$634.58	$516.99	$516.99	$566.69	$566.69	$518.52	$518.52	$616.92	$616.92	$502.60	$502.60	$550.91	$550.91	$461.99	$461.99	$549.66	$549.66	$447.82	$447.82
40	$642.63	$523.55	$523.55	$573.87	$573.87	$525.09	$525.09	$624.74	$624.74	$508.98	$508.98	$557.90	$557.90	$467.85	$467.85	$556.63	$556.63	$453.50	$453.50
41	$654.70	$533.38	$533.38	$584.65	$584.65	$534.95	$534.95	$636.47	$636.47	$518.53	$518.53	$568.38	$568.38	$476.64	$476.64	$567.09	$567.09	$462.01	$462.01
42	$666.26	$542.80	$542.80	$594.98	$594.98	$544.40	$544.40	$647.71	$647.71	$527.69	$527.69	$578.42	$578.42	$485.06	$485.06	$577.10	$577.10	$470.18	$470.18
43	$682.35	$555.91	$555.91	$609.35	$609.35	$557.55	$557.55	$663.36	$663.36	$540.44	$540.44	$592.38	$592.38	$496.77	$496.77	$591.04	$591.04	$481.53	$481.53
44	$702.47	$572.30	$572.30	$627.31	$627.31	$573.99	$573.99	$682.91	$682.91	$556.37	$556.37	$609.85	$609.85	$511.41	$511.41	$608.46	$608.46	$495.73	$495.73
45	$726.10	$591.55	$591.55	$648.41	$648.41	$593.30	$593.30	$705.88	$705.88	$575.09	$575.09	$630.36	$630.36	$528.62	$528.62	$628.93	$628.93	$512.40	$512.40
46	$754.26	$614.49	$614.49	$673.56	$673.56	$616.31	$616.31	$733.26	$733.26	$597.39	$597.39	$654.81	$654.81	$549.12	$549.12	$653.33	$653.33	$532.28	$532.28
47	$785.94	$640.30	$640.30	$701.85	$701.85	$642.19	$642.19	$764.06	$764.06	$622.48	$622.48	$682.31	$682.31	$572.18	$572.18	$680.76	$680.76	$554.63	$554.63
48	$822.14	$669.79	$669.79	$734.18	$734.18	$671.77	$671.77	$799.25	$799.25	$651.16	$651.16	$713.74	$713.74	$598.54	$598.54	$712.12	$712.12	$580.18	$580.18
49	$857.85	$698.88	$698.88	$766.06	$766.06	$700.94	$700.94	$833.96	$833.96	$679.43	$679.43	$744.74	$744.74	$624.53	$624.53	$743.05	$743.05	$605.37	$605.37
50	$898.07	$731.65	$731.65	$801.99	$801.99	$733.81	$733.81	$873.07	$873.07	$711.29	$711.29	$779.66	$779.66	$653.82	$653.82	$777.89	$777.89	$633.76	$633.76
51	$937.80	$764.02	$764.02	$837.46	$837.46	$766.27	$766.27	$911.69	$911.69	$742.75	$742.75	$814.15	$814.15	$682.74	$682.74	$812.30	$812.30	$661.80	$661.80
52	$981.54	$799.66	$799.66	$876.53	$876.53	$802.02	$802.02	$954.22	$954.22	$777.40	$777.40	$852.13	$852.13	$714.59	$714.59	$850.19	$850.19	$692.67	$692.67
53	$1,025.79	$835.71	$835.71	$916.04	$916.04	$838.17	$838.17	$997.23	$997.23	$812.45	$812.45	$890.54	$890.54	$746.80	$746.80	$888.52	$888.52	$723.89	$723.89
54	$1,073.56	$874.62	$874.62	$958.70	$958.70	$877.21	$877.21	$1,043.67	$1,043.67	$850.29	$850.29	$932.01	$932.01	$781.58	$781.58	$929.90	$929.90	$757.60	$757.60
55	$1,121.33	$913.54	$913.54	$1,001.36	$1,001.36	$916.24	$916.24	$1,090.11	$1,090.11	$888.12	$888.12	$973.48	$973.48	$816.36	$816.36	$971.28	$971.28	$791.32	$791.32
56	$1,173.13	$955.74	$955.74	$1,047.61	$1,047.61	$958.56	$958.56	$1,140.46	$1,140.46	$929.14	$929.14	$1,018.45	$1,018.45	$854.06	$854.06	$1,016.14	$1,016.14	$827.87	$827.87
57	$1,225.42	$998.34	$998.34	$1,094.31	$1,094.31	$1,001.29	$1,001.29	$1,191.30	$1,191.30	$970.56	$970.56	$1,063.85	$1,063.85	$892.14	$892.14	$1,061.44	$1,061.44	$864.77	$864.77
58	$1,281.24	$1,043.81	$1,043.81	$1,144.15	$1,144.15	$1,046.90	$1,046.90	$1,245.56	$1,245.56	$1,014.77	$1,014.77	$1,112.30	$1,112.30	$932.77	$932.77	$1,109.78	$1,109.78	$904.16	$904.16
59	$1,308.89	$1,066.34	$1,066.34	$1,168.85	$1,168.85	$1,069.49	$1,069.49	$1,272.45	$1,272.45	$1,036.67	$1,036.67	$1,136.31	$1,136.31	$952.91	$952.91	$1,133.74	$1,133.74	$923.67	$923.67
60	$1,364.71	$1,111.82	$1,111.82	$1,218.69	$1,218.69	$1,115.10	$1,115.10	$1,326.71	$1,326.71	$1,080.88	$1,080.88	$1,184.77	$1,184.77	$993.54	$993.54	$1,182.08	$1,182.08	$963.06	$963.06
61	$1,412.98	$1,151.14	$1,151.14	$1,261.80	$1,261.80	$1,154.54	$1,154.54	$1,373.64	$1,373.64	$1,119.11	$1,119.11	$1,226.68	$1,226.68	$1,028.68	$1,028.68	$1,223.90	$1,223.90	$997.13	$997.13
62	$1,444.66	$1,176.95	$1,176.95	$1,290.09	$1,290.09	$1,180.43	$1,180.43	$1,404.44	$1,404.44	$1,144.20	$1,144.20	$1,254.18	$1,254.18	$1,051.75	$1,051.75	$1,251.34	$1,251.34	$1,019.48	$1,019.48
63	$1,484.38	$1,209.32	$1,209.32	$1,325.57	$1,325.57	$1,212.89	$1,212.89	$1,443.06	$1,443.06	$1,175.66	$1,175.66	$1,288.67	$1,288.67	$1,080.67	$1,080.67	$1,285.74	$1,285.74	$1,047.52	$1,047.52
64+	$1,508.52	$1,228.98	$1,228.98	$1,347.12	$1,347.12	$1,232.61	$1,232.61	$1,466.52	$1,466.52	$1,194.78	$1,194.78	$1,309.62	$1,309.62	$1,098.24	$1,098.24	$1,306.65	$1,306.65	$1,064.55	$1,064.55

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060088		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097		16322PA
Plan Marketing Name =>	vantage Silver PPO $4,400 $60/		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		s Advantage Bronze PPO $8,550		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA PPO $1,750/10		ntage Gold HSA
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF15		PPOF15		PPOF15		PPOF15		PPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gold		Go
Deductible =>	$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$2,200 /
Coinsurance =>	100%		100%		100%		100%		100%		90%		90%		90%		90%		90
Copays =>	$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$297.55	$297.55	$215.63	$215.63	$256.54	$256.54	$209.01	$209.01	$229.10	$229.10	$297.09	$297.09	$353.47	$353.47	$287.97	$287.97	$315.65	$315.65	$285.58
15	$324.00	$324.00	$234.80	$234.80	$279.35	$279.35	$227.58	$227.58	$249.47	$249.47	$323.50	$323.50	$384.89	$384.89	$313.57	$313.57	$343.70	$343.70	$310.97
16	$334.11	$334.11	$242.13	$242.13	$288.07	$288.07	$234.69	$234.69	$257.25	$257.25	$333.59	$333.59	$396.90	$396.90	$323.35	$323.35	$354.43	$354.43	$320.67
17	$344.22	$344.22	$249.45	$249.45	$296.78	$296.78	$241.79	$241.79	$265.04	$265.04	$343.69	$343.69	$408.91	$408.91	$333.14	$333.14	$365.16	$365.16	$330.38
18	$355.11	$355.11	$257.35	$257.35	$306.17	$306.17	$249.44	$249.44	$273.43	$273.43	$354.56	$354.56	$421.85	$421.85	$343.68	$343.68	$376.71	$376.71	$340.83
19	$366.00	$366.00	$265.24	$265.24	$315.56	$315.56	$257.09	$257.09	$281.81	$281.81	$365.44	$365.44	$434.79	$434.79	$354.22	$354.22	$388.27	$388.27	$351.28
20	$377.28	$377.28	$273.41	$273.41	$325.29	$325.29	$265.01	$265.01	$290.50	$290.50	$376.70	$376.70	$448.19	$448.19	$365.14	$365.14	$400.23	$400.23	$362.11
21	$388.95	$388.95	$281.87	$281.87	$335.35	$335.35	$273.21	$273.21	$299.48	$299.48	$388.35	$388.35	$462.05	$462.05	$376.43	$376.43	$412.61	$412.61	$373.31
22	$388.95	$388.95	$281.87	$281.87	$335.35	$335.35	$273.21	$273.21	$299.48	$299.48	$388.35	$388.35	$462.05	$462.05	$376.43	$376.43	$412.61	$412.61	$373.31
23	$388.95	$388.95	$281.87	$281.87	$335.35	$335.35	$273.21	$273.21	$299.48	$299.48	$388.35	$388.35	$462.05	$462.05	$376.43	$376.43	$412.61	$412.61	$373.31
24	$388.95	$388.95	$281.87	$281.87	$335.35	$335.35	$273.21	$273.21	$299.48	$299.48	$388.35	$388.35	$462.05	$462.05	$376.43	$376.43	$412.61	$412.61	$373.31
25	$390.51	$390.51	$283.00	$283.00	$336.69	$336.69	$274.30	$274.30	$300.68	$300.68	$389.90	$389.90	$463.90	$463.90	$377.94	$377.94	$414.26	$414.26	$374.80
26	$398.28	$398.28	$288.63	$288.63	$343.40	$343.40	$279.77	$279.77	$306.67	$306.67	$397.67	$397.67	$473.14	$473.14	$385.46	$385.46	$422.51	$422.51	$382.27
27	$407.62	$407.62	$295.40	$295.40	$351.45	$351.45	$286.32	$286.32	$313.86	$313.86	$406.99	$406.99	$484.23	$484.23	$394.50	$394.50	$432.42	$432.42	$391.23
28	$422.79	$422.79	$306.39	$306.39	$364.53	$364.53	$296.98	$296.98	$325.53	$325.53	$422.14	$422.14	$502.25	$502.25	$409.18	$409.18	$448.51	$448.51	$405.79
29	$435.24	$435.24	$315.41	$315.41	$375.26	$375.26	$305.72	$305.72	$335.12	$335.12	$434.56	$434.56	$517.03	$517.03	$421.23	$421.23	$461.71	$461.71	$417.73
30	$441.46	$441.46	$319.92	$319.92	$380.62	$380.62	$310.09	$310.09	$339.91	$339.91	$440.78	$440.78	$524.43	$524.43	$427.25	$427.25	$468.31	$468.31	$423.71
31	$450.79	$450.79	$326.69	$326.69	$388.67	$388.67	$316.65	$316.65	$347.10	$347.10	$450.10	$450.10	$535.52	$535.52	$436.28	$436.28	$478.21	$478.21	$432.67
32	$460.13	$460.13	$333.45	$333.45	$396.72	$396.72	$323.21	$323.21	$354.28	$354.28	$459.42	$459.42	$546.61	$546.61	$445.32	$445.32	$488.12	$488.12	$441.63
33	$465.96	$465.96	$337.68	$337.68	$401.75	$401.75	$327.31	$327.31	$358.78	$358.78	$465.24	$465.24	$553.54	$553.54	$450.96	$450.96	$494.31	$494.31	$447.23
34	$472.19	$472.19	$342.19	$342.19	$407.11	$407.11	$331.68	$331.68	$363.57	$363.57	$471.46	$471.46	$560.93	$560.93	$456.99	$456.99	$500.91	$500.91	$453.20
35	$475.30	$475.30	$344.45	$344.45	$409.80	$409.80	$333.86	$333.86	$365.96	$365.96	$474.56	$474.56	$564.63	$564.63	$460.00	$460.00	$504.21	$504.21	$456.18
36	$478.41	$478.41	$346.70	$346.70	$412.48	$412.48	$336.05	$336.05	$368.36	$368.36	$477.67	$477.67	$568.32	$568.32	$463.01	$463.01	$507.51	$507.51	$459.17
37	$481.52	$481.52	$348.96	$348.96	$415.16	$415.16	$338.23	$338.23	$370.76	$370.76	$480.78	$480.78	$572.02	$572.02	$466.02	$466.02	$510.81	$510.81	$462.16
38	$484.63	$484.63	$351.21	$351.21	$417.85	$417.85	$340.42	$340.42	$373.15	$373.15	$483.88	$483.88	$575.71	$575.71	$469.03	$469.03	$514.11	$514.11	$465.14
39	$490.85	$490.85	$355.72	$355.72	$423.21	$423.21	$344.79	$344.79	$377.94	$377.94	$490.10	$490.10	$583.11	$583.11	$475.05	$475.05	$520.71	$520.71	$471.12
40	$497.08	$497.08	$360.23	$360.23	$428.58	$428.58	$349.16	$349.16	$382.74	$382.74	$496.31	$496.31	$590.50	$590.50	$481.08	$481.08	$527.32	$527.32	$477.09
41	$506.41	$506.41	$366.99	$366.99	$436.63	$436.63	$355.72	$355.72	$389.92	$389.92	$505.63	$505.63	$601.59	$601.59	$490.11	$490.11	$537.22	$537.22	$486.05
42	$515.36	$515.36	$373.48	$373.48	$444.34	$444.34	$362.00	$362.00	$396.81	$396.81	$514.56	$514.56	$612.22	$612.22	$498.77	$498.77	$546.71	$546.71	$494.64
43	$527.81	$527.81	$382.50	$382.50	$455.07	$455.07	$370.75	$370.75	$406.39	$406.39	$526.99	$526.99	$627.00	$627.00	$510.82	$510.82	$559.91	$559.91	$506.58
44	$543.36	$543.36	$393.77	$393.77	$468.48	$468.48	$381.67	$381.67	$418.37	$418.37	$542.52	$542.52	$645.48	$645.48	$525.87	$525.87	$576.42	$576.42	$521.51
45	$561.64	$561.64	$407.02	$407.02	$484.25	$484.25	$394.52	$394.52	$432.45	$432.45	$560.78	$560.78	$667.20	$667.20	$543.56	$543.56	$595.81	$595.81	$539.06
46	$583.43	$583.43	$422.81	$422.81	$503.03	$503.03	$409.82	$409.82	$449.22	$449.22	$582.53	$582.53	$693.08	$693.08	$564.65	$564.65	$618.92	$618.92	$559.97
47	$607.93	$607.93	$440.56	$440.56	$524.15	$524.15	$427.03	$427.03	$468.09	$468.09	$606.99	$606.99	$722.18	$722.18	$588.36	$588.36	$644.91	$644.91	$583.48
48	$635.93	$635.93	$460.86	$460.86	$548.30	$548.30	$446.70	$446.70	$489.65	$489.65	$634.95	$634.95	$755.45	$755.45	$615.46	$615.46	$674.62	$674.62	$610.36
49	$663.55	$663.55	$480.87	$480.87	$572.11	$572.11	$466.10	$466.10	$510.91	$510.91	$662.53	$662.53	$788.26	$788.26	$642.19	$642.19	$703.91	$703.91	$636.87
50	$694.66	$694.66	$503.42	$503.42	$598.94	$598.94	$487.95	$487.95	$534.87	$534.87	$693.59	$693.59	$825.22	$825.22	$672.30	$672.30	$736.92	$736.92	$666.73
51	$725.39	$725.39	$525.69	$525.69	$625.43	$625.43	$509.54	$509.54	$558.53	$558.53	$724.27	$724.27	$861.72	$861.72	$702.04	$702.04	$769.52	$769.52	$696.22
52	$759.23	$759.23	$550.21	$550.21	$654.60	$654.60	$533.31	$533.31	$584.58	$584.58	$758.06	$758.06	$901.92	$901.92	$734.79	$734.79	$805.41	$805.41	$728.70
53	$793.46	$793.46	$575.01	$575.01	$684.11	$684.11	$557.35	$557.35	$610.94	$610.94	$792.23	$792.23	$942.58	$942.58	$767.92	$767.92	$841.72	$841.72	$761.55
54	$830.41	$830.41	$601.79	$601.79	$715.97	$715.97	$583.30	$583.30	$639.39	$639.39	$829.13	$829.13	$986.48	$986.48	$803.68	$803.68	$880.92	$880.92	$797.02
55	$867.36	$867.36	$628.57	$628.57	$747.83	$747.83	$609.26	$609.26	$667.84	$667.84	$866.02	$866.02	$1,030.37	$1,030.37	$839.44	$839.44	$920.12	$920.12	$832.48
56	$907.42	$907.42	$657.60	$657.60	$782.37	$782.37	$637.40	$637.40	$698.69	$698.69	$906.02	$906.02	$1,077.96	$1,077.96	$878.21	$878.21	$962.62	$962.62	$870.93
57	$947.87	$947.87	$686.92	$686.92	$817.25	$817.25	$665.81	$665.81	$729.83	$729.83	$946.41	$946.41	$1,126.02	$1,126.02	$917.36	$917.36	$1,005.53	$1,005.53	$909.76
58	$991.04	$991.04	$718.20	$718.20	$854.47	$854.47	$696.14	$696.14	$763.08	$763.08	$989.52	$989.52	$1,177.30	$1,177.30	$959.14	$959.14	$1,051.33	$1,051.33	$951.19
59	$1,012.44	$1,012.44	$733.71	$733.71	$872.92	$872.92	$711.17	$711.17	$779.55	$779.55	$1,010.88	$1,010.88	$1,202.72	$1,202.72	$979.85	$979.85	$1,074.02	$1,074.02	$971.73
60	$1,055.61	$1,055.61	$765.00	$765.00	$910.14	$910.14	$741.49	$741.49	$812.79	$812.79	$1,053.98	$1,053.98	$1,254.00	$1,254.00	$1,021.63	$1,021.63	$1,119.82	$1,119.82	$1,013.16
61	$1,092.95	$1,092.95	$792.05	$792.05	$942.33	$942.33	$767.72	$767.72	$841.54	$841.54	$1,091.26	$1,091.26	$1,298.36	$1,298.36	$1,057.77	$1,057.77	$1,159.43	$1,159.43	$1,049.00
62	$1,117.45	$1,117.45	$809.81	$809.81	$963.46	$963.46	$784.93	$784.93	$860.41	$860.41	$1,115.73	$1,115.73	$1,327.47	$1,327.47	$1,081.48	$1,081.48	$1,185.43	$1,185.43	$1,072.52
63	$1,148.18	$1,148.18	$832.08	$832.08	$989.95	$989.95	$806.52	$806.52	$884.06	$884.06	$1,146.41	$1,146.41	$1,363.97	$1,363.97	$1,111.22	$1,111.22	$1,218.02	$1,218.02	$1,102.01
64+	$1,166.85	$1,166.85	$845.61	$845.61	$1,006.05	$1,006.05	$819.63	$819.63	$898.44	$898.44	$1,165.05	$1,165.05	$1,386.15	$1,386.15	$1,129.29	$1,129.29	$1,237.83	$1,237.83	$1,119.93

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	.0060098	16322PA0060098		16322PA0060098		16322PA0060098		16322PA0060099		16322PA0060099		16322PA0060099		16322PA0060099		16322PA0060126		16322PA0060126	
Plan Marketing Name =>	, PPO $2,200/10	ntage Gold HSA PPO $2,200/10		ntage Gold HSA PPO $2,200/10		ntage Gold HSA PPO $2,200/10		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		vantage Silver HSA PPO $4,700		Silver PPO $6,400 $80/$100 - P		Silver PPO $6,400 $80/$100 - P	
Form # =>	)F15	PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF15		PPOF02		PPOF02	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	/ $4,400	$2,200 / $4,400		$2,200 / $4,400		$2,200 / $4,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$6,400 / $12,800		$6,400 / $12,800	
Coinsurance =>	%	90%		90%		90%		100%		100%		100%		100%		100%		100%	
Copays =>	/ 10%	10% / 10%		10% / 10%		10% / 10%		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0	
OOP Maximum =>	/ $9,200	$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$285.58	$339.78	$339.78	$276.82	$276.82	$303.43	$303.43	$257.61	$257.61	$306.49	$306.49	$249.70	$249.70	$273.70	$273.70	$280.56	$280.56	$333.81	$333.81
15	$310.97	$369.99	$369.99	$301.43	$301.43	$330.40	$330.40	$280.50	$280.50	$333.73	$333.73	$271.89	$271.89	$298.03	$298.03	$305.50	$305.50	$363.48	$363.48
16	$320.67	$381.53	$381.53	$310.84	$310.84	$340.71	$340.71	$289.26	$289.26	$344.15	$344.15	$280.38	$280.38	$307.33	$307.33	$315.04	$315.04	$374.82	$374.82
17	$330.38	$393.08	$393.08	$320.25	$320.25	$351.03	$351.03	$298.01	$298.01	$354.57	$354.57	$288.86	$288.86	$316.64	$316.64	$324.57	$324.57	$386.17	$386.17
18	$340.83	$405.52	$405.52	$330.38	$330.38	$362.13	$362.13	$307.44	$307.44	$365.78	$365.78	$298.00	$298.00	$326.65	$326.65	$334.84	$334.84	$398.39	$398.39
19	$351.28	$417.95	$417.95	$340.51	$340.51	$373.24	$373.24	$316.87	$316.87	$377.00	$377.00	$307.14	$307.14	$336.67	$336.67	$345.11	$345.11	$410.61	$410.61
20	$362.11	$430.84	$430.84	$351.00	$351.00	$384.74	$384.74	$326.64	$326.64	$388.62	$388.62	$316.61	$316.61	$347.05	$347.05	$355.75	$355.75	$423.26	$423.26
21	$373.31	$444.16	$444.16	$361.86	$361.86	$396.64	$396.64	$336.74	$336.74	$400.64	$400.64	$326.40	$326.40	$357.78	$357.78	$366.75	$366.75	$436.35	$436.35
22	$373.31	$444.16	$444.16	$361.86	$361.86	$396.64	$396.64	$336.74	$336.74	$400.64	$400.64	$326.40	$326.40	$357.78	$357.78	$366.75	$366.75	$436.35	$436.35
23	$373.31	$444.16	$444.16	$361.86	$361.86	$396.64	$396.64	$336.74	$336.74	$400.64	$400.64	$326.40	$326.40	$357.78	$357.78	$366.75	$366.75	$436.35	$436.35
24	$373.31	$444.16	$444.16	$361.86	$361.86	$396.64	$396.64	$336.74	$336.74	$400.64	$400.64	$326.40	$326.40	$357.78	$357.78	$366.75	$366.75	$436.35	$436.35
25	$374.80	$445.94	$445.94	$363.31	$363.31	$398.23	$398.23	$338.09	$338.09	$402.24	$402.24	$327.71	$327.71	$359.21	$359.21	$368.22	$368.22	$438.10	$438.10
26	$382.27	$454.82	$454.82	$370.54	$370.54	$406.16	$406.16	$344.82	$344.82	$410.26	$410.26	$334.23	$334.23	$366.37	$366.37	$375.55	$375.55	$446.82	$446.82
27	$391.23	$465.48	$465.48	$379.23	$379.23	$415.68	$415.68	$352.90	$352.90	$419.87	$419.87	$342.07	$342.07	$374.95	$374.95	$384.35	$384.35	$457.29	$457.29
28	$405.79	$482.80	$482.80	$393.34	$393.34	$431.15	$431.15	$366.04	$366.04	$435.50	$435.50	$354.80	$354.80	$388.91	$388.91	$398.66	$398.66	$474.31	$474.31
29	$417.73	$497.02	$497.02	$404.92	$404.92	$443.84	$443.84	$376.81	$376.81	$448.32	$448.32	$365.24	$365.24	$400.36	$400.36	$410.39	$410.39	$488.28	$488.28
30	$423.71	$504.12	$504.12	$410.71	$410.71	$450.19	$450.19	$382.20	$382.20	$454.73	$454.73	$370.46	$370.46	$406.08	$406.08	$416.26	$416.26	$495.26	$495.26
31	$432.67	$514.78	$514.78	$419.40	$419.40	$459.71	$459.71	$390.28	$390.28	$464.34	$464.34	$378.30	$378.30	$414.67	$414.67	$425.06	$425.06	$505.73	$505.73
32	$441.63	$525.44	$525.44	$428.08	$428.08	$469.23	$469.23	$398.36	$398.36	$473.96	$473.96	$386.13	$386.13	$423.25	$423.25	$433.87	$433.87	$516.20	$516.20
33	$447.23	$532.10	$532.10	$433.51	$433.51	$475.17	$475.17	$403.41	$403.41	$479.97	$479.97	$391.03	$391.03	$428.62	$428.62	$439.37	$439.37	$522.75	$522.75
34	$453.20	$539.21	$539.21	$439.30	$439.30	$481.52	$481.52	$408.80	$408.80	$486.38	$486.38	$396.25	$396.25	$434.34	$434.34	$445.23	$445.23	$529.73	$529.73
35	$456.18	$542.76	$542.76	$442.19	$442.19	$484.69	$484.69	$411.50	$411.50	$489.58	$489.58	$398.86	$398.86	$437.21	$437.21	$448.17	$448.17	$533.22	$533.22
36	$459.17	$546.32	$546.32	$445.09	$445.09	$487.87	$487.87	$414.19	$414.19	$492.79	$492.79	$401.47	$401.47	$440.07	$440.07	$451.10	$451.10	$536.71	$536.71
37	$462.16	$549.87	$549.87	$447.98	$447.98	$491.04	$491.04	$416.88	$416.88	$495.99	$495.99	$404.08	$404.08	$442.93	$442.93	$454.04	$454.04	$540.20	$540.20
38	$465.14	$553.42	$553.42	$450.88	$450.88	$494.21	$494.21	$419.58	$419.58	$499.20	$499.20	$406.69	$406.69	$445.79	$445.79	$456.97	$456.97	$543.69	$543.69
39	$471.12	$560.53	$560.53	$456.67	$456.67	$500.56	$500.56	$424.97	$424.97	$505.61	$505.61	$411.92	$411.92	$451.52	$451.52	$462.84	$462.84	$550.67	$550.67
40	$477.09	$567.64	$567.64	$462.46	$462.46	$506.91	$506.91	$430.35	$430.35	$512.02	$512.02	$417.14	$417.14	$457.24	$457.24	$468.71	$468.71	$557.66	$557.66
41	$486.05	$578.30	$578.30	$471.14	$471.14	$516.43	$516.43	$438.44	$438.44	$521.63	$521.63	$424.97	$424.97	$465.83	$465.83	$477.51	$477.51	$568.13	$568.13
42	$494.64	$588.51	$588.51	$479.46	$479.46	$525.55	$525.55	$446.18	$446.18	$530.85	$530.85	$432.48	$432.48	$474.06	$474.06	$485.94	$485.94	$578.16	$578.16
43	$506.58	$602.73	$602.73	$491.04	$491.04	$538.24	$538.24	$456.96	$456.96	$543.67	$543.67	$442.92	$442.92	$485.51	$485.51	$497.68	$497.68	$592.13	$592.13
44	$521.51	$620.49	$620.49	$505.52	$505.52	$554.11	$554.11	$470.43	$470.43	$559.69	$559.69	$455.98	$455.98	$499.82	$499.82	$512.35	$512.35	$609.58	$609.58
45	$539.06	$641.37	$641.37	$522.53	$522.53	$572.75	$572.75	$486.25	$486.25	$578.52	$578.52	$471.32	$471.32	$516.63	$516.63	$529.59	$529.59	$630.09	$630.09
46	$559.97	$666.24	$666.24	$542.79	$542.79	$594.96	$594.96	$505.11	$505.11	$600.96	$600.96	$489.60	$489.60	$536.67	$536.67	$550.13	$550.13	$654.53	$654.53
47	$583.48	$694.22	$694.22	$565.59	$565.59	$619.95	$619.95	$526.32	$526.32	$626.20	$626.20	$510.16	$510.16	$559.21	$559.21	$573.23	$573.23	$682.02	$682.02
48	$610.36	$726.20	$726.20	$591.64	$591.64	$648.51	$648.51	$550.57	$550.57	$655.05	$655.05	$533.66	$533.66	$584.97	$584.97	$599.64	$599.64	$713.43	$713.43
49	$636.87	$757.74	$757.74	$617.33	$617.33	$676.67	$676.67	$574.48	$574.48	$683.49	$683.49	$556.84	$556.84	$610.37	$610.37	$625.68	$625.68	$744.41	$744.41
50	$666.73	$793.27	$793.27	$646.28	$646.28	$708.40	$708.40	$601.42	$601.42	$715.54	$715.54	$582.95	$582.95	$639.00	$639.00	$655.02	$655.02	$779.32	$779.32
51	$696.22	$828.36	$828.36	$674.87	$674.87	$739.73	$739.73	$628.02	$628.02	$747.19	$747.19	$608.74	$608.74	$667.26	$667.26	$683.99	$683.99	$813.79	$813.79
52	$728.70	$867.00	$867.00	$706.35	$706.35	$774.24	$774.24	$657.32	$657.32	$782.05	$782.05	$637.13	$637.13	$698.39	$698.39	$715.90	$715.90	$851.76	$851.76
53	$761.55	$906.09	$906.09	$738.19	$738.19	$809.15	$809.15	$686.95	$686.95	$817.31	$817.31	$665.86	$665.86	$729.87	$729.87	$748.17	$748.17	$890.15	$890.15
54	$797.02	$948.28	$948.28	$772.57	$772.57	$846.83	$846.83	$718.94	$718.94	$855.37	$855.37	$696.86	$696.86	$763.86	$763.86	$783.01	$783.01	$931.61	$931.61
55	$832.48	$990.48	$990.48	$806.95	$806.95	$884.51	$884.51	$750.93	$750.93	$893.43	$893.43	$727.87	$727.87	$797.85	$797.85	$817.85	$817.85	$973.06	$973.06
56	$870.93	$1,036.23	$1,036.23	$844.22	$844.22	$925.36	$925.36	$785.61	$785.61	$934.69	$934.69	$761.49	$761.49	$834.70	$834.70	$855.63	$855.63	$1,018.00	$1,018.00
57	$909.76	$1,082.42	$1,082.42	$881.85	$881.85	$966.61	$966.61	$820.64	$820.64	$976.36	$976.36	$795.44	$795.44	$871.91	$871.91	$893.77	$893.77	$1,063.38	$1,063.38
58	$951.19	$1,131.72	$1,131.72	$922.02	$922.02	$1,010.64	$1,010.64	$858.01	$858.01	$1,020.83	$1,020.83	$831.67	$831.67	$911.62	$911.62	$934.48	$934.48	$1,111.82	$1,111.82
59	$971.73	$1,156.15	$1,156.15	$941.92	$941.92	$1,032.45	$1,032.45	$876.53	$876.53	$1,042.87	$1,042.87	$849.62	$849.62	$931.30	$931.30	$954.65	$954.65	$1,135.82	$1,135.82
60	$1,013.16	$1,205.45	$1,205.45	$982.09	$982.09	$1,076.48	$1,076.48	$913.91	$913.91	$1,087.34	$1,087.34	$885.85	$885.85	$971.01	$971.01	$995.36	$995.36	$1,184.25	$1,184.25
61	$1,049.00	$1,248.09	$1,248.09	$1,016.83	$1,016.83	$1,114.56	$1,114.56	$946.24	$946.24	$1,125.80	$1,125.80	$917.18	$917.18	$1,005.36	$1,005.36	$1,030.57	$1,030.57	$1,226.14	$1,226.14
62	$1,072.52	$1,276.07	$1,276.07	$1,039.62	$1,039.62	$1,139.55	$1,139.55	$967.45	$967.45	$1,151.04	$1,151.04	$937.75	$937.75	$1,027.90	$1,027.90	$1,053.67	$1,053.67	$1,253.63	$1,253.63
63	$1,102.01	$1,311.16	$1,311.16	$1,068.21	$1,068.21	$1,170.88	$1,170.88	$994.06	$994.06	$1,182.69	$1,182.69	$963.53	$963.53	$1,056.17	$1,056.17	$1,082.65	$1,082.65	$1,288.11	$1,288.11
64+	$1,119.93	$1,332.48	$1,332.48	$1,085.58	$1,085.58	$1,189.92	$1,189.92	$1,010.22	$1,010.22	$1,201.92	$1,201.92	$979.20	$979.20	$1,073.34	$1,073.34	$1,100.25	$1,100.25	$1,309.05	$1,309.05

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060126		16322PA0060126		16322PA0060128		16322PA0060128		16322PA0060128		16322PA0060129		16322PA0060129		16322PA0060129		16322PA0060130		16322PA
Plan Marketing Name =>	Silver PPO $6,400 $80/$100 - P		Silver PPO $6,400 $80/$100 - P		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $1,250 $35/$50		ntage Gold PPO $2,000 $35/$50		ntage Gold PPO $2,000 $35/$50		ntage Gold PPO $2,000 $35/$50		ge Gold PPO $2,500/10% $30/$		ge Gold PPO $2
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPO
Rating Area =>	4		5		1		4		5		1		4		5		1		4
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adv
Metal =>	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$6,400 / $12,800		$6,400 / $12,800		$1,250 / $2,500		$1,250 / $2,500		$1,250 / $2,500		$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$2,500 / $5,000		$2,500 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		90%		90
Copays =>	$0 / $0		$0 / $0		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,000 / $12,000		$6,000 / $12,000		$6,000 / $12,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$271.96	$271.96	$298.10	$298.10	$312.07	$312.07	$302.50	$302.50	$331.57	$331.57	$300.31	$300.31	$291.09	$291.09	$319.07	$319.07	$294.44	$294.44	$285.40
15	$296.13	$296.13	$324.60	$324.60	$339.81	$339.81	$329.38	$329.38	$361.04	$361.04	$327.00	$327.00	$316.96	$316.96	$347.43	$347.43	$320.61	$320.61	$310.77
16	$305.37	$305.37	$334.73	$334.73	$350.42	$350.42	$339.67	$339.67	$372.31	$372.31	$337.21	$337.21	$326.86	$326.86	$358.27	$358.27	$330.62	$330.62	$320.47
17	$314.62	$314.62	$344.86	$344.86	$361.03	$361.03	$349.95	$349.95	$383.58	$383.58	$347.42	$347.42	$336.75	$336.75	$369.12	$369.12	$340.63	$340.63	$330.17
18	$324.57	$324.57	$355.77	$355.77	$372.45	$372.45	$361.02	$361.02	$395.71	$395.71	$358.41	$358.41	$347.41	$347.41	$380.79	$380.79	$351.40	$351.40	$340.61
19	$334.53	$334.53	$366.68	$366.68	$383.87	$383.87	$372.09	$372.09	$407.85	$407.85	$369.40	$369.40	$358.06	$358.06	$392.47	$392.47	$362.18	$362.18	$351.06
20	$344.84	$344.84	$377.98	$377.98	$395.70	$395.70	$383.56	$383.56	$420.42	$420.42	$380.78	$380.78	$369.09	$369.09	$404.57	$404.57	$373.34	$373.34	$361.88
21	$355.50	$355.50	$389.67	$389.67	$407.94	$407.94	$395.42	$395.42	$433.42	$433.42	$392.56	$392.56	$380.51	$380.51	$417.08	$417.08	$384.89	$384.89	$373.07
22	$355.50	$355.50	$389.67	$389.67	$407.94	$407.94	$395.42	$395.42	$433.42	$433.42	$392.56	$392.56	$380.51	$380.51	$417.08	$417.08	$384.89	$384.89	$373.07
23	$355.50	$355.50	$389.67	$389.67	$407.94	$407.94	$395.42	$395.42	$433.42	$433.42	$392.56	$392.56	$380.51	$380.51	$417.08	$417.08	$384.89	$384.89	$373.07
24	$355.50	$355.50	$389.67	$389.67	$407.94	$407.94	$395.42	$395.42	$433.42	$433.42	$392.56	$392.56	$380.51	$380.51	$417.08	$417.08	$384.89	$384.89	$373.07
25	$356.92	$356.92	$391.23	$391.23	$409.57	$409.57	$397.00	$397.00	$435.15	$435.15	$394.13	$394.13	$382.03	$382.03	$418.75	$418.75	$386.43	$386.43	$374.56
26	$364.03	$364.03	$399.02	$399.02	$417.73	$417.73	$404.91	$404.91	$443.82	$443.82	$401.98	$401.98	$389.64	$389.64	$427.09	$427.09	$394.13	$394.13	$382.02
27	$372.56	$372.56	$408.37	$408.37	$427.52	$427.52	$414.40	$414.40	$454.22	$454.22	$411.40	$411.40	$398.77	$398.77	$437.10	$437.10	$403.36	$403.36	$390.98
28	$386.43	$386.43	$423.57	$423.57	$443.43	$443.43	$429.82	$429.82	$471.13	$471.13	$426.71	$426.71	$413.61	$413.61	$453.37	$453.37	$418.38	$418.38	$405.53
29	$397.80	$397.80	$436.04	$436.04	$456.48	$456.48	$442.47	$442.47	$485.00	$485.00	$439.27	$439.27	$425.79	$425.79	$466.71	$466.71	$430.69	$430.69	$417.47
30	$403.49	$403.49	$442.28	$442.28	$463.01	$463.01	$448.80	$448.80	$491.93	$491.93	$445.56	$445.56	$431.88	$431.88	$473.39	$473.39	$436.85	$436.85	$423.43
31	$412.02	$412.02	$451.63	$451.63	$472.80	$472.80	$458.29	$458.29	$502.33	$502.33	$454.98	$454.98	$441.01	$441.01	$483.40	$483.40	$446.09	$446.09	$432.39
32	$420.56	$420.56	$460.98	$460.98	$482.59	$482.59	$467.78	$467.78	$512.74	$512.74	$464.40	$464.40	$450.14	$450.14	$493.41	$493.41	$455.32	$455.32	$441.34
33	$425.89	$425.89	$466.82	$466.82	$488.71	$488.71	$473.71	$473.71	$519.24	$519.24	$470.29	$470.29	$455.85	$455.85	$499.66	$499.66	$461.10	$461.10	$446.94
34	$431.58	$431.58	$473.06	$473.06	$495.24	$495.24	$480.04	$480.04	$526.17	$526.17	$476.57	$476.57	$461.94	$461.94	$506.34	$506.34	$467.26	$467.26	$452.91
35	$434.42	$434.42	$476.18	$476.18	$498.50	$498.50	$483.20	$483.20	$529.64	$529.64	$479.71	$479.71	$464.98	$464.98	$509.67	$509.67	$470.34	$470.34	$455.89
36	$437.27	$437.27	$479.29	$479.29	$501.77	$501.77	$486.37	$486.37	$533.11	$533.11	$482.85	$482.85	$468.03	$468.03	$513.01	$513.01	$473.41	$473.41	$458.88
37	$440.11	$440.11	$482.41	$482.41	$505.03	$505.03	$489.53	$489.53	$536.57	$536.57	$485.99	$485.99	$471.07	$471.07	$516.35	$516.35	$476.49	$476.49	$461.86
38	$442.95	$442.95	$485.53	$485.53	$508.29	$508.29	$492.69	$492.69	$540.04	$540.04	$489.13	$489.13	$474.12	$474.12	$519.68	$519.68	$479.57	$479.57	$464.85
39	$448.64	$448.64	$491.76	$491.76	$514.82	$514.82	$499.02	$499.02	$546.98	$546.98	$495.41	$495.41	$480.20	$480.20	$526.35	$526.35	$485.73	$485.73	$470.81
40	$454.33	$454.33	$498.00	$498.00	$521.35	$521.35	$505.35	$505.35	$553.91	$553.91	$501.69	$501.69	$486.29	$486.29	$533.03	$533.03	$491.89	$491.89	$476.78
41	$462.86	$462.86	$507.35	$507.35	$531.14	$531.14	$514.84	$514.84	$564.31	$564.31	$511.11	$511.11	$495.42	$495.42	$543.04	$543.04	$501.13	$501.13	$485.74
42	$471.04	$471.04	$516.31	$516.31	$540.52	$540.52	$523.93	$523.93	$574.28	$574.28	$520.14	$520.14	$504.18	$504.18	$552.63	$552.63	$509.98	$509.98	$494.32
43	$482.41	$482.41	$528.78	$528.78	$553.57	$553.57	$536.58	$536.58	$588.15	$588.15	$532.70	$532.70	$516.35	$516.35	$565.98	$565.98	$522.30	$522.30	$506.26
44	$496.63	$496.63	$544.37	$544.37	$569.89	$569.89	$552.40	$552.40	$605.49	$605.49	$548.41	$548.41	$531.57	$531.57	$582.66	$582.66	$537.69	$537.69	$521.18
45	$513.34	$513.34	$562.68	$562.68	$589.07	$589.07	$570.99	$570.99	$625.86	$625.86	$566.86	$566.86	$549.46	$549.46	$602.26	$602.26	$555.78	$555.78	$538.71
46	$533.25	$533.25	$584.51	$584.51	$611.91	$611.91	$593.13	$593.13	$650.13	$650.13	$588.84	$588.84	$570.77	$570.77	$625.62	$625.62	$577.34	$577.34	$559.61
47	$555.65	$555.65	$609.05	$609.05	$637.61	$637.61	$618.04	$618.04	$677.44	$677.44	$613.57	$613.57	$594.74	$594.74	$651.90	$651.90	$601.58	$601.58	$583.11
48	$581.24	$581.24	$637.11	$637.11	$666.98	$666.98	$646.51	$646.51	$708.64	$708.64	$641.84	$641.84	$622.13	$622.13	$681.93	$681.93	$629.30	$629.30	$609.97
49	$606.48	$606.48	$664.78	$664.78	$695.95	$695.95	$674.59	$674.59	$739.41	$739.41	$669.71	$669.71	$649.15	$649.15	$711.54	$711.54	$656.62	$656.62	$636.46
50	$634.92	$634.92	$695.95	$695.95	$728.58	$728.58	$706.22	$706.22	$774.09	$774.09	$701.11	$701.11	$679.59	$679.59	$744.90	$744.90	$687.41	$687.41	$666.30
51	$663.01	$663.01	$726.73	$726.73	$760.81	$760.81	$737.46	$737.46	$808.33	$808.33	$732.12	$732.12	$709.65	$709.65	$777.85	$777.85	$717.82	$717.82	$695.78
52	$693.94	$693.94	$760.64	$760.64	$796.30	$796.30	$771.86	$771.86	$846.04	$846.04	$766.28	$766.28	$742.76	$742.76	$814.14	$814.14	$751.31	$751.31	$728.23
53	$725.22	$725.22	$794.93	$794.93	$832.20	$832.20	$806.66	$806.66	$884.18	$884.18	$800.82	$800.82	$776.24	$776.24	$850.84	$850.84	$785.18	$785.18	$761.06
54	$758.99	$758.99	$831.95	$831.95	$870.95	$870.95	$844.22	$844.22	$925.35	$925.35	$838.12	$838.12	$812.39	$812.39	$890.47	$890.47	$821.74	$821.74	$796.50
55	$792.77	$792.77	$868.96	$868.96	$909.71	$909.71	$881.79	$881.79	$966.53	$966.53	$875.41	$875.41	$848.54	$848.54	$930.09	$930.09	$858.30	$858.30	$831.95
56	$829.38	$829.38	$909.10	$909.10	$951.72	$951.72	$922.51	$922.51	$1,011.17	$1,011.17	$915.84	$915.84	$887.73	$887.73	$973.05	$973.05	$897.95	$897.95	$870.37
57	$866.35	$866.35	$949.63	$949.63	$994.15	$994.15	$963.64	$963.64	$1,056.24	$1,056.24	$956.67	$956.67	$927.30	$927.30	$1,016.42	$1,016.42	$937.98	$937.98	$909.17
58	$905.81	$905.81	$992.88	$992.88	$1,039.43	$1,039.43	$1,007.53	$1,007.53	$1,104.35	$1,104.35	$1,000.24	$1,000.24	$969.54	$969.54	$1,062.72	$1,062.72	$980.70	$980.70	$950.58
59	$925.37	$925.37	$1,014.31	$1,014.31	$1,061.87	$1,061.87	$1,029.28	$1,029.28	$1,128.19	$1,128.19	$1,021.83	$1,021.83	$990.47	$990.47	$1,085.66	$1,085.66	$1,001.87	$1,001.87	$971.10
60	$964.83	$964.83	$1,057.56	$1,057.56	$1,107.15	$1,107.15	$1,073.17	$1,073.17	$1,176.30	$1,176.30	$1,065.41	$1,065.41	$1,032.70	$1,032.70	$1,131.96	$1,131.96	$1,044.59	$1,044.59	$1,012.51
61	$998.96	$998.96	$1,094.97	$1,094.97	$1,146.31	$1,146.31	$1,111.13	$1,111.13	$1,217.91	$1,217.91	$1,103.09	$1,103.09	$1,069.23	$1,069.23	$1,171.99	$1,171.99	$1,081.54	$1,081.54	$1,048.33
62	$1,021.35	$1,021.35	$1,119.52	$1,119.52	$1,172.01	$1,172.01	$1,136.04	$1,136.04	$1,245.22	$1,245.22	$1,127.82	$1,127.82	$1,093.21	$1,093.21	$1,198.27	$1,198.27	$1,105.79	$1,105.79	$1,071.83
63	$1,049.44	$1,049.44	$1,150.31	$1,150.31	$1,204.24	$1,204.24	$1,167.28	$1,167.28	$1,279.46	$1,279.46	$1,158.84	$1,158.84	$1,123.27	$1,123.27	$1,231.22	$1,231.22	$1,136.20	$1,136.20	$1,101.30
64+	$1,066.50	$1,066.50	$1,169.01	$1,169.01	$1,223.82	$1,223.82	$1,186.26	$1,186.26	$1,300.26	$1,300.26	$1,177.68	$1,177.68	$1,141.53	$1,141.53	$1,251.24	$1,251.24	$1,154.67	$1,154.67	$1,119.21

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060130	16322PA0060130		16322PA0060131		16322PA0060131		16322PA0060131		16322PA0060132		16322PA0060132		16322PA0060132		16322PA0060134		16322PA0060134	
Plan Marketing Name =>	,500/10% $30/$	ge Gold PPO $2,500/10% $30/$		tage Silver PPO HSA $3,800/10%		tage Silver PPO HSA $3,800/10%		tage Silver PPO HSA $3,800/10%		ge Silver PPO $5,000/10% $50/$		ge Silver PPO $5,000/10% $50/$		ge Silver PPO $5,000/10% $50/$		ge Gold PPO $1,000/10% $30/$		ge Gold PPO $1,000/10% $30/$	
Form # =>	F02	PPOF02		PPOF15		PPOF15		PPOF15		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>	4	5		1		4		5		1		4		5		1		4	
Network =>	antage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	old	Gold		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Deductible =>	/ $5,000	$2,500 / $5,000		$3,800 / $7,600		$3,800 / $7,600		$3,800 / $7,600		$5,000 / $10,000		$5,000 / $10,000		$5,000 / $10,000		$1,000 / $2,000		$1,000 / $2,000	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $50	$30 / $50		10% / 10%		10% / 10%		10% / 10%		$50 / $70		$50 / $70		$50 / $70		$30 / $50		$30 / $50	
OOP Maximum =>	$13,000	$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$285.40	$312.83	$312.83	$244.56	$244.56	$237.05	$237.05	$259.84	$259.84	$250.74	$250.74	$243.04	$243.04	$266.40	$266.40	$308.52	$308.52	$299.05	$299.05
15	$310.77	$340.64	$340.64	$266.30	$266.30	$258.12	$258.12	$282.94	$282.94	$273.02	$273.02	$264.64	$264.64	$290.08	$290.08	$335.94	$335.94	$325.63	$325.63
16	$320.47	$351.27	$351.27	$274.61	$274.61	$266.18	$266.18	$291.77	$291.77	$281.55	$281.55	$272.90	$272.90	$299.14	$299.14	$346.43	$346.43	$335.79	$335.79
17	$330.17	$361.90	$361.90	$282.93	$282.93	$274.23	$274.23	$300.60	$300.60	$290.07	$290.07	$281.16	$281.16	$308.19	$308.19	$356.91	$356.91	$345.96	$345.96
18	$340.61	$373.35	$373.35	$291.88	$291.88	$282.91	$282.91	$310.11	$310.11	$299.24	$299.24	$290.06	$290.06	$317.94	$317.94	$368.20	$368.20	$356.90	$356.90
19	$351.06	$384.80	$384.80	$300.83	$300.83	$291.59	$291.59	$319.62	$319.62	$308.42	$308.42	$298.96	$298.96	$327.69	$327.69	$379.50	$379.50	$367.85	$367.85
20	$361.88	$396.66	$396.66	$310.10	$310.10	$300.57	$300.57	$329.47	$329.47	$317.93	$317.93	$308.17	$308.17	$337.79	$337.79	$391.19	$391.19	$379.18	$379.18
21	$373.07	$408.93	$408.93	$319.69	$319.69	$309.87	$309.87	$339.66	$339.66	$327.76	$327.76	$317.70	$317.70	$348.24	$348.24	$403.29	$403.29	$390.91	$390.91
22	$373.07	$408.93	$408.93	$319.69	$319.69	$309.87	$309.87	$339.66	$339.66	$327.76	$327.76	$317.70	$317.70	$348.24	$348.24	$403.29	$403.29	$390.91	$390.91
23	$373.07	$408.93	$408.93	$319.69	$319.69	$309.87	$309.87	$339.66	$339.66	$327.76	$327.76	$317.70	$317.70	$348.24	$348.24	$403.29	$403.29	$390.91	$390.91
24	$373.07	$408.93	$408.93	$319.69	$319.69	$309.87	$309.87	$339.66	$339.66	$327.76	$327.76	$317.70	$317.70	$348.24	$348.24	$403.29	$403.29	$390.91	$390.91
25	$374.56	$410.57	$410.57	$320.97	$320.97	$311.11	$311.11	$341.02	$341.02	$329.07	$329.07	$318.97	$318.97	$349.63	$349.63	$404.90	$404.90	$392.47	$392.47
26	$382.02	$418.74	$418.74	$327.36	$327.36	$317.31	$317.31	$347.81	$347.81	$335.63	$335.63	$325.32	$325.32	$356.60	$356.60	$412.97	$412.97	$400.29	$400.29
27	$390.98	$428.56	$428.56	$335.04	$335.04	$324.74	$324.74	$355.96	$355.96	$343.49	$343.49	$332.95	$332.95	$364.96	$364.96	$422.65	$422.65	$409.67	$409.67
28	$405.53	$444.51	$444.51	$347.50	$347.50	$336.83	$336.83	$369.21	$369.21	$356.28	$356.28	$345.34	$345.34	$378.54	$378.54	$438.38	$438.38	$424.92	$424.92
29	$417.47	$457.59	$457.59	$357.73	$357.73	$346.74	$346.74	$380.08	$380.08	$366.76	$366.76	$355.51	$355.51	$389.68	$389.68	$451.28	$451.28	$437.43	$437.43
30	$423.43	$464.14	$464.14	$362.85	$362.85	$351.70	$351.70	$385.51	$385.51	$372.01	$372.01	$360.59	$360.59	$395.25	$395.25	$457.73	$457.73	$443.68	$443.68
31	$432.39	$473.95	$473.95	$370.52	$370.52	$359.14	$359.14	$393.67	$393.67	$379.87	$379.87	$368.21	$368.21	$403.61	$403.61	$467.41	$467.41	$453.06	$453.06
32	$441.34	$483.76	$483.76	$378.19	$378.19	$366.58	$366.58	$401.82	$401.82	$387.74	$387.74	$375.84	$375.84	$411.97	$411.97	$477.09	$477.09	$462.45	$462.45
33	$446.94	$489.90	$489.90	$382.99	$382.99	$371.22	$371.22	$406.91	$406.91	$392.66	$392.66	$380.60	$380.60	$417.19	$417.19	$483.14	$483.14	$468.31	$468.31
34	$452.91	$496.44	$496.44	$388.10	$388.10	$376.18	$376.18	$412.35	$412.35	$397.90	$397.90	$385.69	$385.69	$422.76	$422.76	$489.59	$489.59	$474.56	$474.56
35	$455.89	$499.71	$499.71	$390.66	$390.66	$378.66	$378.66	$415.06	$415.06	$400.52	$400.52	$388.23	$388.23	$425.55	$425.55	$492.82	$492.82	$477.69	$477.69
36	$458.88	$502.98	$502.98	$393.22	$393.22	$381.14	$381.14	$417.78	$417.78	$403.14	$403.14	$390.77	$390.77	$428.34	$428.34	$496.05	$496.05	$480.82	$480.82
37	$461.86	$506.26	$506.26	$395.78	$395.78	$383.62	$383.62	$420.50	$420.50	$405.77	$405.77	$393.31	$393.31	$431.12	$431.12	$499.27	$499.27	$483.95	$483.95
38	$464.85	$509.53	$509.53	$398.33	$398.33	$386.10	$386.10	$423.22	$423.22	$408.39	$408.39	$395.85	$395.85	$433.91	$433.91	$502.50	$502.50	$487.07	$487.07
39	$470.81	$516.07	$516.07	$403.45	$403.45	$391.06	$391.06	$428.65	$428.65	$413.63	$413.63	$400.94	$400.94	$439.48	$439.48	$508.95	$508.95	$493.33	$493.33
40	$476.78	$522.61	$522.61	$408.56	$408.56	$396.01	$396.01	$434.09	$434.09	$418.88	$418.88	$406.02	$406.02	$445.05	$445.05	$515.40	$515.40	$499.58	$499.58
41	$485.74	$532.43	$532.43	$416.24	$416.24	$403.45	$403.45	$442.24	$442.24	$426.74	$426.74	$413.65	$413.65	$453.41	$453.41	$525.08	$525.08	$508.96	$508.96
42	$494.32	$541.83	$541.83	$423.59	$423.59	$410.58	$410.58	$450.05	$450.05	$434.28	$434.28	$420.95	$420.95	$461.42	$461.42	$534.36	$534.36	$517.96	$517.96
43	$506.26	$554.92	$554.92	$433.82	$433.82	$420.49	$420.49	$460.92	$460.92	$444.77	$444.77	$431.12	$431.12	$472.56	$472.56	$547.26	$547.26	$530.46	$530.46
44	$521.18	$571.28	$571.28	$446.61	$446.61	$432.89	$432.89	$474.51	$474.51	$457.88	$457.88	$443.83	$443.83	$486.49	$486.49	$563.40	$563.40	$546.10	$546.10
45	$538.71	$590.49	$590.49	$461.63	$461.63	$447.45	$447.45	$490.47	$490.47	$473.29	$473.29	$458.76	$458.76	$502.86	$502.86	$582.35	$582.35	$564.47	$564.47
46	$559.61	$613.40	$613.40	$479.54	$479.54	$464.81	$464.81	$509.49	$509.49	$491.64	$491.64	$476.55	$476.55	$522.36	$522.36	$604.94	$604.94	$586.37	$586.37
47	$583.11	$639.16	$639.16	$499.68	$499.68	$484.33	$484.33	$530.89	$530.89	$512.29	$512.29	$496.57	$496.57	$544.30	$544.30	$630.34	$630.34	$610.99	$610.99
48	$609.97	$668.60	$668.60	$522.69	$522.69	$506.64	$506.64	$555.34	$555.34	$535.89	$535.89	$519.44	$519.44	$569.37	$569.37	$659.38	$659.38	$639.14	$639.14
49	$636.46	$697.63	$697.63	$545.39	$545.39	$528.64	$528.64	$579.46	$579.46	$559.16	$559.16	$542.00	$542.00	$594.10	$594.10	$688.01	$688.01	$666.89	$666.89
50	$666.30	$730.35	$730.35	$570.97	$570.97	$553.43	$553.43	$606.63	$606.63	$585.38	$585.38	$567.41	$567.41	$621.96	$621.96	$720.28	$720.28	$698.17	$698.17
51	$695.78	$762.65	$762.65	$596.22	$596.22	$577.91	$577.91	$633.47	$633.47	$611.27	$611.27	$592.51	$592.51	$649.47	$649.47	$752.14	$752.14	$729.05	$729.05
52	$728.23	$798.23	$798.23	$624.03	$624.03	$604.87	$604.87	$663.02	$663.02	$639.79	$639.79	$620.15	$620.15	$679.76	$679.76	$787.22	$787.22	$763.06	$763.06
53	$761.06	$834.22	$834.22	$652.17	$652.17	$632.13	$632.13	$692.91	$692.91	$668.63	$668.63	$648.11	$648.11	$710.41	$710.41	$822.71	$822.71	$797.46	$797.46
54	$796.50	$873.07	$873.07	$682.54	$682.54	$661.57	$661.57	$725.17	$725.17	$699.77	$699.77	$678.29	$678.29	$743.49	$743.49	$861.02	$861.02	$834.59	$834.59
55	$831.95	$911.91	$911.91	$712.91	$712.91	$691.01	$691.01	$757.44	$757.44	$730.90	$730.90	$708.47	$708.47	$776.58	$776.58	$899.34	$899.34	$871.73	$871.73
56	$870.37	$954.03	$954.03	$745.84	$745.84	$722.93	$722.93	$792.43	$792.43	$764.66	$764.66	$741.19	$741.19	$812.44	$812.44	$940.88	$940.88	$911.99	$911.99
57	$909.17	$996.56	$996.56	$779.08	$779.08	$755.15	$755.15	$827.75	$827.75	$798.75	$798.75	$774.23	$774.23	$848.66	$848.66	$982.82	$982.82	$952.65	$952.65
58	$950.58	$1,041.95	$1,041.95	$814.57	$814.57	$789.55	$789.55	$865.45	$865.45	$835.13	$835.13	$809.50	$809.50	$887.32	$887.32	$1,027.58	$1,027.58	$996.04	$996.04
59	$971.10	$1,064.44	$1,064.44	$832.15	$832.15	$806.59	$806.59	$884.13	$884.13	$853.16	$853.16	$826.97	$826.97	$906.47	$906.47	$1,049.76	$1,049.76	$1,017.54	$1,017.54
60	$1,012.51	$1,109.84	$1,109.84	$867.64	$867.64	$840.99	$840.99	$921.84	$921.84	$889.54	$889.54	$862.24	$862.24	$945.12	$945.12	$1,094.53	$1,094.53	$1,060.93	$1,060.93
61	$1,048.33	$1,149.09	$1,149.09	$898.33	$898.33	$870.73	$870.73	$954.44	$954.44	$921.01	$921.01	$892.74	$892.74	$978.55	$978.55	$1,133.24	$1,133.24	$1,098.46	$1,098.46
62	$1,071.83	$1,174.86	$1,174.86	$918.47	$918.47	$890.26	$890.26	$975.84	$975.84	$941.65	$941.65	$912.75	$912.75	$1,000.49	$1,000.49	$1,158.65	$1,158.65	$1,123.08	$1,123.08
63	$1,101.30	$1,207.16	$1,207.16	$943.72	$943.72	$914.74	$914.74	$1,002.68	$1,002.68	$967.55	$967.55	$937.85	$937.85	$1,028.00	$1,028.00	$1,190.51	$1,190.51	$1,153.97	$1,153.97
64+	$1,119.21	$1,226.79	$1,226.79	$959.07	$959.07	$929.61	$929.61	$1,018.98	$1,018.98	$983.28	$983.28	$953.10	$953.10	$1,044.72	$1,044.72	$1,209.87	$1,209.87	$1,172.73	$1,172.73

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060134		16322PA0060135		16322PA0060135		16322PA0060135		16322PA0060140		16322PA0060140		16322PA0060140		16322PA0060140		16322PA0060141		16322PA
Plan Marketing Name =>	ge Gold PPO $1,000/10% $30/$		ge Silver PPO $4,400/10% $50/$		ge Silver PPO $4,400/10% $50/$		ge Silver PPO $4,400/10% $50/$		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		dvantage Platinum PPO $0 $10/		vantage Platinum PPO $250 $20		vantage Platinu
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPO
Rating Area =>	5		1		4		5		1		2		4		5		1		2
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Plati
Deductible =>	$1,000 / $2,000		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 / $500		$250 /
Coinsurance =>	90%		90%		90%		90%		100%		100%		100%		100%		100%		10
Copays =>	$30 / $50		$50 / $80		$50 / $80		$50 / $80		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 /
OOP Maximum =>	$6,500 / $13,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$327.79	$327.79	$256.63	$256.63	$248.76	$248.76	$272.67	$272.67	$377.21	$377.21	$448.79	$448.79	$365.64	$365.64	$400.78	$400.78	$369.73	$369.73	$439.90
15	$356.92	$356.92	$279.45	$279.45	$270.87	$270.87	$296.91	$296.91	$410.74	$410.74	$488.69	$488.69	$398.14	$398.14	$436.41	$436.41	$402.60	$402.60	$479.00
16	$368.06	$368.06	$288.17	$288.17	$279.32	$279.32	$306.17	$306.17	$423.56	$423.56	$503.94	$503.94	$410.57	$410.57	$450.03	$450.03	$415.16	$415.16	$493.95
17	$379.20	$379.20	$296.89	$296.89	$287.78	$287.78	$315.44	$315.44	$436.38	$436.38	$519.19	$519.19	$422.99	$422.99	$463.65	$463.65	$427.73	$427.73	$508.90
18	$391.20	$391.20	$306.28	$306.28	$296.88	$296.88	$325.42	$325.42	$450.19	$450.19	$535.62	$535.62	$436.38	$436.38	$478.32	$478.32	$441.26	$441.26	$525.00
19	$403.20	$403.20	$315.68	$315.68	$305.98	$305.98	$335.40	$335.40	$464.00	$464.00	$552.05	$552.05	$449.76	$449.76	$492.99	$492.99	$454.79	$454.79	$541.10
20	$415.63	$415.63	$325.41	$325.41	$315.41	$315.41	$345.74	$345.74	$478.30	$478.30	$569.06	$569.06	$463.62	$463.62	$508.18	$508.18	$468.81	$468.81	$557.78
21	$428.48	$428.48	$335.47	$335.47	$325.17	$325.17	$356.43	$356.43	$493.09	$493.09	$586.66	$586.66	$477.96	$477.96	$523.90	$523.90	$483.31	$483.31	$575.03
22	$428.48	$428.48	$335.47	$335.47	$325.17	$325.17	$356.43	$356.43	$493.09	$493.09	$586.66	$586.66	$477.96	$477.96	$523.90	$523.90	$483.31	$483.31	$575.03
23	$428.48	$428.48	$335.47	$335.47	$325.17	$325.17	$356.43	$356.43	$493.09	$493.09	$586.66	$586.66	$477.96	$477.96	$523.90	$523.90	$483.31	$483.31	$575.03
24	$428.48	$428.48	$335.47	$335.47	$325.17	$325.17	$356.43	$356.43	$493.09	$493.09	$586.66	$586.66	$477.96	$477.96	$523.90	$523.90	$483.31	$483.31	$575.03
25	$430.19	$430.19	$336.81	$336.81	$326.47	$326.47	$357.86	$357.86	$495.06	$495.06	$589.01	$589.01	$479.87	$479.87	$526.00	$526.00	$485.24	$485.24	$577.33
26	$438.76	$438.76	$343.52	$343.52	$332.97	$332.97	$364.98	$364.98	$504.92	$504.92	$600.74	$600.74	$489.43	$489.43	$536.47	$536.47	$494.91	$494.91	$588.83
27	$449.05	$449.05	$351.57	$351.57	$340.78	$340.78	$373.54	$373.54	$516.76	$516.76	$614.82	$614.82	$500.90	$500.90	$549.05	$549.05	$506.51	$506.51	$602.63
28	$465.76	$465.76	$364.66	$364.66	$353.46	$353.46	$387.44	$387.44	$535.99	$535.99	$637.70	$637.70	$519.54	$519.54	$569.48	$569.48	$525.36	$525.36	$625.06
29	$479.47	$479.47	$375.39	$375.39	$363.87	$363.87	$398.85	$398.85	$551.77	$551.77	$656.47	$656.47	$534.84	$534.84	$586.24	$586.24	$540.82	$540.82	$643.46
30	$486.32	$486.32	$380.76	$380.76	$369.07	$369.07	$404.55	$404.55	$559.66	$559.66	$665.86	$665.86	$542.48	$542.48	$594.63	$594.63	$548.56	$548.56	$652.66
31	$496.61	$496.61	$388.81	$388.81	$376.87	$376.87	$413.10	$413.10	$571.49	$571.49	$679.94	$679.94	$553.96	$553.96	$607.20	$607.20	$560.16	$560.16	$666.46
32	$506.89	$506.89	$396.86	$396.86	$384.68	$384.68	$421.66	$421.66	$583.33	$583.33	$694.02	$694.02	$565.43	$565.43	$619.77	$619.77	$571.76	$571.76	$680.26
33	$513.32	$513.32	$401.89	$401.89	$389.55	$389.55	$427.00	$427.00	$590.72	$590.72	$702.82	$702.82	$572.60	$572.60	$627.63	$627.63	$579.01	$579.01	$688.89
34	$520.17	$520.17	$407.26	$407.26	$394.76	$394.76	$432.71	$432.71	$598.61	$598.61	$712.21	$712.21	$580.24	$580.24	$636.01	$636.01	$586.74	$586.74	$698.09
35	$523.60	$523.60	$409.94	$409.94	$397.36	$397.36	$435.56	$435.56	$602.56	$602.56	$716.90	$716.90	$584.07	$584.07	$640.21	$640.21	$590.60	$590.60	$702.69
36	$527.03	$527.03	$412.63	$412.63	$399.96	$399.96	$438.41	$438.41	$606.50	$606.50	$721.59	$721.59	$587.89	$587.89	$644.40	$644.40	$594.47	$594.47	$707.29
37	$530.46	$530.46	$415.31	$415.31	$402.56	$402.56	$441.26	$441.26	$610.45	$610.45	$726.29	$726.29	$591.71	$591.71	$648.59	$648.59	$598.34	$598.34	$711.89
38	$533.89	$533.89	$418.00	$418.00	$405.16	$405.16	$444.11	$444.11	$614.39	$614.39	$730.98	$730.98	$595.54	$595.54	$652.78	$652.78	$602.20	$602.20	$716.49
39	$540.74	$540.74	$423.36	$423.36	$410.36	$410.36	$449.81	$449.81	$622.28	$622.28	$740.36	$740.36	$603.19	$603.19	$661.16	$661.16	$609.94	$609.94	$725.69
40	$547.60	$547.60	$428.73	$428.73	$415.57	$415.57	$455.52	$455.52	$630.17	$630.17	$749.75	$749.75	$610.83	$610.83	$669.54	$669.54	$617.67	$617.67	$734.89
41	$557.88	$557.88	$436.78	$436.78	$423.37	$423.37	$464.07	$464.07	$642.00	$642.00	$763.83	$763.83	$622.30	$622.30	$682.12	$682.12	$629.27	$629.27	$748.69
42	$567.74	$567.74	$444.50	$444.50	$430.85	$430.85	$472.27	$472.27	$653.34	$653.34	$777.32	$777.32	$633.30	$633.30	$694.17	$694.17	$640.39	$640.39	$761.91
43	$581.45	$581.45	$455.23	$455.23	$441.26	$441.26	$483.68	$483.68	$669.12	$669.12	$796.10	$796.10	$648.59	$648.59	$710.93	$710.93	$655.85	$655.85	$780.32
44	$598.59	$598.59	$468.65	$468.65	$454.26	$454.26	$497.93	$497.93	$688.85	$688.85	$819.56	$819.56	$667.71	$667.71	$731.89	$731.89	$675.18	$675.18	$803.32
45	$618.73	$618.73	$484.42	$484.42	$469.55	$469.55	$514.68	$514.68	$712.02	$712.02	$847.14	$847.14	$690.17	$690.17	$756.51	$756.51	$697.90	$697.90	$830.34
46	$642.72	$642.72	$503.21	$503.21	$487.76	$487.76	$534.65	$534.65	$739.64	$739.64	$879.99	$879.99	$716.94	$716.94	$785.85	$785.85	$724.97	$724.97	$862.55
47	$669.71	$669.71	$524.34	$524.34	$508.24	$508.24	$557.10	$557.10	$770.70	$770.70	$916.95	$916.95	$747.05	$747.05	$818.86	$818.86	$755.41	$755.41	$898.77
48	$700.56	$700.56	$548.49	$548.49	$531.65	$531.65	$582.76	$582.76	$806.20	$806.20	$959.19	$959.19	$781.46	$781.46	$856.58	$856.58	$790.21	$790.21	$940.17
49	$730.99	$730.99	$572.31	$572.31	$554.74	$554.74	$608.07	$608.07	$841.21	$841.21	$1,000.84	$1,000.84	$815.40	$815.40	$893.77	$893.77	$824.53	$824.53	$981.00
50	$765.27	$765.27	$599.15	$599.15	$580.75	$580.75	$636.58	$636.58	$880.66	$880.66	$1,047.77	$1,047.77	$853.64	$853.64	$935.69	$935.69	$863.19	$863.19	$1,027.00
51	$799.12	$799.12	$625.65	$625.65	$606.44	$606.44	$664.74	$664.74	$919.61	$919.61	$1,094.12	$1,094.12	$891.40	$891.40	$977.07	$977.07	$901.37	$901.37	$1,072.43
52	$836.39	$836.39	$654.84	$654.84	$634.73	$634.73	$695.75	$695.75	$962.51	$962.51	$1,145.16	$1,145.16	$932.98	$932.98	$1,022.65	$1,022.65	$943.42	$943.42	$1,122.46
53	$874.10	$874.10	$684.36	$684.36	$663.35	$663.35	$727.12	$727.12	$1,005.90	$1,005.90	$1,196.79	$1,196.79	$975.04	$975.04	$1,068.76	$1,068.76	$985.95	$985.95	$1,173.06
54	$914.80	$914.80	$716.23	$716.23	$694.24	$694.24	$760.98	$760.98	$1,052.75	$1,052.75	$1,252.52	$1,252.52	$1,020.44	$1,020.44	$1,118.53	$1,118.53	$1,031.87	$1,031.87	$1,227.69
55	$955.51	$955.51	$748.10	$748.10	$725.13	$725.13	$794.84	$794.84	$1,099.59	$1,099.59	$1,308.25	$1,308.25	$1,065.85	$1,065.85	$1,168.30	$1,168.30	$1,077.78	$1,077.78	$1,282.32
56	$999.64	$999.64	$782.65	$782.65	$758.62	$758.62	$831.55	$831.55	$1,150.38	$1,150.38	$1,368.68	$1,368.68	$1,115.08	$1,115.08	$1,222.26	$1,222.26	$1,127.56	$1,127.56	$1,341.54
57	$1,044.21	$1,044.21	$817.54	$817.54	$792.44	$792.44	$868.62	$868.62	$1,201.66	$1,201.66	$1,429.69	$1,429.69	$1,164.79	$1,164.79	$1,276.74	$1,276.74	$1,177.83	$1,177.83	$1,401.35
58	$1,091.77	$1,091.77	$854.78	$854.78	$828.53	$828.53	$908.18	$908.18	$1,256.39	$1,256.39	$1,494.81	$1,494.81	$1,217.84	$1,217.84	$1,334.90	$1,334.90	$1,231.47	$1,231.47	$1,465.18
59	$1,115.33	$1,115.33	$873.23	$873.23	$846.42	$846.42	$927.79	$927.79	$1,283.51	$1,283.51	$1,527.08	$1,527.08	$1,244.13	$1,244.13	$1,363.71	$1,363.71	$1,258.06	$1,258.06	$1,496.80
60	$1,162.89	$1,162.89	$910.47	$910.47	$882.51	$882.51	$967.35	$967.35	$1,338.25	$1,338.25	$1,592.20	$1,592.20	$1,297.18	$1,297.18	$1,421.86	$1,421.86	$1,311.70	$1,311.70	$1,560.63
61	$1,204.03	$1,204.03	$942.67	$942.67	$913.73	$913.73	$1,001.57	$1,001.57	$1,385.58	$1,385.58	$1,648.51	$1,648.51	$1,343.07	$1,343.07	$1,472.16	$1,472.16	$1,358.10	$1,358.10	$1,615.83
62	$1,231.02	$1,231.02	$963.81	$963.81	$934.21	$934.21	$1,024.02	$1,024.02	$1,416.65	$1,416.65	$1,685.47	$1,685.47	$1,373.18	$1,373.18	$1,505.16	$1,505.16	$1,388.55	$1,388.55	$1,652.06
63	$1,264.87	$1,264.87	$990.31	$990.31	$959.90	$959.90	$1,052.18	$1,052.18	$1,455.60	$1,455.60	$1,731.82	$1,731.82	$1,410.94	$1,410.94	$1,546.55	$1,546.55	$1,426.73	$1,426.73	$1,697.49
64+	$1,285.44	$1,285.44	$1,006.41	$1,006.41	$975.51	$975.51	$1,069.29	$1,069.29	$1,479.27	$1,479.27	$1,759.98	$1,759.98	$1,433.88	$1,433.88	$1,571.70	$1,571.70	$1,449.93	$1,449.93	$1,725.09

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060141	16322PA0060141		16322PA0060141		16322PA0060142		16322PA0060142		16322PA0060142		16322PA0060142		16322PA0060143		16322PA0060143		16322PA0060143	
Plan Marketing Name =>	n PPO $250 $20	vantage Platinum PPO $250 $20		vantage Platinum PPO $250 $20		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold PPO $500 $40/$		dvantage Gold HSA PPO $3,000		dvantage Gold HSA PPO $3,000		dvantage Gold HSA PPO $3,000	
Form # =>	F02	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF15		PPOF15		PPOF15	
Rating Area =>	2	4		5		1		2		4		5		1		2		4	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	num	Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $500	$250 / $500		$250 / $500		$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000		$3,000 / $6,000		$3,000 / $6,000		$3,000 / $6,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $40	$20 / $40		$20 / $40		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$0 / $0		$0 / $0		$0 / $0	
OOP Maximum =>	/ $7,000	$3,500 / $7,000		$3,500 / $7,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$6,000 / $9,200		$6,000 / $9,200		$6,000 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$439.90	$358.38	$358.38	$392.83	$392.83	$344.75	$344.75	$410.16	$410.16	$334.16	$334.16	$366.28	$366.28	$280.08	$280.08	$333.23	$333.23	$271.48	$271.48
15	$479.00	$390.24	$390.24	$427.75	$427.75	$375.39	$375.39	$446.62	$446.62	$363.86	$363.86	$398.84	$398.84	$304.98	$304.98	$362.85	$362.85	$295.62	$295.62
16	$493.95	$402.42	$402.42	$441.10	$441.10	$387.11	$387.11	$460.56	$460.56	$375.22	$375.22	$411.29	$411.29	$314.50	$314.50	$374.17	$374.17	$304.84	$304.84
17	$508.90	$414.60	$414.60	$454.45	$454.45	$398.83	$398.83	$474.50	$474.50	$386.58	$386.58	$423.74	$423.74	$324.02	$324.02	$385.50	$385.50	$314.07	$314.07
18	$525.00	$427.71	$427.71	$468.83	$468.83	$411.44	$411.44	$489.51	$489.51	$398.81	$398.81	$437.14	$437.14	$334.27	$334.27	$397.69	$397.69	$324.01	$324.01
19	$541.10	$440.83	$440.83	$483.20	$483.20	$424.06	$424.06	$504.53	$504.53	$411.04	$411.04	$450.55	$450.55	$344.52	$344.52	$409.89	$409.89	$333.94	$333.94
20	$557.78	$454.42	$454.42	$498.10	$498.10	$437.13	$437.13	$520.08	$520.08	$423.71	$423.71	$464.44	$464.44	$355.14	$355.14	$422.52	$422.52	$344.23	$344.23
21	$575.03	$468.47	$468.47	$513.50	$513.50	$450.65	$450.65	$536.16	$536.16	$436.81	$436.81	$478.80	$478.80	$366.12	$366.12	$435.59	$435.59	$354.88	$354.88
22	$575.03	$468.47	$468.47	$513.50	$513.50	$450.65	$450.65	$536.16	$536.16	$436.81	$436.81	$478.80	$478.80	$366.12	$366.12	$435.59	$435.59	$354.88	$354.88
23	$575.03	$468.47	$468.47	$513.50	$513.50	$450.65	$450.65	$536.16	$536.16	$436.81	$436.81	$478.80	$478.80	$366.12	$366.12	$435.59	$435.59	$354.88	$354.88
24	$575.03	$468.47	$468.47	$513.50	$513.50	$450.65	$450.65	$536.16	$536.16	$436.81	$436.81	$478.80	$478.80	$366.12	$366.12	$435.59	$435.59	$354.88	$354.88
25	$577.33	$470.34	$470.34	$515.55	$515.55	$452.45	$452.45	$538.30	$538.30	$438.56	$438.56	$480.72	$480.72	$367.58	$367.58	$437.33	$437.33	$356.30	$356.30
26	$588.83	$479.71	$479.71	$525.82	$525.82	$461.47	$461.47	$549.03	$549.03	$447.29	$447.29	$490.29	$490.29	$374.91	$374.91	$446.04	$446.04	$363.40	$363.40
27	$602.63	$490.96	$490.96	$538.15	$538.15	$472.28	$472.28	$561.90	$561.90	$457.78	$457.78	$501.78	$501.78	$383.69	$383.69	$456.50	$456.50	$371.91	$371.91
28	$625.06	$509.23	$509.23	$558.17	$558.17	$489.86	$489.86	$582.81	$582.81	$474.81	$474.81	$520.46	$520.46	$397.97	$397.97	$473.49	$473.49	$385.75	$385.75
29	$643.46	$524.22	$524.22	$574.61	$574.61	$504.28	$504.28	$599.96	$599.96	$488.79	$488.79	$535.78	$535.78	$409.69	$409.69	$487.43	$487.43	$397.11	$397.11
30	$652.66	$531.71	$531.71	$582.82	$582.82	$511.49	$511.49	$608.54	$608.54	$495.78	$495.78	$543.44	$543.44	$415.55	$415.55	$494.39	$494.39	$402.79	$402.79
31	$666.46	$542.96	$542.96	$595.15	$595.15	$522.30	$522.30	$621.41	$621.41	$506.26	$506.26	$554.93	$554.93	$424.33	$424.33	$504.85	$504.85	$411.31	$411.31
32	$680.26	$554.20	$554.20	$607.47	$607.47	$533.12	$533.12	$634.28	$634.28	$516.75	$516.75	$566.42	$566.42	$433.12	$433.12	$515.30	$515.30	$419.82	$419.82
33	$688.89	$561.23	$561.23	$615.17	$615.17	$539.88	$539.88	$642.32	$642.32	$523.30	$523.30	$573.60	$573.60	$438.61	$438.61	$521.84	$521.84	$425.15	$425.15
34	$698.09	$568.72	$568.72	$623.39	$623.39	$547.09	$547.09	$650.90	$650.90	$530.29	$530.29	$581.26	$581.26	$444.47	$444.47	$528.81	$528.81	$430.82	$430.82
35	$702.69	$572.47	$572.47	$627.50	$627.50	$550.69	$550.69	$655.19	$655.19	$533.78	$533.78	$585.09	$585.09	$447.40	$447.40	$532.29	$532.29	$433.66	$433.66
36	$707.29	$576.22	$576.22	$631.61	$631.61	$554.30	$554.30	$659.48	$659.48	$537.28	$537.28	$588.92	$588.92	$450.33	$450.33	$535.78	$535.78	$436.50	$436.50
37	$711.89	$579.97	$579.97	$635.71	$635.71	$557.90	$557.90	$663.77	$663.77	$540.77	$540.77	$592.75	$592.75	$453.26	$453.26	$539.26	$539.26	$439.34	$439.34
38	$716.49	$583.71	$583.71	$639.82	$639.82	$561.51	$561.51	$668.06	$668.06	$544.27	$544.27	$596.58	$596.58	$456.19	$456.19	$542.75	$542.75	$442.18	$442.18
39	$725.69	$591.21	$591.21	$648.04	$648.04	$568.72	$568.72	$676.63	$676.63	$551.25	$551.25	$604.25	$604.25	$462.04	$462.04	$549.71	$549.71	$447.86	$447.86
40	$734.89	$598.70	$598.70	$656.25	$656.25	$575.93	$575.93	$685.21	$685.21	$558.24	$558.24	$611.91	$611.91	$467.90	$467.90	$556.68	$556.68	$453.54	$453.54
41	$748.69	$609.95	$609.95	$668.58	$668.58	$586.75	$586.75	$698.08	$698.08	$568.73	$568.73	$623.40	$623.40	$476.69	$476.69	$567.14	$567.14	$462.05	$462.05
42	$761.91	$620.72	$620.72	$680.39	$680.39	$597.11	$597.11	$710.41	$710.41	$578.77	$578.77	$634.41	$634.41	$485.11	$485.11	$577.16	$577.16	$470.22	$470.22
43	$780.32	$635.71	$635.71	$696.82	$696.82	$611.53	$611.53	$727.57	$727.57	$592.75	$592.75	$649.73	$649.73	$496.82	$496.82	$591.10	$591.10	$481.57	$481.57
44	$803.32	$654.45	$654.45	$717.36	$717.36	$629.56	$629.56	$749.02	$749.02	$610.22	$610.22	$668.88	$668.88	$511.47	$511.47	$608.52	$608.52	$495.77	$495.77
45	$830.34	$676.47	$676.47	$741.49	$741.49	$650.74	$650.74	$774.22	$774.22	$630.75	$630.75	$691.39	$691.39	$528.68	$528.68	$628.99	$628.99	$512.45	$512.45
46	$862.55	$702.71	$702.71	$770.25	$770.25	$675.98	$675.98	$804.24	$804.24	$655.22	$655.22	$718.20	$718.20	$549.18	$549.18	$653.39	$653.39	$532.32	$532.32
47	$898.77	$732.22	$732.22	$802.60	$802.60	$704.37	$704.37	$838.02	$838.02	$682.73	$682.73	$748.36	$748.36	$572.25	$572.25	$680.83	$680.83	$554.68	$554.68
48	$940.17	$765.95	$765.95	$839.57	$839.57	$736.81	$736.81	$876.62	$876.62	$714.18	$714.18	$782.84	$782.84	$598.61	$598.61	$712.19	$712.19	$580.23	$580.23
49	$981.00	$799.21	$799.21	$876.03	$876.03	$768.81	$768.81	$914.69	$914.69	$745.20	$745.20	$816.83	$816.83	$624.60	$624.60	$743.12	$743.12	$605.43	$605.43
50	$1,027.00	$836.69	$836.69	$917.11	$917.11	$804.86	$804.86	$957.58	$957.58	$780.14	$780.14	$855.14	$855.14	$653.89	$653.89	$777.96	$777.96	$633.82	$633.82
51	$1,072.43	$873.70	$873.70	$957.68	$957.68	$840.46	$840.46	$999.94	$999.94	$814.65	$814.65	$892.96	$892.96	$682.81	$682.81	$812.38	$812.38	$661.85	$661.85
52	$1,122.46	$914.45	$914.45	$1,002.35	$1,002.35	$879.67	$879.67	$1,046.58	$1,046.58	$852.65	$852.65	$934.62	$934.62	$714.67	$714.67	$850.27	$850.27	$692.73	$692.73
53	$1,173.06	$955.68	$955.68	$1,047.54	$1,047.54	$919.33	$919.33	$1,093.77	$1,093.77	$891.09	$891.09	$976.75	$976.75	$746.88	$746.88	$888.60	$888.60	$723.96	$723.96
54	$1,227.69	$1,000.18	$1,000.18	$1,096.32	$1,096.32	$962.14	$962.14	$1,144.70	$1,144.70	$932.59	$932.59	$1,022.24	$1,022.24	$781.67	$781.67	$929.98	$929.98	$757.67	$757.67
55	$1,282.32	$1,044.69	$1,044.69	$1,145.11	$1,145.11	$1,004.95	$1,004.95	$1,195.64	$1,195.64	$974.09	$974.09	$1,067.72	$1,067.72	$816.45	$816.45	$971.37	$971.37	$791.38	$791.38
56	$1,341.54	$1,092.94	$1,092.94	$1,198.00	$1,198.00	$1,051.37	$1,051.37	$1,250.86	$1,250.86	$1,019.08	$1,019.08	$1,117.04	$1,117.04	$854.16	$854.16	$1,016.23	$1,016.23	$827.94	$827.94
57	$1,401.35	$1,141.66	$1,141.66	$1,251.40	$1,251.40	$1,098.23	$1,098.23	$1,306.62	$1,306.62	$1,064.51	$1,064.51	$1,166.84	$1,166.84	$892.23	$892.23	$1,061.53	$1,061.53	$864.84	$864.84
58	$1,465.18	$1,193.66	$1,193.66	$1,308.40	$1,308.40	$1,148.26	$1,148.26	$1,366.14	$1,366.14	$1,112.99	$1,112.99	$1,219.98	$1,219.98	$932.87	$932.87	$1,109.88	$1,109.88	$904.23	$904.23
59	$1,496.80	$1,219.43	$1,219.43	$1,336.64	$1,336.64	$1,173.04	$1,173.04	$1,395.62	$1,395.62	$1,137.02	$1,137.02	$1,246.32	$1,246.32	$953.01	$953.01	$1,133.84	$1,133.84	$923.75	$923.75
60	$1,560.63	$1,271.43	$1,271.43	$1,393.64	$1,393.64	$1,223.06	$1,223.06	$1,455.14	$1,455.14	$1,185.50	$1,185.50	$1,299.46	$1,299.46	$993.65	$993.65	$1,182.19	$1,182.19	$963.14	$963.14
61	$1,615.83	$1,316.40	$1,316.40	$1,442.94	$1,442.94	$1,266.33	$1,266.33	$1,506.61	$1,506.61	$1,227.44	$1,227.44	$1,345.43	$1,345.43	$1,028.80	$1,028.80	$1,224.01	$1,224.01	$997.21	$997.21
62	$1,652.06	$1,345.91	$1,345.91	$1,475.29	$1,475.29	$1,294.72	$1,294.72	$1,540.39	$1,540.39	$1,254.96	$1,254.96	$1,375.59	$1,375.59	$1,051.86	$1,051.86	$1,251.45	$1,251.45	$1,019.57	$1,019.57
63	$1,697.49	$1,382.92	$1,382.92	$1,515.85	$1,515.85	$1,330.32	$1,330.32	$1,582.74	$1,582.74	$1,289.46	$1,289.46	$1,413.42	$1,413.42	$1,080.79	$1,080.79	$1,285.86	$1,285.86	$1,047.61	$1,047.61
64+	$1,725.09	$1,405.41	$1,405.41	$1,540.50	$1,540.50	$1,351.95	$1,351.95	$1,608.48	$1,608.48	$1,310.43	$1,310.43	$1,436.40	$1,436.40	$1,098.36	$1,098.36	$1,306.77	$1,306.77	$1,064.64	$1,064.64

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060143		16322PA0070029		16322PA0070029		16322PA0070029		16322PA0070029		16322PA0070030		16322PA0070030		16322PA0070030		16322PA0070030		16322PA
Plan Marketing Name =>	dvantage Gold HSA PPO $3,000		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,000 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold EPO $1,500 $40/		dvantage Gold E
Form # =>	PPOF15		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$3,000 / $6,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$2,000 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$0 / $0		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$35 /
OOP Maximum =>	$6,000 / $9,200		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$297.58	$297.58	$323.46	$323.46	$384.85	$384.85	$313.54	$313.54	$343.67	$343.67	$316.67	$316.67	$376.76	$376.76	$306.95	$306.95	$336.45	$336.45	$312.66
15	$324.03	$324.03	$352.22	$352.22	$419.06	$419.06	$341.41	$341.41	$374.22	$374.22	$344.82	$344.82	$410.25	$410.25	$334.23	$334.23	$366.36	$366.36	$340.46
16	$334.14	$334.14	$363.21	$363.21	$432.14	$432.14	$352.06	$352.06	$385.90	$385.90	$355.58	$355.58	$423.06	$423.06	$344.67	$344.67	$377.80	$377.80	$351.08
17	$344.26	$344.26	$374.20	$374.20	$445.22	$445.22	$362.72	$362.72	$397.58	$397.58	$366.35	$366.35	$435.86	$435.86	$355.10	$355.10	$389.23	$389.23	$361.71
18	$355.15	$355.15	$386.04	$386.04	$459.30	$459.30	$374.19	$374.19	$410.16	$410.16	$377.94	$377.94	$449.65	$449.65	$366.33	$366.33	$401.55	$401.55	$373.15
19	$366.04	$366.04	$397.88	$397.88	$473.39	$473.39	$385.67	$385.67	$422.73	$422.73	$389.53	$389.53	$463.44	$463.44	$377.57	$377.57	$413.86	$413.86	$384.60
20	$377.32	$377.32	$410.15	$410.15	$487.98	$487.98	$397.55	$397.55	$435.76	$435.76	$401.53	$401.53	$477.73	$477.73	$389.20	$389.20	$426.62	$426.62	$396.45
21	$388.99	$388.99	$422.83	$422.83	$503.07	$503.07	$409.85	$409.85	$449.24	$449.24	$413.95	$413.95	$492.50	$492.50	$401.24	$401.24	$439.81	$439.81	$408.71
22	$388.99	$388.99	$422.83	$422.83	$503.07	$503.07	$409.85	$409.85	$449.24	$449.24	$413.95	$413.95	$492.50	$492.50	$401.24	$401.24	$439.81	$439.81	$408.71
23	$388.99	$388.99	$422.83	$422.83	$503.07	$503.07	$409.85	$409.85	$449.24	$449.24	$413.95	$413.95	$492.50	$492.50	$401.24	$401.24	$439.81	$439.81	$408.71
24	$388.99	$388.99	$422.83	$422.83	$503.07	$503.07	$409.85	$409.85	$449.24	$449.24	$413.95	$413.95	$492.50	$492.50	$401.24	$401.24	$439.81	$439.81	$408.71
25	$390.55	$390.55	$424.52	$424.52	$505.08	$505.08	$411.49	$411.49	$451.04	$451.04	$415.61	$415.61	$494.47	$494.47	$402.84	$402.84	$441.57	$441.57	$410.34
26	$398.33	$398.33	$432.98	$432.98	$515.14	$515.14	$419.69	$419.69	$460.02	$460.02	$423.88	$423.88	$504.32	$504.32	$410.87	$410.87	$450.37	$450.37	$418.52
27	$407.66	$407.66	$443.13	$443.13	$527.22	$527.22	$429.52	$429.52	$470.80	$470.80	$433.82	$433.82	$516.14	$516.14	$420.50	$420.50	$460.92	$460.92	$428.33
28	$422.83	$422.83	$459.62	$459.62	$546.84	$546.84	$445.51	$445.51	$488.32	$488.32	$449.96	$449.96	$535.35	$535.35	$436.15	$436.15	$478.07	$478.07	$444.27
29	$435.28	$435.28	$473.15	$473.15	$562.94	$562.94	$458.62	$458.62	$502.70	$502.70	$463.21	$463.21	$551.11	$551.11	$448.99	$448.99	$492.15	$492.15	$457.35
30	$441.50	$441.50	$479.91	$479.91	$570.98	$570.98	$465.18	$465.18	$509.89	$509.89	$469.83	$469.83	$558.99	$558.99	$455.41	$455.41	$499.18	$499.18	$463.89
31	$450.84	$450.84	$490.06	$490.06	$583.06	$583.06	$475.02	$475.02	$520.67	$520.67	$479.77	$479.77	$570.81	$570.81	$465.04	$465.04	$509.74	$509.74	$473.69
32	$460.18	$460.18	$500.21	$500.21	$595.13	$595.13	$484.85	$484.85	$531.45	$531.45	$489.70	$489.70	$582.63	$582.63	$474.67	$474.67	$520.30	$520.30	$483.50
33	$466.01	$466.01	$506.55	$506.55	$602.68	$602.68	$491.00	$491.00	$538.19	$538.19	$495.91	$495.91	$590.02	$590.02	$480.69	$480.69	$526.89	$526.89	$489.63
34	$472.23	$472.23	$513.32	$513.32	$610.73	$610.73	$497.56	$497.56	$545.38	$545.38	$502.54	$502.54	$597.90	$597.90	$487.11	$487.11	$533.93	$533.93	$496.17
35	$475.35	$475.35	$516.70	$516.70	$614.75	$614.75	$500.84	$500.84	$548.97	$548.97	$505.85	$505.85	$601.84	$601.84	$490.32	$490.32	$537.45	$537.45	$499.44
36	$478.46	$478.46	$520.08	$520.08	$618.78	$618.78	$504.12	$504.12	$552.57	$552.57	$509.16	$509.16	$605.78	$605.78	$493.53	$493.53	$540.97	$540.97	$502.71
37	$481.57	$481.57	$523.46	$523.46	$622.80	$622.80	$507.39	$507.39	$556.16	$556.16	$512.47	$512.47	$609.72	$609.72	$496.74	$496.74	$544.48	$544.48	$505.98
38	$484.68	$484.68	$526.85	$526.85	$626.83	$626.83	$510.67	$510.67	$559.75	$559.75	$515.78	$515.78	$613.66	$613.66	$499.95	$499.95	$548.00	$548.00	$509.25
39	$490.91	$490.91	$533.61	$533.61	$634.87	$634.87	$517.23	$517.23	$566.94	$566.94	$522.40	$522.40	$621.54	$621.54	$506.36	$506.36	$555.04	$555.04	$515.79
40	$497.13	$497.13	$540.38	$540.38	$642.92	$642.92	$523.79	$523.79	$574.13	$574.13	$529.03	$529.03	$629.42	$629.42	$512.78	$512.78	$562.08	$562.08	$522.33
41	$506.46	$506.46	$550.52	$550.52	$655.00	$655.00	$533.62	$533.62	$584.91	$584.91	$538.96	$538.96	$641.24	$641.24	$522.41	$522.41	$572.63	$572.63	$532.14
42	$515.41	$515.41	$560.25	$560.25	$666.57	$666.57	$543.05	$543.05	$595.24	$595.24	$548.48	$548.48	$652.56	$652.56	$531.64	$531.64	$582.75	$582.75	$541.54
43	$527.86	$527.86	$573.78	$573.78	$682.67	$682.67	$556.17	$556.17	$609.62	$609.62	$561.73	$561.73	$668.32	$668.32	$544.48	$544.48	$596.82	$596.82	$554.62
44	$543.42	$543.42	$590.69	$590.69	$702.79	$702.79	$572.56	$572.56	$627.59	$627.59	$578.29	$578.29	$688.02	$688.02	$560.53	$560.53	$614.41	$614.41	$570.97
45	$561.70	$561.70	$610.57	$610.57	$726.43	$726.43	$591.82	$591.82	$648.70	$648.70	$597.74	$597.74	$711.17	$711.17	$579.39	$579.39	$635.09	$635.09	$590.18
46	$583.49	$583.49	$634.25	$634.25	$754.61	$754.61	$614.78	$614.78	$673.86	$673.86	$620.93	$620.93	$738.75	$738.75	$601.86	$601.86	$659.72	$659.72	$613.07
47	$607.99	$607.99	$660.88	$660.88	$786.30	$786.30	$640.60	$640.60	$702.16	$702.16	$647.00	$647.00	$769.78	$769.78	$627.14	$627.14	$687.42	$687.42	$638.81
48	$636.00	$636.00	$691.33	$691.33	$822.52	$822.52	$670.10	$670.10	$734.51	$734.51	$676.81	$676.81	$805.24	$805.24	$656.03	$656.03	$719.09	$719.09	$668.24
49	$663.62	$663.62	$721.35	$721.35	$858.24	$858.24	$699.20	$699.20	$766.40	$766.40	$706.20	$706.20	$840.21	$840.21	$684.52	$684.52	$750.32	$750.32	$697.26
50	$694.74	$694.74	$755.17	$755.17	$898.48	$898.48	$731.99	$731.99	$802.34	$802.34	$739.31	$739.31	$879.61	$879.61	$716.61	$716.61	$785.50	$785.50	$729.96
51	$725.47	$725.47	$788.58	$788.58	$938.23	$938.23	$764.37	$764.37	$837.83	$837.83	$772.02	$772.02	$918.51	$918.51	$748.31	$748.31	$820.25	$820.25	$762.24
52	$759.31	$759.31	$825.36	$825.36	$981.99	$981.99	$800.03	$800.03	$876.92	$876.92	$808.03	$808.03	$961.36	$961.36	$783.22	$783.22	$858.51	$858.51	$797.80
53	$793.54	$793.54	$862.57	$862.57	$1,026.26	$1,026.26	$836.09	$836.09	$916.45	$916.45	$844.46	$844.46	$1,004.70	$1,004.70	$818.53	$818.53	$897.21	$897.21	$833.77
54	$830.49	$830.49	$902.74	$902.74	$1,074.05	$1,074.05	$875.03	$875.03	$959.13	$959.13	$883.78	$883.78	$1,051.49	$1,051.49	$856.65	$856.65	$938.99	$938.99	$872.60
55	$867.45	$867.45	$942.91	$942.91	$1,121.85	$1,121.85	$913.97	$913.97	$1,001.81	$1,001.81	$923.11	$923.11	$1,098.28	$1,098.28	$894.77	$894.77	$980.78	$980.78	$911.42
56	$907.51	$907.51	$986.46	$986.46	$1,173.66	$1,173.66	$956.18	$956.18	$1,048.08	$1,048.08	$965.75	$965.75	$1,149.00	$1,149.00	$936.09	$936.09	$1,026.08	$1,026.08	$953.52
57	$947.97	$947.97	$1,030.44	$1,030.44	$1,225.98	$1,225.98	$998.80	$998.80	$1,094.80	$1,094.80	$1,008.80	$1,008.80	$1,200.22	$1,200.22	$977.82	$977.82	$1,071.82	$1,071.82	$996.03
58	$991.15	$991.15	$1,077.37	$1,077.37	$1,281.82	$1,281.82	$1,044.30	$1,044.30	$1,144.66	$1,144.66	$1,054.74	$1,054.74	$1,254.89	$1,254.89	$1,022.36	$1,022.36	$1,120.64	$1,120.64	$1,041.39
59	$1,012.54	$1,012.54	$1,100.63	$1,100.63	$1,309.49	$1,309.49	$1,066.84	$1,066.84	$1,169.37	$1,169.37	$1,077.51	$1,077.51	$1,281.98	$1,281.98	$1,044.43	$1,044.43	$1,144.83	$1,144.83	$1,063.87
60	$1,055.72	$1,055.72	$1,147.56	$1,147.56	$1,365.33	$1,365.33	$1,112.33	$1,112.33	$1,219.24	$1,219.24	$1,123.46	$1,123.46	$1,336.65	$1,336.65	$1,088.97	$1,088.97	$1,193.64	$1,193.64	$1,109.24
61	$1,093.06	$1,093.06	$1,188.15	$1,188.15	$1,413.63	$1,413.63	$1,151.68	$1,151.68	$1,262.36	$1,262.36	$1,163.20	$1,163.20	$1,383.93	$1,383.93	$1,127.48	$1,127.48	$1,235.87	$1,235.87	$1,148.48
62	$1,117.57	$1,117.57	$1,214.79	$1,214.79	$1,445.32	$1,445.32	$1,177.50	$1,177.50	$1,290.67	$1,290.67	$1,189.28	$1,189.28	$1,414.95	$1,414.95	$1,152.76	$1,152.76	$1,263.57	$1,263.57	$1,174.22
63	$1,148.30	$1,148.30	$1,248.19	$1,248.19	$1,485.06	$1,485.06	$1,209.88	$1,209.88	$1,326.16	$1,326.16	$1,221.98	$1,221.98	$1,453.86	$1,453.86	$1,184.46	$1,184.46	$1,298.32	$1,298.32	$1,206.51
64+	$1,166.97	$1,166.97	$1,268.49	$1,268.49	$1,509.21	$1,509.21	$1,229.55	$1,229.55	$1,347.72	$1,347.72	$1,241.85	$1,241.85	$1,477.50	$1,477.50	$1,203.72	$1,203.72	$1,319.43	$1,319.43	$1,226.13

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070032	16322PA0070032		16322PA0070032		16322PA0070032		16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070033		16322PA0070034		16322PA0070034	
Plan Marketing Name =>	PO $2,000 $35/	dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $2,000 $35/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		dvantage Gold EPO $3,100 $30/		vantage Silver EPO $4,400 $60/		vantage Silver EPO $4,400 $60/	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	old	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	/ $4,000	$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$3,100 / $6,200		$4,400 / $8,800		$4,400 / $8,800	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$35 / $50		$35 / $50		$35 / $50		$30 / $40		$30 / $40		$30 / $40		$30 / $40		$60 / $80		$60 / $80	
OOP Maximum =>	$13,000	$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$312.66	$372.00	$372.00	$303.06	$303.06	$332.19	$332.19	$304.57	$304.57	$362.37	$362.37	$295.22	$295.22	$323.60	$323.60	$272.04	$272.04	$323.66	$323.66
15	$340.46	$405.06	$405.06	$330.00	$330.00	$361.72	$361.72	$331.64	$331.64	$394.58	$394.58	$321.46	$321.46	$352.37	$352.37	$296.22	$296.22	$352.43	$352.43
16	$351.08	$417.71	$417.71	$340.30	$340.30	$373.01	$373.01	$341.99	$341.99	$406.90	$406.90	$331.50	$331.50	$363.37	$363.37	$305.47	$305.47	$363.43	$363.43
17	$361.71	$430.35	$430.35	$350.60	$350.60	$384.30	$384.30	$352.35	$352.35	$419.22	$419.22	$341.53	$341.53	$374.36	$374.36	$314.71	$314.71	$374.43	$374.43
18	$373.15	$443.96	$443.96	$361.69	$361.69	$396.46	$396.46	$363.49	$363.49	$432.48	$432.48	$352.34	$352.34	$386.21	$386.21	$324.67	$324.67	$386.28	$386.28
19	$384.60	$457.58	$457.58	$372.79	$372.79	$408.62	$408.62	$374.64	$374.64	$445.74	$445.74	$363.14	$363.14	$398.05	$398.05	$334.63	$334.63	$398.13	$398.13
20	$396.45	$471.68	$471.68	$384.28	$384.28	$421.21	$421.21	$386.19	$386.19	$459.48	$459.48	$374.33	$374.33	$410.32	$410.32	$344.94	$344.94	$410.40	$410.40
21	$408.71	$486.27	$486.27	$396.16	$396.16	$434.24	$434.24	$398.13	$398.13	$473.69	$473.69	$385.91	$385.91	$423.01	$423.01	$355.61	$355.61	$423.09	$423.09
22	$408.71	$486.27	$486.27	$396.16	$396.16	$434.24	$434.24	$398.13	$398.13	$473.69	$473.69	$385.91	$385.91	$423.01	$423.01	$355.61	$355.61	$423.09	$423.09
23	$408.71	$486.27	$486.27	$396.16	$396.16	$434.24	$434.24	$398.13	$398.13	$473.69	$473.69	$385.91	$385.91	$423.01	$423.01	$355.61	$355.61	$423.09	$423.09
24	$408.71	$486.27	$486.27	$396.16	$396.16	$434.24	$434.24	$398.13	$398.13	$473.69	$473.69	$385.91	$385.91	$423.01	$423.01	$355.61	$355.61	$423.09	$423.09
25	$410.34	$488.22	$488.22	$397.74	$397.74	$435.98	$435.98	$399.72	$399.72	$475.58	$475.58	$387.45	$387.45	$424.70	$424.70	$357.03	$357.03	$424.78	$424.78
26	$418.52	$497.94	$497.94	$405.67	$405.67	$444.66	$444.66	$407.69	$407.69	$485.06	$485.06	$395.17	$395.17	$433.16	$433.16	$364.14	$364.14	$433.24	$433.24
27	$428.33	$509.61	$509.61	$415.18	$415.18	$455.08	$455.08	$417.24	$417.24	$496.43	$496.43	$404.43	$404.43	$443.31	$443.31	$372.68	$372.68	$443.40	$443.40
28	$444.27	$528.58	$528.58	$430.63	$430.63	$472.02	$472.02	$432.77	$432.77	$514.90	$514.90	$419.48	$419.48	$459.81	$459.81	$386.55	$386.55	$459.90	$459.90
29	$457.35	$544.14	$544.14	$443.30	$443.30	$485.91	$485.91	$445.51	$445.51	$530.06	$530.06	$431.83	$431.83	$473.35	$473.35	$397.93	$397.93	$473.44	$473.44
30	$463.89	$551.92	$551.92	$449.64	$449.64	$492.86	$492.86	$451.88	$451.88	$537.64	$537.64	$438.01	$438.01	$480.12	$480.12	$403.62	$403.62	$480.21	$480.21
31	$473.69	$563.59	$563.59	$459.15	$459.15	$503.28	$503.28	$461.43	$461.43	$549.01	$549.01	$447.27	$447.27	$490.27	$490.27	$412.15	$412.15	$490.36	$490.36
32	$483.50	$575.26	$575.26	$468.66	$468.66	$513.71	$513.71	$470.99	$470.99	$560.38	$560.38	$456.53	$456.53	$500.42	$500.42	$420.69	$420.69	$500.52	$500.52
33	$489.63	$582.55	$582.55	$474.60	$474.60	$520.22	$520.22	$476.96	$476.96	$567.48	$567.48	$462.32	$462.32	$506.77	$506.77	$426.02	$426.02	$506.86	$506.86
34	$496.17	$590.33	$590.33	$480.94	$480.94	$527.17	$527.17	$483.33	$483.33	$575.06	$575.06	$468.49	$468.49	$513.53	$513.53	$431.71	$431.71	$513.63	$513.63
35	$499.44	$594.22	$594.22	$484.11	$484.11	$530.64	$530.64	$486.51	$486.51	$578.85	$578.85	$471.58	$471.58	$516.92	$516.92	$434.56	$434.56	$517.02	$517.02
36	$502.71	$598.11	$598.11	$487.28	$487.28	$534.12	$534.12	$489.70	$489.70	$582.64	$582.64	$474.67	$474.67	$520.30	$520.30	$437.40	$437.40	$520.40	$520.40
37	$505.98	$602.00	$602.00	$490.45	$490.45	$537.59	$537.59	$492.88	$492.88	$586.43	$586.43	$477.76	$477.76	$523.69	$523.69	$440.25	$440.25	$523.79	$523.79
38	$509.25	$605.89	$605.89	$493.62	$493.62	$541.06	$541.06	$496.07	$496.07	$590.22	$590.22	$480.84	$480.84	$527.07	$527.07	$443.09	$443.09	$527.17	$527.17
39	$515.79	$613.67	$613.67	$499.95	$499.95	$548.01	$548.01	$502.44	$502.44	$597.80	$597.80	$487.02	$487.02	$533.84	$533.84	$448.78	$448.78	$533.94	$533.94
40	$522.33	$621.45	$621.45	$506.29	$506.29	$554.96	$554.96	$508.81	$508.81	$605.38	$605.38	$493.19	$493.19	$540.61	$540.61	$454.47	$454.47	$540.71	$540.71
41	$532.14	$633.12	$633.12	$515.80	$515.80	$565.38	$565.38	$518.37	$518.37	$616.74	$616.74	$502.45	$502.45	$550.76	$550.76	$463.00	$463.00	$550.86	$550.86
42	$541.54	$644.31	$644.31	$524.91	$524.91	$575.37	$575.37	$527.52	$527.52	$627.64	$627.64	$511.33	$511.33	$560.49	$560.49	$471.18	$471.18	$560.59	$560.59
43	$554.62	$659.87	$659.87	$537.59	$537.59	$589.26	$589.26	$540.26	$540.26	$642.80	$642.80	$523.68	$523.68	$574.02	$574.02	$482.56	$482.56	$574.13	$574.13
44	$570.97	$679.32	$679.32	$553.44	$553.44	$606.63	$606.63	$556.19	$556.19	$661.74	$661.74	$539.12	$539.12	$590.94	$590.94	$496.79	$496.79	$591.06	$591.06
45	$590.18	$702.17	$702.17	$572.06	$572.06	$627.04	$627.04	$574.90	$574.90	$684.01	$684.01	$557.25	$557.25	$610.83	$610.83	$513.50	$513.50	$610.94	$610.94
46	$613.07	$729.41	$729.41	$594.24	$594.24	$651.36	$651.36	$597.20	$597.20	$710.54	$710.54	$578.87	$578.87	$634.52	$634.52	$533.42	$533.42	$634.64	$634.64
47	$638.81	$760.04	$760.04	$619.20	$619.20	$678.72	$678.72	$622.28	$622.28	$740.38	$740.38	$603.18	$603.18	$661.16	$661.16	$555.82	$555.82	$661.29	$661.29
48	$668.24	$795.05	$795.05	$647.72	$647.72	$709.98	$709.98	$650.94	$650.94	$774.48	$774.48	$630.96	$630.96	$691.62	$691.62	$581.42	$581.42	$691.75	$691.75
49	$697.26	$829.58	$829.58	$675.85	$675.85	$740.81	$740.81	$679.21	$679.21	$808.12	$808.12	$658.36	$658.36	$721.66	$721.66	$606.67	$606.67	$721.79	$721.79
50	$729.96	$868.48	$868.48	$707.54	$707.54	$775.55	$775.55	$711.06	$711.06	$846.01	$846.01	$689.24	$689.24	$755.50	$755.50	$635.12	$635.12	$755.64	$755.64
51	$762.24	$906.89	$906.89	$738.84	$738.84	$809.86	$809.86	$742.51	$742.51	$883.43	$883.43	$719.72	$719.72	$788.91	$788.91	$663.21	$663.21	$789.06	$789.06
52	$797.80	$949.20	$949.20	$773.30	$773.30	$847.64	$847.64	$777.15	$777.15	$924.64	$924.64	$753.30	$753.30	$825.72	$825.72	$694.15	$694.15	$825.87	$825.87
53	$833.77	$991.99	$991.99	$808.17	$808.17	$885.85	$885.85	$812.19	$812.19	$966.33	$966.33	$787.26	$787.26	$862.94	$862.94	$725.44	$725.44	$863.10	$863.10
54	$872.60	$1,038.19	$1,038.19	$845.80	$845.80	$927.10	$927.10	$850.01	$850.01	$1,011.33	$1,011.33	$823.92	$823.92	$903.13	$903.13	$759.23	$759.23	$903.30	$903.30
55	$911.42	$1,084.38	$1,084.38	$883.44	$883.44	$968.36	$968.36	$887.83	$887.83	$1,056.33	$1,056.33	$860.58	$860.58	$943.31	$943.31	$793.01	$793.01	$943.49	$943.49
56	$953.52	$1,134.47	$1,134.47	$924.24	$924.24	$1,013.08	$1,013.08	$928.84	$928.84	$1,105.12	$1,105.12	$900.33	$900.33	$986.88	$986.88	$829.64	$829.64	$987.07	$987.07
57	$996.03	$1,185.04	$1,185.04	$965.44	$965.44	$1,058.24	$1,058.24	$970.24	$970.24	$1,154.38	$1,154.38	$940.46	$940.46	$1,030.88	$1,030.88	$866.62	$866.62	$1,031.07	$1,031.07
58	$1,041.39	$1,239.02	$1,239.02	$1,009.42	$1,009.42	$1,106.44	$1,106.44	$1,014.44	$1,014.44	$1,206.96	$1,206.96	$983.30	$983.30	$1,077.83	$1,077.83	$906.09	$906.09	$1,078.03	$1,078.03
59	$1,063.87	$1,265.76	$1,265.76	$1,031.20	$1,031.20	$1,130.33	$1,130.33	$1,036.33	$1,036.33	$1,233.02	$1,233.02	$1,004.52	$1,004.52	$1,101.10	$1,101.10	$925.65	$925.65	$1,101.30	$1,101.30
60	$1,109.24	$1,319.74	$1,319.74	$1,075.18	$1,075.18	$1,178.53	$1,178.53	$1,080.52	$1,080.52	$1,285.59	$1,285.59	$1,047.36	$1,047.36	$1,148.05	$1,148.05	$965.13	$965.13	$1,148.27	$1,148.27
61	$1,148.48	$1,366.42	$1,366.42	$1,113.21	$1,113.21	$1,220.21	$1,220.21	$1,118.75	$1,118.75	$1,331.07	$1,331.07	$1,084.41	$1,084.41	$1,188.66	$1,188.66	$999.26	$999.26	$1,188.88	$1,188.88
62	$1,174.22	$1,397.05	$1,397.05	$1,138.17	$1,138.17	$1,247.57	$1,247.57	$1,143.83	$1,143.83	$1,360.91	$1,360.91	$1,108.72	$1,108.72	$1,215.31	$1,215.31	$1,021.67	$1,021.67	$1,215.54	$1,215.54
63	$1,206.51	$1,435.47	$1,435.47	$1,169.46	$1,169.46	$1,281.88	$1,281.88	$1,175.28	$1,175.28	$1,398.33	$1,398.33	$1,139.21	$1,139.21	$1,248.73	$1,248.73	$1,049.76	$1,049.76	$1,248.96	$1,248.96
64+	$1,226.13	$1,458.81	$1,458.81	$1,188.48	$1,188.48	$1,302.72	$1,302.72	$1,194.39	$1,194.39	$1,421.07	$1,421.07	$1,157.73	$1,157.73	$1,269.03	$1,269.03	$1,066.83	$1,066.83	$1,269.27	$1,269.27

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070034		16322PA0070034		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070035		16322PA0070073		16322PA0070073		16322PA0070073		16322PA
Plan Marketing Name =>	vantage Silver EPO $4,400 $60/		vantage Silver EPO $4,400 $60/		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		s Advantage Bronze EPO $8,550		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,400 $80/$100 - P		Silver EPO $6,4
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	4		5		1		2		4		5		1		2		4		5
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Silver		Silver		Bronze		Bronze		Bronze		Bronze		Silver		Silver		Silver		Sil
Deductible =>	$4,400 / $8,800		$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$6,400 / $12,800		$6,400 / $12,800		$6,400 / $12,800		$6,400 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$0 /
OOP Maximum =>	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$263.69	$263.69	$289.03	$289.03	$209.07	$209.07	$248.75	$248.75	$202.66	$202.66	$222.13	$222.13	$272.86	$272.86	$324.64	$324.64	$264.48	$264.48	$289.90
15	$287.13	$287.13	$314.72	$314.72	$227.66	$227.66	$270.86	$270.86	$220.67	$220.67	$241.88	$241.88	$297.11	$297.11	$353.49	$353.49	$287.99	$287.99	$315.67
16	$296.09	$296.09	$324.55	$324.55	$234.76	$234.76	$279.31	$279.31	$227.56	$227.56	$249.43	$249.43	$306.39	$306.39	$364.53	$364.53	$296.98	$296.98	$325.53
17	$305.05	$305.05	$334.37	$334.37	$241.87	$241.87	$287.77	$287.77	$234.45	$234.45	$256.98	$256.98	$315.66	$315.66	$375.56	$375.56	$305.97	$305.97	$335.38
18	$314.70	$314.70	$344.95	$344.95	$249.52	$249.52	$296.87	$296.87	$241.86	$241.86	$265.11	$265.11	$325.65	$325.65	$387.44	$387.44	$315.65	$315.65	$345.99
19	$324.35	$324.35	$355.53	$355.53	$257.18	$257.18	$305.98	$305.98	$249.28	$249.28	$273.24	$273.24	$335.64	$335.64	$399.32	$399.32	$325.33	$325.33	$356.60
20	$334.35	$334.35	$366.49	$366.49	$265.10	$265.10	$315.41	$315.41	$256.96	$256.96	$281.66	$281.66	$345.98	$345.98	$411.63	$411.63	$335.36	$335.36	$367.59
21	$344.69	$344.69	$377.82	$377.82	$273.30	$273.30	$325.16	$325.16	$264.91	$264.91	$290.37	$290.37	$356.68	$356.68	$424.36	$424.36	$345.73	$345.73	$378.96
22	$344.69	$344.69	$377.82	$377.82	$273.30	$273.30	$325.16	$325.16	$264.91	$264.91	$290.37	$290.37	$356.68	$356.68	$424.36	$424.36	$345.73	$345.73	$378.96
23	$344.69	$344.69	$377.82	$377.82	$273.30	$273.30	$325.16	$325.16	$264.91	$264.91	$290.37	$290.37	$356.68	$356.68	$424.36	$424.36	$345.73	$345.73	$378.96
24	$344.69	$344.69	$377.82	$377.82	$273.30	$273.30	$325.16	$325.16	$264.91	$264.91	$290.37	$290.37	$356.68	$356.68	$424.36	$424.36	$345.73	$345.73	$378.96
25	$346.07	$346.07	$379.33	$379.33	$274.39	$274.39	$326.46	$326.46	$265.97	$265.97	$291.53	$291.53	$358.11	$358.11	$426.06	$426.06	$347.11	$347.11	$380.48
26	$352.96	$352.96	$386.89	$386.89	$279.86	$279.86	$332.96	$332.96	$271.27	$271.27	$297.34	$297.34	$365.24	$365.24	$434.54	$434.54	$354.03	$354.03	$388.06
27	$361.24	$361.24	$395.96	$395.96	$286.42	$286.42	$340.77	$340.77	$277.63	$277.63	$304.31	$304.31	$373.80	$373.80	$444.73	$444.73	$362.33	$362.33	$397.15
28	$374.68	$374.68	$410.69	$410.69	$297.08	$297.08	$353.45	$353.45	$287.96	$287.96	$315.63	$315.63	$387.71	$387.71	$461.28	$461.28	$375.81	$375.81	$411.93
29	$385.71	$385.71	$422.78	$422.78	$305.82	$305.82	$363.85	$363.85	$296.43	$296.43	$324.92	$324.92	$399.12	$399.12	$474.86	$474.86	$386.87	$386.87	$424.06
30	$391.22	$391.22	$428.83	$428.83	$310.20	$310.20	$369.06	$369.06	$300.67	$300.67	$329.57	$329.57	$404.83	$404.83	$481.65	$481.65	$392.40	$392.40	$430.12
31	$399.50	$399.50	$437.89	$437.89	$316.75	$316.75	$376.86	$376.86	$307.03	$307.03	$336.54	$336.54	$413.39	$413.39	$491.83	$491.83	$400.70	$400.70	$439.21
32	$407.77	$407.77	$446.96	$446.96	$323.31	$323.31	$384.66	$384.66	$313.39	$313.39	$343.51	$343.51	$421.95	$421.95	$502.02	$502.02	$409.00	$409.00	$448.31
33	$412.94	$412.94	$452.63	$452.63	$327.41	$327.41	$389.54	$389.54	$317.36	$317.36	$347.86	$347.86	$427.30	$427.30	$508.38	$508.38	$414.18	$414.18	$453.99
34	$418.45	$418.45	$458.67	$458.67	$331.79	$331.79	$394.74	$394.74	$321.60	$321.60	$352.51	$352.51	$433.01	$433.01	$515.17	$515.17	$419.72	$419.72	$460.06
35	$421.21	$421.21	$461.70	$461.70	$333.97	$333.97	$397.35	$397.35	$323.72	$323.72	$354.83	$354.83	$435.86	$435.86	$518.57	$518.57	$422.48	$422.48	$463.09
36	$423.97	$423.97	$464.72	$464.72	$336.16	$336.16	$399.95	$399.95	$325.84	$325.84	$357.16	$357.16	$438.72	$438.72	$521.96	$521.96	$425.25	$425.25	$466.12
37	$426.73	$426.73	$467.74	$467.74	$338.35	$338.35	$402.55	$402.55	$327.96	$327.96	$359.48	$359.48	$441.57	$441.57	$525.36	$525.36	$428.01	$428.01	$469.15
38	$429.48	$429.48	$470.76	$470.76	$340.53	$340.53	$405.15	$405.15	$330.08	$330.08	$361.80	$361.80	$444.42	$444.42	$528.75	$528.75	$430.78	$430.78	$472.18
39	$435.00	$435.00	$476.81	$476.81	$344.90	$344.90	$410.35	$410.35	$334.32	$334.32	$366.45	$366.45	$450.13	$450.13	$535.54	$535.54	$436.31	$436.31	$478.25
40	$440.51	$440.51	$482.85	$482.85	$349.28	$349.28	$415.55	$415.55	$338.55	$338.55	$371.09	$371.09	$455.84	$455.84	$542.33	$542.33	$441.84	$441.84	$484.31
41	$448.79	$448.79	$491.92	$491.92	$355.84	$355.84	$423.36	$423.36	$344.91	$344.91	$378.06	$378.06	$464.40	$464.40	$552.52	$552.52	$450.14	$450.14	$493.41
42	$456.71	$456.71	$500.61	$500.61	$362.12	$362.12	$430.84	$430.84	$351.01	$351.01	$384.74	$384.74	$472.60	$472.60	$562.28	$562.28	$458.09	$458.09	$502.12
43	$467.74	$467.74	$512.70	$512.70	$370.87	$370.87	$441.24	$441.24	$359.48	$359.48	$394.03	$394.03	$484.01	$484.01	$575.86	$575.86	$469.16	$469.16	$514.25
44	$481.53	$481.53	$527.81	$527.81	$381.80	$381.80	$454.25	$454.25	$370.08	$370.08	$405.65	$405.65	$498.28	$498.28	$592.83	$592.83	$482.98	$482.98	$529.41
45	$497.73	$497.73	$545.57	$545.57	$394.65	$394.65	$469.53	$469.53	$382.53	$382.53	$419.29	$419.29	$515.05	$515.05	$612.78	$612.78	$499.23	$499.23	$547.22
46	$517.04	$517.04	$566.73	$566.73	$409.95	$409.95	$487.74	$487.74	$397.37	$397.37	$435.56	$435.56	$535.02	$535.02	$636.54	$636.54	$518.60	$518.60	$568.44
47	$538.75	$538.75	$590.53	$590.53	$427.17	$427.17	$508.23	$508.23	$414.05	$414.05	$453.85	$453.85	$557.49	$557.49	$663.27	$663.27	$540.38	$540.38	$592.31
48	$563.57	$563.57	$617.74	$617.74	$446.85	$446.85	$531.64	$531.64	$433.13	$433.13	$474.75	$474.75	$583.17	$583.17	$693.83	$693.83	$565.27	$565.27	$619.60
49	$588.04	$588.04	$644.56	$644.56	$466.25	$466.25	$554.72	$554.72	$451.94	$451.94	$495.37	$495.37	$608.50	$608.50	$723.96	$723.96	$589.82	$589.82	$646.51
50	$615.62	$615.62	$674.79	$674.79	$488.11	$488.11	$580.74	$580.74	$473.13	$473.13	$518.60	$518.60	$637.03	$637.03	$757.91	$757.91	$617.47	$617.47	$676.82
51	$642.85	$642.85	$704.63	$704.63	$509.70	$509.70	$606.42	$606.42	$494.06	$494.06	$541.54	$541.54	$665.21	$665.21	$791.43	$791.43	$644.79	$644.79	$706.76
52	$672.83	$672.83	$737.50	$737.50	$533.48	$533.48	$634.71	$634.71	$517.10	$517.10	$566.80	$566.80	$696.24	$696.24	$828.35	$828.35	$674.86	$674.86	$739.73
53	$703.17	$703.17	$770.75	$770.75	$557.53	$557.53	$663.33	$663.33	$540.42	$540.42	$592.35	$592.35	$727.63	$727.63	$865.69	$865.69	$705.29	$705.29	$773.08
54	$735.91	$735.91	$806.65	$806.65	$583.50	$583.50	$694.22	$694.22	$565.58	$565.58	$619.94	$619.94	$761.51	$761.51	$906.01	$906.01	$738.13	$738.13	$809.08
55	$768.66	$768.66	$842.54	$842.54	$609.46	$609.46	$725.11	$725.11	$590.75	$590.75	$647.53	$647.53	$795.40	$795.40	$946.32	$946.32	$770.98	$770.98	$845.08
56	$804.16	$804.16	$881.45	$881.45	$637.61	$637.61	$758.60	$758.60	$618.04	$618.04	$677.43	$677.43	$832.13	$832.13	$990.03	$990.03	$806.59	$806.59	$884.11
57	$840.01	$840.01	$920.75	$920.75	$666.03	$666.03	$792.41	$792.41	$645.59	$645.59	$707.63	$707.63	$869.23	$869.23	$1,034.17	$1,034.17	$842.54	$842.54	$923.53
58	$878.27	$878.27	$962.69	$962.69	$696.37	$696.37	$828.51	$828.51	$674.99	$674.99	$739.86	$739.86	$908.82	$908.82	$1,081.27	$1,081.27	$880.92	$880.92	$965.59
59	$897.23	$897.23	$983.47	$983.47	$711.40	$711.40	$846.39	$846.39	$689.56	$689.56	$755.83	$755.83	$928.44	$928.44	$1,104.61	$1,104.61	$899.94	$899.94	$986.43
60	$935.49	$935.49	$1,025.40	$1,025.40	$741.74	$741.74	$882.48	$882.48	$718.97	$718.97	$788.06	$788.06	$968.03	$968.03	$1,151.71	$1,151.71	$938.31	$938.31	$1,028.50
61	$968.58	$968.58	$1,061.67	$1,061.67	$767.97	$767.97	$913.70	$913.70	$744.40	$744.40	$815.94	$815.94	$1,002.27	$1,002.27	$1,192.45	$1,192.45	$971.50	$971.50	$1,064.88
62	$990.29	$990.29	$1,085.48	$1,085.48	$785.19	$785.19	$934.18	$934.18	$761.09	$761.09	$834.23	$834.23	$1,024.74	$1,024.74	$1,219.19	$1,219.19	$993.28	$993.28	$1,088.75
63	$1,017.52	$1,017.52	$1,115.32	$1,115.32	$806.78	$806.78	$959.87	$959.87	$782.01	$782.01	$857.17	$857.17	$1,052.92	$1,052.92	$1,252.71	$1,252.71	$1,020.59	$1,020.59	$1,118.69
64+	$1,034.07	$1,034.07	$1,133.46	$1,133.46	$819.90	$819.90	$975.48	$975.48	$794.73	$794.73	$871.11	$871.11	$1,070.04	$1,070.04	$1,273.08	$1,273.08	$1,037.19	$1,037.19	$1,136.88

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070073	16322PA0070075		16322PA0070075		16322PA0070075		16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077	
Plan Marketing Name =>	00 $80/$100 - P	ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $1,250 $35/$50		ntage Gold EPO $2,000 $35/$50		ntage Gold EPO $2,000 $35/$50		ntage Gold EPO $2,000 $35/$50		ge Gold EPO $2,500/10% $30/$		ge Gold EPO $2,500/10% $30/$		ge Gold EPO $2,500/10% $30/$	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	5	1		4		5		1		4		5		1		4		5	
Network =>	ntage w/Dente	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente	
Metal =>	ver	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	$12,800	$1,250 / $2,500		$1,250 / $2,500		$1,250 / $2,500		$2,000 / $4,000		$2,000 / $4,000		$2,000 / $4,000		$2,500 / $5,000		$2,500 / $5,000		$2,500 / $5,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		90%		90%		90%	
Copays =>	/ $0	$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$35 / $50		$30 / $50		$30 / $50		$30 / $50	
OOP Maximum =>	$18,400	$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,000 / $12,000		$6,000 / $12,000		$6,000 / $12,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$289.90	$302.25	$302.25	$292.97	$292.97	$321.13	$321.13	$291.96	$291.96	$283.00	$283.00	$310.20	$310.20	$285.93	$285.93	$277.16	$277.16	$303.80	$303.80
15	$315.67	$329.12	$329.12	$319.01	$319.01	$349.68	$349.68	$317.91	$317.91	$308.16	$308.16	$337.77	$337.77	$311.35	$311.35	$301.80	$301.80	$330.80	$330.80
16	$325.53	$339.39	$339.39	$328.97	$328.97	$360.59	$360.59	$327.84	$327.84	$317.78	$317.78	$348.32	$348.32	$321.07	$321.07	$311.22	$311.22	$341.13	$341.13
17	$335.38	$349.66	$349.66	$338.93	$338.93	$371.51	$371.51	$337.76	$337.76	$327.40	$327.40	$358.86	$358.86	$330.79	$330.79	$320.64	$320.64	$351.45	$351.45
18	$345.99	$360.73	$360.73	$349.65	$349.65	$383.26	$383.26	$348.45	$348.45	$337.76	$337.76	$370.21	$370.21	$341.25	$341.25	$330.78	$330.78	$362.57	$362.57
19	$356.60	$371.79	$371.79	$360.37	$360.37	$395.01	$395.01	$359.13	$359.13	$348.11	$348.11	$381.57	$381.57	$351.72	$351.72	$340.92	$340.92	$373.69	$373.69
20	$367.59	$383.25	$383.25	$371.48	$371.48	$407.19	$407.19	$370.20	$370.20	$358.84	$358.84	$393.33	$393.33	$362.56	$362.56	$351.43	$351.43	$385.21	$385.21
21	$378.96	$395.10	$395.10	$382.97	$382.97	$419.78	$419.78	$381.65	$381.65	$369.94	$369.94	$405.49	$405.49	$373.77	$373.77	$362.30	$362.30	$397.12	$397.12
22	$378.96	$395.10	$395.10	$382.97	$382.97	$419.78	$419.78	$381.65	$381.65	$369.94	$369.94	$405.49	$405.49	$373.77	$373.77	$362.30	$362.30	$397.12	$397.12
23	$378.96	$395.10	$395.10	$382.97	$382.97	$419.78	$419.78	$381.65	$381.65	$369.94	$369.94	$405.49	$405.49	$373.77	$373.77	$362.30	$362.30	$397.12	$397.12
24	$378.96	$395.10	$395.10	$382.97	$382.97	$419.78	$419.78	$381.65	$381.65	$369.94	$369.94	$405.49	$405.49	$373.77	$373.77	$362.30	$362.30	$397.12	$397.12
25	$380.48	$396.68	$396.68	$384.50	$384.50	$421.46	$421.46	$383.18	$383.18	$371.42	$371.42	$407.11	$407.11	$375.27	$375.27	$363.75	$363.75	$398.71	$398.71
26	$388.06	$404.58	$404.58	$392.16	$392.16	$429.85	$429.85	$390.81	$390.81	$378.82	$378.82	$415.22	$415.22	$382.74	$382.74	$371.00	$371.00	$406.65	$406.65
27	$397.15	$414.06	$414.06	$401.35	$401.35	$439.93	$439.93	$399.97	$399.97	$387.70	$387.70	$424.95	$424.95	$391.71	$391.71	$379.69	$379.69	$416.18	$416.18
28	$411.93	$429.47	$429.47	$416.29	$416.29	$456.30	$456.30	$414.85	$414.85	$402.12	$402.12	$440.77	$440.77	$406.29	$406.29	$393.82	$393.82	$431.67	$431.67
29	$424.06	$442.12	$442.12	$428.54	$428.54	$469.73	$469.73	$427.07	$427.07	$413.96	$413.96	$453.74	$453.74	$418.25	$418.25	$405.41	$405.41	$444.38	$444.38
30	$430.12	$448.44	$448.44	$434.67	$434.67	$476.45	$476.45	$433.17	$433.17	$419.88	$419.88	$460.23	$460.23	$424.23	$424.23	$411.21	$411.21	$450.73	$450.73
31	$439.21	$457.92	$457.92	$443.86	$443.86	$486.53	$486.53	$442.33	$442.33	$428.76	$428.76	$469.96	$469.96	$433.20	$433.20	$419.91	$419.91	$460.26	$460.26
32	$448.31	$467.40	$467.40	$453.05	$453.05	$496.60	$496.60	$451.49	$451.49	$437.64	$437.64	$479.69	$479.69	$442.17	$442.17	$428.60	$428.60	$469.79	$469.79
33	$453.99	$473.33	$473.33	$458.80	$458.80	$502.90	$502.90	$457.22	$457.22	$443.19	$443.19	$485.78	$485.78	$447.78	$447.78	$434.04	$434.04	$475.75	$475.75
34	$460.06	$479.65	$479.65	$464.93	$464.93	$509.61	$509.61	$463.32	$463.32	$449.11	$449.11	$492.26	$492.26	$453.76	$453.76	$439.83	$439.83	$482.10	$482.10
35	$463.09	$482.81	$482.81	$467.99	$467.99	$512.97	$512.97	$466.38	$466.38	$452.07	$452.07	$495.51	$495.51	$456.75	$456.75	$442.73	$442.73	$485.28	$485.28
36	$466.12	$485.97	$485.97	$471.05	$471.05	$516.33	$516.33	$469.43	$469.43	$455.03	$455.03	$498.75	$498.75	$459.74	$459.74	$445.63	$445.63	$488.46	$488.46
37	$469.15	$489.13	$489.13	$474.12	$474.12	$519.69	$519.69	$472.48	$472.48	$457.99	$457.99	$502.00	$502.00	$462.73	$462.73	$448.53	$448.53	$491.63	$491.63
38	$472.18	$492.29	$492.29	$477.18	$477.18	$523.05	$523.05	$475.54	$475.54	$460.95	$460.95	$505.24	$505.24	$465.72	$465.72	$451.43	$451.43	$494.81	$494.81
39	$478.25	$498.62	$498.62	$483.31	$483.31	$529.76	$529.76	$481.64	$481.64	$466.86	$466.86	$511.73	$511.73	$471.70	$471.70	$457.22	$457.22	$501.17	$501.17
40	$484.31	$504.94	$504.94	$489.44	$489.44	$536.48	$536.48	$487.75	$487.75	$472.78	$472.78	$518.22	$518.22	$477.68	$477.68	$463.02	$463.02	$507.52	$507.52
41	$493.41	$514.42	$514.42	$498.63	$498.63	$546.55	$546.55	$496.91	$496.91	$481.66	$481.66	$527.95	$527.95	$486.65	$486.65	$471.71	$471.71	$517.05	$517.05
42	$502.12	$523.51	$523.51	$507.44	$507.44	$556.21	$556.21	$505.69	$505.69	$490.17	$490.17	$537.27	$537.27	$495.25	$495.25	$480.05	$480.05	$526.18	$526.18
43	$514.25	$536.15	$536.15	$519.69	$519.69	$569.64	$569.64	$517.90	$517.90	$502.01	$502.01	$550.25	$550.25	$507.21	$507.21	$491.64	$491.64	$538.89	$538.89
44	$529.41	$551.95	$551.95	$535.01	$535.01	$586.43	$586.43	$533.17	$533.17	$516.81	$516.81	$566.47	$566.47	$522.16	$522.16	$506.13	$506.13	$554.78	$554.78
45	$547.22	$570.52	$570.52	$553.01	$553.01	$606.16	$606.16	$551.10	$551.10	$534.19	$534.19	$585.53	$585.53	$539.72	$539.72	$523.16	$523.16	$573.44	$573.44
46	$568.44	$592.65	$592.65	$574.46	$574.46	$629.67	$629.67	$572.48	$572.48	$554.91	$554.91	$608.24	$608.24	$560.66	$560.66	$543.45	$543.45	$595.68	$595.68
47	$592.31	$617.54	$617.54	$598.58	$598.58	$656.12	$656.12	$596.52	$596.52	$578.22	$578.22	$633.78	$633.78	$584.20	$584.20	$566.27	$566.27	$620.70	$620.70
48	$619.60	$645.99	$645.99	$626.16	$626.16	$686.34	$686.34	$624.00	$624.00	$604.85	$604.85	$662.98	$662.98	$611.11	$611.11	$592.36	$592.36	$649.29	$649.29
49	$646.51	$674.04	$674.04	$653.35	$653.35	$716.14	$716.14	$651.09	$651.09	$631.12	$631.12	$691.77	$691.77	$637.65	$637.65	$618.08	$618.08	$677.49	$677.49
50	$676.82	$705.65	$705.65	$683.98	$683.98	$749.73	$749.73	$681.63	$681.63	$660.71	$660.71	$724.21	$724.21	$667.55	$667.55	$647.07	$647.07	$709.26	$709.26
51	$706.76	$736.86	$736.86	$714.24	$714.24	$782.89	$782.89	$711.78	$711.78	$689.94	$689.94	$756.24	$756.24	$697.08	$697.08	$675.69	$675.69	$740.63	$740.63
52	$739.73	$771.24	$771.24	$747.56	$747.56	$819.41	$819.41	$744.98	$744.98	$722.12	$722.12	$791.52	$791.52	$729.60	$729.60	$707.21	$707.21	$775.18	$775.18
53	$773.08	$806.00	$806.00	$781.26	$781.26	$856.35	$856.35	$778.57	$778.57	$754.68	$754.68	$827.20	$827.20	$762.49	$762.49	$739.09	$739.09	$810.12	$810.12
54	$809.08	$843.54	$843.54	$817.64	$817.64	$896.23	$896.23	$814.82	$814.82	$789.82	$789.82	$865.72	$865.72	$798.00	$798.00	$773.51	$773.51	$847.85	$847.85
55	$845.08	$881.07	$881.07	$854.02	$854.02	$936.11	$936.11	$851.08	$851.08	$824.97	$824.97	$904.24	$904.24	$833.51	$833.51	$807.93	$807.93	$885.58	$885.58
56	$884.11	$921.77	$921.77	$893.47	$893.47	$979.35	$979.35	$890.39	$890.39	$863.07	$863.07	$946.01	$946.01	$872.01	$872.01	$845.25	$845.25	$926.48	$926.48
57	$923.53	$962.86	$962.86	$933.30	$933.30	$1,023.00	$1,023.00	$930.08	$930.08	$901.54	$901.54	$988.18	$988.18	$910.88	$910.88	$882.93	$882.93	$967.78	$967.78
58	$965.59	$1,006.71	$1,006.71	$975.81	$975.81	$1,069.60	$1,069.60	$972.44	$972.44	$942.61	$942.61	$1,033.19	$1,033.19	$952.37	$952.37	$923.14	$923.14	$1,011.86	$1,011.86
59	$986.43	$1,028.45	$1,028.45	$996.87	$996.87	$1,092.69	$1,092.69	$993.43	$993.43	$962.95	$962.95	$1,055.49	$1,055.49	$972.92	$972.92	$943.07	$943.07	$1,033.70	$1,033.70
60	$1,028.50	$1,072.30	$1,072.30	$1,039.38	$1,039.38	$1,139.28	$1,139.28	$1,035.80	$1,035.80	$1,004.02	$1,004.02	$1,100.50	$1,100.50	$1,014.41	$1,014.41	$983.28	$983.28	$1,077.78	$1,077.78
61	$1,064.88	$1,110.23	$1,110.23	$1,076.15	$1,076.15	$1,179.58	$1,179.58	$1,072.44	$1,072.44	$1,039.53	$1,039.53	$1,139.43	$1,139.43	$1,050.29	$1,050.29	$1,018.06	$1,018.06	$1,115.91	$1,115.91
62	$1,088.75	$1,135.12	$1,135.12	$1,100.27	$1,100.27	$1,206.03	$1,206.03	$1,096.48	$1,096.48	$1,062.84	$1,062.84	$1,164.97	$1,164.97	$1,073.84	$1,073.84	$1,040.89	$1,040.89	$1,140.93	$1,140.93
63	$1,118.69	$1,166.34	$1,166.34	$1,130.53	$1,130.53	$1,239.19	$1,239.19	$1,126.63	$1,126.63	$1,092.06	$1,092.06	$1,197.01	$1,197.01	$1,103.37	$1,103.37	$1,069.51	$1,069.51	$1,172.30	$1,172.30
64+	$1,136.88	$1,185.30	$1,185.30	$1,148.91	$1,148.91	$1,259.34	$1,259.34	$1,144.95	$1,144.95	$1,109.82	$1,109.82	$1,216.47	$1,216.47	$1,121.31	$1,121.31	$1,086.90	$1,086.90	$1,191.36	$1,191.36

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070079		16322PA0070079		16322PA0070079		16322PA0070081		16322PA0070081		16322PA0070081		16322PA
Plan Marketing Name =>	tage Silver EPO HSA $3,800/10%		tage Silver EPO HSA $3,800/10%		tage Silver EPO HSA $3,800/10%		ge Silver EPO $5,000/10% $50/		ge Silver EPO $5,000/10% $50/		ge Silver EPO $5,000/10% $50/$		ge Gold EPO $1,000/10% $30/$		ge Gold EPO $1,000/10% $30/$		ge Gold EPO $1,000/10% $30/$		ge Silver EPO $4
Form # =>	EPOF08		EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	1		4		5		1		4		5		1		4		5		1
Network =>	n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Advantage w/Dente		n w/Dental Adva
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold		Gold		Sil
Deductible =>	$3,800 / $7,600		$3,800 / $7,600		$3,800 / $7,600		$5,000 / $10,000		$5,000 / $10,000		$5,000 / $10,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$4,400 /
Coinsurance =>	90%		90%		90%		90%		90%		90%		90%		90%		90%		90
Copays =>	10% / 10%		10% / 10%		10% / 10%		$50 / $70		$50 / $70		$50 / $70		$30 / $50		$30 / $50		$30 / $50		$50 /
OOP Maximum =>	$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$237.49	$237.49	$230.20	$230.20	$252.34	$252.34	$243.90	$243.90	$236.42	$236.42	$259.14	$259.14	$298.49	$298.49	$289.32	$289.32	$317.14	$317.14	$249.66
15	$258.60	$258.60	$250.67	$250.67	$274.77	$274.77	$265.59	$265.59	$257.43	$257.43	$282.18	$282.18	$325.02	$325.02	$315.04	$315.04	$345.33	$345.33	$271.85
16	$266.68	$266.68	$258.49	$258.49	$283.34	$283.34	$273.87	$273.87	$265.47	$265.47	$290.99	$290.99	$335.16	$335.16	$324.87	$324.87	$356.11	$356.11	$280.33
17	$274.75	$274.75	$266.31	$266.31	$291.92	$291.92	$282.16	$282.16	$273.50	$273.50	$299.79	$299.79	$345.31	$345.31	$334.71	$334.71	$366.89	$366.89	$288.82
18	$283.44	$283.44	$274.74	$274.74	$301.15	$301.15	$291.09	$291.09	$282.15	$282.15	$309.28	$309.28	$356.23	$356.23	$345.30	$345.30	$378.49	$378.49	$297.96
19	$292.13	$292.13	$283.17	$283.17	$310.39	$310.39	$300.02	$300.02	$290.81	$290.81	$318.76	$318.76	$367.16	$367.16	$355.89	$355.89	$390.10	$390.10	$307.10
20	$301.14	$301.14	$291.89	$291.89	$319.95	$319.95	$309.27	$309.27	$299.77	$299.77	$328.59	$328.59	$378.47	$378.47	$366.85	$366.85	$402.12	$402.12	$316.56
21	$310.45	$310.45	$300.92	$300.92	$329.85	$329.85	$318.83	$318.83	$309.04	$309.04	$338.75	$338.75	$390.18	$390.18	$378.20	$378.20	$414.56	$414.56	$326.35
22	$310.45	$310.45	$300.92	$300.92	$329.85	$329.85	$318.83	$318.83	$309.04	$309.04	$338.75	$338.75	$390.18	$390.18	$378.20	$378.20	$414.56	$414.56	$326.35
23	$310.45	$310.45	$300.92	$300.92	$329.85	$329.85	$318.83	$318.83	$309.04	$309.04	$338.75	$338.75	$390.18	$390.18	$378.20	$378.20	$414.56	$414.56	$326.35
24	$310.45	$310.45	$300.92	$300.92	$329.85	$329.85	$318.83	$318.83	$309.04	$309.04	$338.75	$338.75	$390.18	$390.18	$378.20	$378.20	$414.56	$414.56	$326.35
25	$311.69	$311.69	$302.12	$302.12	$331.17	$331.17	$320.11	$320.11	$310.28	$310.28	$340.11	$340.11	$391.74	$391.74	$379.71	$379.71	$416.22	$416.22	$327.66
26	$317.90	$317.90	$308.14	$308.14	$337.77	$337.77	$326.48	$326.48	$316.46	$316.46	$346.88	$346.88	$399.54	$399.54	$387.28	$387.28	$424.51	$424.51	$334.18
27	$325.35	$325.35	$315.36	$315.36	$345.68	$345.68	$334.13	$334.13	$323.87	$323.87	$355.01	$355.01	$408.91	$408.91	$396.35	$396.35	$434.46	$434.46	$342.01
28	$337.46	$337.46	$327.10	$327.10	$358.55	$358.55	$346.57	$346.57	$335.93	$335.93	$368.22	$368.22	$424.13	$424.13	$411.10	$411.10	$450.63	$450.63	$354.74
29	$347.39	$347.39	$336.73	$336.73	$369.10	$369.10	$356.77	$356.77	$345.82	$345.82	$379.06	$379.06	$436.61	$436.61	$423.21	$423.21	$463.89	$463.89	$365.19
30	$352.36	$352.36	$341.54	$341.54	$374.38	$374.38	$361.87	$361.87	$350.76	$350.76	$384.48	$384.48	$442.85	$442.85	$429.26	$429.26	$470.53	$470.53	$370.41
31	$359.81	$359.81	$348.77	$348.77	$382.30	$382.30	$369.52	$369.52	$358.18	$358.18	$392.61	$392.61	$452.22	$452.22	$438.33	$438.33	$480.48	$480.48	$378.24
32	$367.26	$367.26	$355.99	$355.99	$390.21	$390.21	$377.18	$377.18	$365.59	$365.59	$400.74	$400.74	$461.58	$461.58	$447.41	$447.41	$490.42	$490.42	$386.07
33	$371.92	$371.92	$360.50	$360.50	$395.16	$395.16	$381.96	$381.96	$370.23	$370.23	$405.82	$405.82	$467.44	$467.44	$453.08	$453.08	$496.64	$496.64	$390.97
34	$376.89	$376.89	$365.32	$365.32	$400.44	$400.44	$387.06	$387.06	$375.17	$375.17	$411.24	$411.24	$473.68	$473.68	$459.13	$459.13	$503.28	$503.28	$396.19
35	$379.37	$379.37	$367.72	$367.72	$403.08	$403.08	$389.61	$389.61	$377.65	$377.65	$413.95	$413.95	$476.80	$476.80	$462.16	$462.16	$506.59	$506.59	$398.80
36	$381.85	$381.85	$370.13	$370.13	$405.72	$405.72	$392.16	$392.16	$380.12	$380.12	$416.66	$416.66	$479.92	$479.92	$465.19	$465.19	$509.91	$509.91	$401.41
37	$384.34	$384.34	$372.54	$372.54	$408.35	$408.35	$394.71	$394.71	$382.59	$382.59	$419.37	$419.37	$483.04	$483.04	$468.21	$468.21	$513.23	$513.23	$404.02
38	$386.82	$386.82	$374.95	$374.95	$410.99	$410.99	$397.26	$397.26	$385.06	$385.06	$422.08	$422.08	$486.16	$486.16	$471.24	$471.24	$516.54	$516.54	$406.63
39	$391.79	$391.79	$379.76	$379.76	$416.27	$416.27	$402.36	$402.36	$390.01	$390.01	$427.50	$427.50	$492.41	$492.41	$477.29	$477.29	$523.17	$523.17	$411.85
40	$396.76	$396.76	$384.58	$384.58	$421.55	$421.55	$407.46	$407.46	$394.95	$394.95	$432.92	$432.92	$498.65	$498.65	$483.34	$483.34	$529.81	$529.81	$417.08
41	$404.21	$404.21	$391.80	$391.80	$429.46	$429.46	$415.12	$415.12	$402.37	$402.37	$441.05	$441.05	$508.01	$508.01	$492.42	$492.42	$539.76	$539.76	$424.91
42	$411.35	$411.35	$398.72	$398.72	$437.05	$437.05	$422.45	$422.45	$409.48	$409.48	$448.84	$448.84	$516.99	$516.99	$501.12	$501.12	$549.29	$549.29	$432.41
43	$421.28	$421.28	$408.35	$408.35	$447.61	$447.61	$432.65	$432.65	$419.37	$419.37	$459.68	$459.68	$529.47	$529.47	$513.22	$513.22	$562.56	$562.56	$442.86
44	$433.70	$433.70	$420.39	$420.39	$460.80	$460.80	$445.41	$445.41	$431.73	$431.73	$473.23	$473.23	$545.08	$545.08	$528.35	$528.35	$579.14	$579.14	$455.91
45	$448.29	$448.29	$434.53	$434.53	$476.30	$476.30	$460.39	$460.39	$446.25	$446.25	$489.16	$489.16	$563.42	$563.42	$546.12	$546.12	$598.62	$598.62	$471.25
46	$465.68	$465.68	$451.38	$451.38	$494.78	$494.78	$478.25	$478.25	$463.56	$463.56	$508.13	$508.13	$585.27	$585.27	$567.30	$567.30	$621.84	$621.84	$489.53
47	$485.23	$485.23	$470.34	$470.34	$515.56	$515.56	$498.33	$498.33	$483.03	$483.03	$529.47	$529.47	$609.85	$609.85	$591.13	$591.13	$647.96	$647.96	$510.09
48	$507.59	$507.59	$492.00	$492.00	$539.30	$539.30	$521.29	$521.29	$505.28	$505.28	$553.86	$553.86	$637.94	$637.94	$618.36	$618.36	$677.81	$677.81	$533.58
49	$529.63	$529.63	$513.37	$513.37	$562.72	$562.72	$543.92	$543.92	$527.22	$527.22	$577.91	$577.91	$665.65	$665.65	$645.21	$645.21	$707.24	$707.24	$556.75
50	$554.46	$554.46	$537.44	$537.44	$589.11	$589.11	$569.43	$569.43	$551.95	$551.95	$605.01	$605.01	$696.86	$696.86	$675.47	$675.47	$740.40	$740.40	$582.86
51	$578.99	$578.99	$561.22	$561.22	$615.17	$615.17	$594.62	$594.62	$576.36	$576.36	$631.77	$631.77	$727.69	$727.69	$705.34	$705.34	$773.15	$773.15	$608.64
52	$606.00	$606.00	$587.40	$587.40	$643.87	$643.87	$622.36	$622.36	$603.25	$603.25	$661.24	$661.24	$761.63	$761.63	$738.25	$738.25	$809.22	$809.22	$637.04
53	$633.32	$633.32	$613.88	$613.88	$672.89	$672.89	$650.41	$650.41	$630.44	$630.44	$691.05	$691.05	$795.97	$795.97	$771.53	$771.53	$845.70	$845.70	$665.75
54	$662.81	$662.81	$642.46	$642.46	$704.23	$704.23	$680.70	$680.70	$659.80	$659.80	$723.23	$723.23	$833.03	$833.03	$807.46	$807.46	$885.09	$885.09	$696.76
55	$692.30	$692.30	$671.05	$671.05	$735.57	$735.57	$710.99	$710.99	$689.16	$689.16	$755.41	$755.41	$870.10	$870.10	$843.39	$843.39	$924.47	$924.47	$727.76
56	$724.28	$724.28	$702.05	$702.05	$769.54	$769.54	$743.83	$743.83	$720.99	$720.99	$790.30	$790.30	$910.29	$910.29	$882.34	$882.34	$967.17	$967.17	$761.37
57	$756.57	$756.57	$733.34	$733.34	$803.84	$803.84	$776.99	$776.99	$753.13	$753.13	$825.53	$825.53	$950.87	$950.87	$921.67	$921.67	$1,010.28	$1,010.28	$795.31
58	$791.03	$791.03	$766.74	$766.74	$840.46	$840.46	$812.38	$812.38	$787.43	$787.43	$863.14	$863.14	$994.18	$994.18	$963.65	$963.65	$1,056.30	$1,056.30	$831.54
59	$808.10	$808.10	$783.29	$783.29	$858.60	$858.60	$829.91	$829.91	$804.43	$804.43	$881.77	$881.77	$1,015.64	$1,015.64	$984.45	$984.45	$1,079.10	$1,079.10	$849.49
60	$842.56	$842.56	$816.70	$816.70	$895.21	$895.21	$865.30	$865.30	$838.73	$838.73	$919.37	$919.37	$1,058.95	$1,058.95	$1,026.43	$1,026.43	$1,125.12	$1,125.12	$885.71
61	$872.36	$872.36	$845.59	$845.59	$926.88	$926.88	$895.91	$895.91	$868.40	$868.40	$951.89	$951.89	$1,096.41	$1,096.41	$1,062.74	$1,062.74	$1,164.91	$1,164.91	$917.04
62	$891.92	$891.92	$864.54	$864.54	$947.66	$947.66	$916.00	$916.00	$887.87	$887.87	$973.23	$973.23	$1,120.99	$1,120.99	$1,086.57	$1,086.57	$1,191.03	$1,191.03	$937.60
63	$916.45	$916.45	$888.32	$888.32	$973.72	$973.72	$941.19	$941.19	$912.29	$912.29	$999.99	$999.99	$1,151.81	$1,151.81	$1,116.45	$1,116.45	$1,223.78	$1,223.78	$963.39
64+	$931.35	$931.35	$902.76	$902.76	$989.55	$989.55	$956.49	$956.49	$927.12	$927.12	$1,016.25	$1,016.25	$1,170.54	$1,170.54	$1,134.60	$1,134.60	$1,243.68	$1,243.68	$979.05

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070082	16322PA0070082		16322PA0070082		16322PA0070091		16322PA0070091		16322PA0070091		16322PA0070091		16322PA0070092		16322PA0070092		16322PA0070092	
Plan Marketing Name =>	,400/10% $50/	ge Silver EPO $4,400/10% $50/		ge Silver EPO $4,400/10% $50/		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $1,750/10		ntage Gold HSA EPO $2,200/10		ntage Gold HSA EPO $2,200/10		ntage Gold HSA EPO $2,200/10	
Form # =>	F02	EPOF02		EPOF02		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF08	
Rating Area =>	1	4		5		1		2		4		5		1		2		4	
Network =>	antage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	ver	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $8,800	$4,400 / $8,800		$4,400 / $8,800		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$1,750 / $3,500		$2,200 / $4,400		$2,200 / $4,400		$2,200 / $4,400	
Coinsurance =>	%	90%		90%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	/ $80	$50 / $80		$50 / $80		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%	
OOP Maximum =>	$18,400	$9,200 / $18,400		$9,200 / $18,400		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200		$5,500 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$249.66	$241.99	$241.99	$265.26	$265.26	$287.33	$287.33	$341.86	$341.86	$278.51	$278.51	$305.29	$305.29	$276.58	$276.58	$329.06	$329.06	$268.09	$268.09
15	$271.85	$263.50	$263.50	$288.83	$288.83	$312.87	$312.87	$372.25	$372.25	$303.27	$303.27	$332.43	$332.43	$301.16	$301.16	$358.31	$358.31	$291.92	$291.92
16	$280.33	$271.73	$271.73	$297.85	$297.85	$322.64	$322.64	$383.87	$383.87	$312.74	$312.74	$342.80	$342.80	$310.56	$310.56	$369.50	$369.50	$301.03	$301.03
17	$288.82	$279.95	$279.95	$306.86	$306.86	$332.41	$332.41	$395.49	$395.49	$322.20	$322.20	$353.18	$353.18	$319.96	$319.96	$380.68	$380.68	$310.14	$310.14
18	$297.96	$288.81	$288.81	$316.57	$316.57	$342.92	$342.92	$408.00	$408.00	$332.40	$332.40	$364.35	$364.35	$330.09	$330.09	$392.73	$392.73	$319.95	$319.95
19	$307.10	$297.67	$297.67	$326.28	$326.28	$353.44	$353.44	$420.51	$420.51	$342.59	$342.59	$375.52	$375.52	$340.21	$340.21	$404.77	$404.77	$329.76	$329.76
20	$316.56	$306.84	$306.84	$336.34	$336.34	$364.33	$364.33	$433.47	$433.47	$353.15	$353.15	$387.10	$387.10	$350.69	$350.69	$417.25	$417.25	$339.93	$339.93
21	$326.35	$316.33	$316.33	$346.74	$346.74	$375.60	$375.60	$446.88	$446.88	$364.07	$364.07	$399.07	$399.07	$361.54	$361.54	$430.15	$430.15	$350.44	$350.44
22	$326.35	$316.33	$316.33	$346.74	$346.74	$375.60	$375.60	$446.88	$446.88	$364.07	$364.07	$399.07	$399.07	$361.54	$361.54	$430.15	$430.15	$350.44	$350.44
23	$326.35	$316.33	$316.33	$346.74	$346.74	$375.60	$375.60	$446.88	$446.88	$364.07	$364.07	$399.07	$399.07	$361.54	$361.54	$430.15	$430.15	$350.44	$350.44
24	$326.35	$316.33	$316.33	$346.74	$346.74	$375.60	$375.60	$446.88	$446.88	$364.07	$364.07	$399.07	$399.07	$361.54	$361.54	$430.15	$430.15	$350.44	$350.44
25	$327.66	$317.60	$317.60	$348.13	$348.13	$377.10	$377.10	$448.67	$448.67	$365.53	$365.53	$400.67	$400.67	$362.99	$362.99	$431.87	$431.87	$351.84	$351.84
26	$334.18	$323.92	$323.92	$355.06	$355.06	$384.61	$384.61	$457.61	$457.61	$372.81	$372.81	$408.65	$408.65	$370.22	$370.22	$440.47	$440.47	$358.85	$358.85
27	$342.01	$331.51	$331.51	$363.38	$363.38	$393.63	$393.63	$468.33	$468.33	$381.55	$381.55	$418.23	$418.23	$378.89	$378.89	$450.80	$450.80	$367.26	$367.26
28	$354.74	$343.85	$343.85	$376.91	$376.91	$408.28	$408.28	$485.76	$485.76	$395.74	$395.74	$433.79	$433.79	$392.99	$392.99	$467.57	$467.57	$380.93	$380.93
29	$365.19	$353.97	$353.97	$388.00	$388.00	$420.30	$420.30	$500.06	$500.06	$407.39	$407.39	$446.56	$446.56	$404.56	$404.56	$481.34	$481.34	$392.14	$392.14
30	$370.41	$359.03	$359.03	$393.55	$393.55	$426.31	$426.31	$507.21	$507.21	$413.22	$413.22	$452.94	$452.94	$410.35	$410.35	$488.22	$488.22	$397.75	$397.75
31	$378.24	$366.63	$366.63	$401.87	$401.87	$435.32	$435.32	$517.93	$517.93	$421.96	$421.96	$462.52	$462.52	$419.02	$419.02	$498.54	$498.54	$406.16	$406.16
32	$386.07	$374.22	$374.22	$410.19	$410.19	$444.33	$444.33	$528.66	$528.66	$430.69	$430.69	$472.10	$472.10	$427.70	$427.70	$508.87	$508.87	$414.57	$414.57
33	$390.97	$378.96	$378.96	$415.39	$415.39	$449.97	$449.97	$535.36	$535.36	$436.16	$436.16	$478.09	$478.09	$433.12	$433.12	$515.32	$515.32	$419.83	$419.83
34	$396.19	$384.02	$384.02	$420.94	$420.94	$455.98	$455.98	$542.51	$542.51	$441.98	$441.98	$484.47	$484.47	$438.91	$438.91	$522.20	$522.20	$425.43	$425.43
35	$398.80	$386.56	$386.56	$423.72	$423.72	$458.98	$458.98	$546.09	$546.09	$444.89	$444.89	$487.66	$487.66	$441.80	$441.80	$525.64	$525.64	$428.24	$428.24
36	$401.41	$389.09	$389.09	$426.49	$426.49	$461.99	$461.99	$549.66	$549.66	$447.81	$447.81	$490.86	$490.86	$444.69	$444.69	$529.08	$529.08	$431.04	$431.04
37	$404.02	$391.62	$391.62	$429.26	$429.26	$464.99	$464.99	$553.24	$553.24	$450.72	$450.72	$494.05	$494.05	$447.59	$447.59	$532.53	$532.53	$433.84	$433.84
38	$406.63	$394.15	$394.15	$432.04	$432.04	$468.00	$468.00	$556.81	$556.81	$453.63	$453.63	$497.24	$497.24	$450.48	$450.48	$535.97	$535.97	$436.65	$436.65
39	$411.85	$399.21	$399.21	$437.59	$437.59	$474.01	$474.01	$563.96	$563.96	$459.46	$459.46	$503.63	$503.63	$456.26	$456.26	$542.85	$542.85	$442.26	$442.26
40	$417.08	$404.27	$404.27	$443.13	$443.13	$480.02	$480.02	$571.11	$571.11	$465.28	$465.28	$510.01	$510.01	$462.05	$462.05	$549.73	$549.73	$447.86	$447.86
41	$424.91	$411.86	$411.86	$451.46	$451.46	$489.03	$489.03	$581.84	$581.84	$474.02	$474.02	$519.59	$519.59	$470.73	$470.73	$560.06	$560.06	$456.27	$456.27
42	$432.41	$419.14	$419.14	$459.43	$459.43	$497.67	$497.67	$592.12	$592.12	$482.39	$482.39	$528.77	$528.77	$479.04	$479.04	$569.95	$569.95	$464.33	$464.33
43	$442.86	$429.26	$429.26	$470.53	$470.53	$509.69	$509.69	$606.42	$606.42	$494.04	$494.04	$541.54	$541.54	$490.61	$490.61	$583.71	$583.71	$475.55	$475.55
44	$455.91	$441.91	$441.91	$484.40	$484.40	$524.71	$524.71	$624.29	$624.29	$508.61	$508.61	$557.50	$557.50	$505.07	$505.07	$600.92	$600.92	$489.56	$489.56
45	$471.25	$456.78	$456.78	$500.69	$500.69	$542.37	$542.37	$645.29	$645.29	$525.72	$525.72	$576.26	$576.26	$522.06	$522.06	$621.14	$621.14	$506.04	$506.04
46	$489.53	$474.50	$474.50	$520.11	$520.11	$563.40	$563.40	$670.32	$670.32	$546.11	$546.11	$598.61	$598.61	$542.31	$542.31	$645.23	$645.23	$525.66	$525.66
47	$510.09	$494.42	$494.42	$541.95	$541.95	$587.06	$587.06	$698.47	$698.47	$569.04	$569.04	$623.75	$623.75	$565.09	$565.09	$672.32	$672.32	$547.74	$547.74
48	$533.58	$517.20	$517.20	$566.92	$566.92	$614.11	$614.11	$730.65	$730.65	$595.25	$595.25	$652.48	$652.48	$591.12	$591.12	$703.30	$703.30	$572.97	$572.97
49	$556.75	$539.66	$539.66	$591.54	$591.54	$640.77	$640.77	$762.38	$762.38	$621.10	$621.10	$680.81	$680.81	$616.79	$616.79	$733.84	$733.84	$597.85	$597.85
50	$582.86	$564.97	$564.97	$619.28	$619.28	$670.82	$670.82	$798.13	$798.13	$650.23	$650.23	$712.74	$712.74	$645.71	$645.71	$768.25	$768.25	$625.89	$625.89
51	$608.64	$589.96	$589.96	$646.67	$646.67	$700.49	$700.49	$833.43	$833.43	$678.99	$678.99	$744.27	$744.27	$674.27	$674.27	$802.23	$802.23	$653.57	$653.57
52	$637.04	$617.48	$617.48	$676.84	$676.84	$733.17	$733.17	$872.31	$872.31	$710.66	$710.66	$778.98	$778.98	$705.73	$705.73	$839.65	$839.65	$684.06	$684.06
53	$665.75	$645.31	$645.31	$707.35	$707.35	$766.22	$766.22	$911.64	$911.64	$742.70	$742.70	$814.10	$814.10	$737.54	$737.54	$877.51	$877.51	$714.90	$714.90
54	$696.76	$675.36	$675.36	$740.29	$740.29	$801.91	$801.91	$954.09	$954.09	$777.29	$777.29	$852.01	$852.01	$771.89	$771.89	$918.37	$918.37	$748.19	$748.19
55	$727.76	$705.42	$705.42	$773.23	$773.23	$837.59	$837.59	$996.54	$996.54	$811.88	$811.88	$889.93	$889.93	$806.23	$806.23	$959.23	$959.23	$781.48	$781.48
56	$761.37	$738.00	$738.00	$808.94	$808.94	$876.27	$876.27	$1,042.57	$1,042.57	$849.38	$849.38	$931.03	$931.03	$843.47	$843.47	$1,003.54	$1,003.54	$817.58	$817.58
57	$795.31	$770.90	$770.90	$845.01	$845.01	$915.34	$915.34	$1,089.05	$1,089.05	$887.24	$887.24	$972.53	$972.53	$881.07	$881.07	$1,048.28	$1,048.28	$854.02	$854.02
58	$831.54	$806.01	$806.01	$883.49	$883.49	$957.03	$957.03	$1,138.65	$1,138.65	$927.65	$927.65	$1,016.83	$1,016.83	$921.20	$921.20	$1,096.02	$1,096.02	$892.92	$892.92
59	$849.49	$823.41	$823.41	$902.56	$902.56	$977.69	$977.69	$1,163.23	$1,163.23	$947.67	$947.67	$1,038.78	$1,038.78	$941.09	$941.09	$1,119.68	$1,119.68	$912.20	$912.20
60	$885.71	$858.52	$858.52	$941.05	$941.05	$1,019.38	$1,019.38	$1,212.83	$1,212.83	$988.09	$988.09	$1,083.08	$1,083.08	$981.22	$981.22	$1,167.43	$1,167.43	$951.09	$951.09
61	$917.04	$888.89	$888.89	$974.34	$974.34	$1,055.44	$1,055.44	$1,255.73	$1,255.73	$1,023.04	$1,023.04	$1,121.39	$1,121.39	$1,015.93	$1,015.93	$1,208.72	$1,208.72	$984.74	$984.74
62	$937.60	$908.82	$908.82	$996.18	$996.18	$1,079.10	$1,079.10	$1,283.89	$1,283.89	$1,045.97	$1,045.97	$1,146.53	$1,146.53	$1,038.70	$1,038.70	$1,235.82	$1,235.82	$1,006.81	$1,006.81
63	$963.39	$933.81	$933.81	$1,023.58	$1,023.58	$1,108.77	$1,108.77	$1,319.19	$1,319.19	$1,074.73	$1,074.73	$1,178.05	$1,178.05	$1,067.27	$1,067.27	$1,269.80	$1,269.80	$1,034.50	$1,034.50
64+	$979.05	$948.99	$948.99	$1,040.22	$1,040.22	$1,126.80	$1,126.80	$1,340.64	$1,340.64	$1,092.21	$1,092.21	$1,197.21	$1,197.21	$1,084.62	$1,084.62	$1,290.45	$1,290.45	$1,051.32	$1,051.32

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070092		16322PA0070093		16322PA0070093		16322PA0070093		16322PA0070093		16322PA0070094		16322PA0070094		16322PA0070094		16322PA0070094		16322PA
Plan Marketing Name =>	ntage Gold HSA EPO $2,200/10		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Silver HSA EPO $4,700		vantage Platinum EPO $0 $10/		vantage Platinum EPO $0 $10/		vantage Platinum EPO $0 $10/		vantage Platinum EPO $0 $10/		vantage Platinu
Form # =>	EPOF08		EPOF08		EPOF08		EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	5		1		2		4		5		1		2		4		5		1
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Adva
Metal =>	Gold		Silver		Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Plati
Deductible =>	$2,200 / $4,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$4,700 / $9,400		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 /
Coinsurance =>	90%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	10% / 10%		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 /
OOP Maximum =>	$5,500 / $9,200		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$6,900 / $13,800		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$293.86	$293.86	$249.97	$249.97	$297.41	$297.41	$242.30	$242.30	$265.59	$265.59	$360.87	$360.87	$429.36	$429.36	$349.80	$349.80	$383.42	$383.42	$354.68
15	$319.98	$319.98	$272.19	$272.19	$323.85	$323.85	$263.84	$263.84	$289.20	$289.20	$392.95	$392.95	$467.52	$467.52	$380.89	$380.89	$417.50	$417.50	$386.20
16	$329.97	$329.97	$280.69	$280.69	$333.95	$333.95	$272.07	$272.07	$298.23	$298.23	$405.22	$405.22	$482.11	$482.11	$392.78	$392.78	$430.53	$430.53	$398.26
17	$339.96	$339.96	$289.18	$289.18	$344.06	$344.06	$280.31	$280.31	$307.25	$307.25	$417.48	$417.48	$496.71	$496.71	$404.67	$404.67	$443.56	$443.56	$410.31
18	$350.71	$350.71	$298.33	$298.33	$354.95	$354.95	$289.17	$289.17	$316.98	$316.98	$430.69	$430.69	$512.42	$512.42	$417.47	$417.47	$457.60	$457.60	$423.29
19	$361.47	$361.47	$307.48	$307.48	$365.83	$365.83	$298.04	$298.04	$326.70	$326.70	$443.90	$443.90	$528.14	$528.14	$430.27	$430.27	$471.63	$471.63	$436.28
20	$372.61	$372.61	$316.96	$316.96	$377.11	$377.11	$307.23	$307.23	$336.76	$336.76	$457.58	$457.58	$544.41	$544.41	$443.53	$443.53	$486.16	$486.16	$449.72
21	$384.13	$384.13	$326.76	$326.76	$388.77	$388.77	$316.73	$316.73	$347.18	$347.18	$471.73	$471.73	$561.25	$561.25	$457.25	$457.25	$501.20	$501.20	$463.63
22	$384.13	$384.13	$326.76	$326.76	$388.77	$388.77	$316.73	$316.73	$347.18	$347.18	$471.73	$471.73	$561.25	$561.25	$457.25	$457.25	$501.20	$501.20	$463.63
23	$384.13	$384.13	$326.76	$326.76	$388.77	$388.77	$316.73	$316.73	$347.18	$347.18	$471.73	$471.73	$561.25	$561.25	$457.25	$457.25	$501.20	$501.20	$463.63
24	$384.13	$384.13	$326.76	$326.76	$388.77	$388.77	$316.73	$316.73	$347.18	$347.18	$471.73	$471.73	$561.25	$561.25	$457.25	$457.25	$501.20	$501.20	$463.63
25	$385.67	$385.67	$328.07	$328.07	$390.33	$390.33	$318.00	$318.00	$348.57	$348.57	$473.62	$473.62	$563.50	$563.50	$459.08	$459.08	$503.20	$503.20	$465.48
26	$393.35	$393.35	$334.60	$334.60	$398.10	$398.10	$324.33	$324.33	$355.51	$355.51	$483.05	$483.05	$574.72	$574.72	$468.22	$468.22	$513.23	$513.23	$474.76
27	$402.57	$402.57	$342.44	$342.44	$407.43	$407.43	$331.93	$331.93	$363.84	$363.84	$494.37	$494.37	$588.19	$588.19	$479.20	$479.20	$525.26	$525.26	$485.88
28	$417.55	$417.55	$355.19	$355.19	$422.59	$422.59	$344.29	$344.29	$377.38	$377.38	$512.77	$512.77	$610.08	$610.08	$497.03	$497.03	$544.80	$544.80	$503.97
29	$429.84	$429.84	$365.64	$365.64	$435.03	$435.03	$354.42	$354.42	$388.49	$388.49	$527.87	$527.87	$628.04	$628.04	$511.66	$511.66	$560.84	$560.84	$518.80
30	$435.99	$435.99	$370.87	$370.87	$441.25	$441.25	$359.49	$359.49	$394.05	$394.05	$535.41	$535.41	$637.02	$637.02	$518.98	$518.98	$568.86	$568.86	$526.22
31	$445.21	$445.21	$378.71	$378.71	$450.58	$450.58	$367.09	$367.09	$402.38	$402.38	$546.74	$546.74	$650.49	$650.49	$529.95	$529.95	$580.89	$580.89	$537.35
32	$454.43	$454.43	$386.56	$386.56	$459.91	$459.91	$374.69	$374.69	$410.71	$410.71	$558.06	$558.06	$663.96	$663.96	$540.93	$540.93	$592.92	$592.92	$548.47
33	$460.19	$460.19	$391.46	$391.46	$465.75	$465.75	$379.44	$379.44	$415.92	$415.92	$565.13	$565.13	$672.38	$672.38	$547.79	$547.79	$600.44	$600.44	$555.43
34	$466.33	$466.33	$396.69	$396.69	$471.97	$471.97	$384.51	$384.51	$421.48	$421.48	$572.68	$572.68	$681.36	$681.36	$555.10	$555.10	$608.46	$608.46	$562.85
35	$469.41	$469.41	$399.30	$399.30	$475.08	$475.08	$387.04	$387.04	$424.25	$424.25	$576.45	$576.45	$685.85	$685.85	$558.76	$558.76	$612.47	$612.47	$566.56
36	$472.48	$472.48	$401.91	$401.91	$478.19	$478.19	$389.58	$389.58	$427.03	$427.03	$580.23	$580.23	$690.34	$690.34	$562.42	$562.42	$616.48	$616.48	$570.26
37	$475.55	$475.55	$404.53	$404.53	$481.30	$481.30	$392.11	$392.11	$429.81	$429.81	$584.00	$584.00	$694.83	$694.83	$566.08	$566.08	$620.49	$620.49	$573.97
38	$478.63	$478.63	$407.14	$407.14	$484.41	$484.41	$394.65	$394.65	$432.59	$432.59	$587.78	$587.78	$699.32	$699.32	$569.73	$569.73	$624.50	$624.50	$577.68
39	$484.77	$484.77	$412.37	$412.37	$490.63	$490.63	$399.71	$399.71	$438.14	$438.14	$595.32	$595.32	$708.30	$708.30	$577.05	$577.05	$632.51	$632.51	$585.10
40	$490.92	$490.92	$417.60	$417.60	$496.85	$496.85	$404.78	$404.78	$443.70	$443.70	$602.87	$602.87	$717.28	$717.28	$584.37	$584.37	$640.53	$640.53	$592.52
41	$500.14	$500.14	$425.44	$425.44	$506.18	$506.18	$412.38	$412.38	$452.03	$452.03	$614.19	$614.19	$730.75	$730.75	$595.34	$595.34	$652.56	$652.56	$603.65
42	$508.97	$508.97	$432.96	$432.96	$515.12	$515.12	$419.67	$419.67	$460.01	$460.01	$625.04	$625.04	$743.66	$743.66	$605.86	$605.86	$664.09	$664.09	$614.31
43	$521.26	$521.26	$443.41	$443.41	$527.56	$527.56	$429.80	$429.80	$471.12	$471.12	$640.14	$640.14	$761.62	$761.62	$620.49	$620.49	$680.13	$680.13	$629.15
44	$536.63	$536.63	$456.48	$456.48	$543.11	$543.11	$442.47	$442.47	$485.01	$485.01	$659.01	$659.01	$784.07	$784.07	$638.78	$638.78	$700.18	$700.18	$647.69
45	$554.68	$554.68	$471.84	$471.84	$561.38	$561.38	$457.36	$457.36	$501.33	$501.33	$681.18	$681.18	$810.45	$810.45	$660.27	$660.27	$723.73	$723.73	$669.48
46	$576.20	$576.20	$490.14	$490.14	$583.16	$583.16	$475.10	$475.10	$520.77	$520.77	$707.60	$707.60	$841.88	$841.88	$685.88	$685.88	$751.80	$751.80	$695.45
47	$600.40	$600.40	$510.73	$510.73	$607.65	$607.65	$495.05	$495.05	$542.64	$542.64	$737.31	$737.31	$877.23	$877.23	$714.68	$714.68	$783.38	$783.38	$724.65
48	$628.05	$628.05	$534.25	$534.25	$635.64	$635.64	$517.85	$517.85	$567.64	$567.64	$771.28	$771.28	$917.64	$917.64	$747.60	$747.60	$819.46	$819.46	$758.04
49	$655.33	$655.33	$557.45	$557.45	$663.24	$663.24	$540.34	$540.34	$592.29	$592.29	$804.77	$804.77	$957.49	$957.49	$780.07	$780.07	$855.05	$855.05	$790.95
50	$686.06	$686.06	$583.59	$583.59	$694.34	$694.34	$565.68	$565.68	$620.06	$620.06	$842.51	$842.51	$1,002.39	$1,002.39	$816.65	$816.65	$895.14	$895.14	$828.04
51	$716.40	$716.40	$609.41	$609.41	$725.06	$725.06	$590.70	$590.70	$647.49	$647.49	$879.78	$879.78	$1,046.73	$1,046.73	$852.77	$852.77	$934.74	$934.74	$864.67
52	$749.82	$749.82	$637.84	$637.84	$758.88	$758.88	$618.26	$618.26	$677.70	$677.70	$920.82	$920.82	$1,095.56	$1,095.56	$892.55	$892.55	$978.34	$978.34	$905.01
53	$783.63	$783.63	$666.59	$666.59	$793.09	$793.09	$646.13	$646.13	$708.25	$708.25	$962.33	$962.33	$1,144.95	$1,144.95	$932.79	$932.79	$1,022.45	$1,022.45	$945.81
54	$820.12	$820.12	$697.63	$697.63	$830.02	$830.02	$676.22	$676.22	$741.23	$741.23	$1,007.14	$1,007.14	$1,198.27	$1,198.27	$976.23	$976.23	$1,070.06	$1,070.06	$989.85
55	$856.61	$856.61	$728.67	$728.67	$866.96	$866.96	$706.31	$706.31	$774.21	$774.21	$1,051.96	$1,051.96	$1,251.59	$1,251.59	$1,019.67	$1,019.67	$1,117.68	$1,117.68	$1,033.89
56	$896.18	$896.18	$762.33	$762.33	$907.00	$907.00	$738.93	$738.93	$809.97	$809.97	$1,100.55	$1,100.55	$1,309.40	$1,309.40	$1,066.76	$1,066.76	$1,169.30	$1,169.30	$1,081.65
57	$936.12	$936.12	$796.31	$796.31	$947.43	$947.43	$771.87	$771.87	$846.08	$846.08	$1,149.61	$1,149.61	$1,367.77	$1,367.77	$1,114.32	$1,114.32	$1,221.42	$1,221.42	$1,129.87
58	$978.76	$978.76	$832.58	$832.58	$990.59	$990.59	$807.03	$807.03	$884.61	$884.61	$1,201.97	$1,201.97	$1,430.07	$1,430.07	$1,165.07	$1,165.07	$1,277.06	$1,277.06	$1,181.33
59	$999.89	$999.89	$850.56	$850.56	$1,011.97	$1,011.97	$824.45	$824.45	$903.71	$903.71	$1,227.91	$1,227.91	$1,460.93	$1,460.93	$1,190.22	$1,190.22	$1,304.62	$1,304.62	$1,206.83
60	$1,042.53	$1,042.53	$886.83	$886.83	$1,055.12	$1,055.12	$859.61	$859.61	$942.25	$942.25	$1,280.28	$1,280.28	$1,523.23	$1,523.23	$1,240.98	$1,240.98	$1,360.26	$1,360.26	$1,258.29
61	$1,079.41	$1,079.41	$918.20	$918.20	$1,092.44	$1,092.44	$890.01	$890.01	$975.58	$975.58	$1,325.56	$1,325.56	$1,577.11	$1,577.11	$1,284.87	$1,284.87	$1,408.37	$1,408.37	$1,302.80
62	$1,103.61	$1,103.61	$938.78	$938.78	$1,116.94	$1,116.94	$909.97	$909.97	$997.45	$997.45	$1,355.28	$1,355.28	$1,612.47	$1,612.47	$1,313.68	$1,313.68	$1,439.95	$1,439.95	$1,332.01
63	$1,133.95	$1,133.95	$964.60	$964.60	$1,147.65	$1,147.65	$934.99	$934.99	$1,024.88	$1,024.88	$1,392.55	$1,392.55	$1,656.81	$1,656.81	$1,349.80	$1,349.80	$1,479.54	$1,479.54	$1,368.64
64+	$1,152.39	$1,152.39	$980.28	$980.28	$1,166.31	$1,166.31	$950.19	$950.19	$1,041.54	$1,041.54	$1,415.19	$1,415.19	$1,683.75	$1,683.75	$1,371.75	$1,371.75	$1,503.60	$1,503.60	$1,390.89

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070095	16322PA0070095		16322PA0070095		16322PA0070095		16322PA0070096		16322PA0070096		16322PA0070096		16322PA0070096		16322PA0070097		16322PA0070097	
Plan Marketing Name =>	m EPO $250 $20	vantage Platinum EPO $250 $20		vantage Platinum EPO $250 $20		vantage Platinum EPO $250 $20		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		dvantage Gold EPO $500 $40/$		vantage Gold HSA EPO $3,000		dvantage Gold HSA EPO $3,000	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF08		EPOF08	
Rating Area =>	1	2		4		5		1		2		4		5		1		2	
Network =>	ntage w/Dente	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Dente	
Metal =>	num	Platinum		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	/ $500	$250 / $500		$250 / $500		$250 / $500		$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000		$3,000 / $6,000		$3,000 / $6,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $40	$20 / $40		$20 / $40		$20 / $40		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$0 / $0		$0 / $0	
OOP Maximum =>	/ $7,000	$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$6,000 / $9,200		$6,000 / $9,200	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$354.68	$421.98	$421.98	$343.79	$343.79	$376.84	$376.84	$331.61	$331.61	$394.54	$394.54	$321.44	$321.44	$352.34	$352.34	$271.76	$271.76	$323.33	$323.33
15	$386.20	$459.49	$459.49	$374.35	$374.35	$410.34	$410.34	$361.09	$361.09	$429.61	$429.61	$350.01	$350.01	$383.65	$383.65	$295.91	$295.91	$352.07	$352.07
16	$398.26	$473.83	$473.83	$386.03	$386.03	$423.14	$423.14	$372.36	$372.36	$443.02	$443.02	$360.93	$360.93	$395.63	$395.63	$305.15	$305.15	$363.06	$363.06
17	$410.31	$488.17	$488.17	$397.72	$397.72	$435.95	$435.95	$383.63	$383.63	$456.43	$456.43	$371.86	$371.86	$407.60	$407.60	$314.39	$314.39	$374.05	$374.05
18	$423.29	$503.62	$503.62	$410.30	$410.30	$449.74	$449.74	$395.77	$395.77	$470.87	$470.87	$383.62	$383.62	$420.50	$420.50	$324.33	$324.33	$385.88	$385.88
19	$436.28	$519.07	$519.07	$422.89	$422.89	$463.54	$463.54	$407.90	$407.90	$485.31	$485.31	$395.39	$395.39	$433.40	$433.40	$334.28	$334.28	$397.71	$397.71
20	$449.72	$535.06	$535.06	$435.92	$435.92	$477.82	$477.82	$420.48	$420.48	$500.27	$500.27	$407.57	$407.57	$446.75	$446.75	$344.58	$344.58	$409.97	$409.97
21	$463.63	$551.61	$551.61	$449.40	$449.40	$492.60	$492.60	$433.48	$433.48	$515.74	$515.74	$420.18	$420.18	$460.57	$460.57	$355.24	$355.24	$422.65	$422.65
22	$463.63	$551.61	$551.61	$449.40	$449.40	$492.60	$492.60	$433.48	$433.48	$515.74	$515.74	$420.18	$420.18	$460.57	$460.57	$355.24	$355.24	$422.65	$422.65
23	$463.63	$551.61	$551.61	$449.40	$449.40	$492.60	$492.60	$433.48	$433.48	$515.74	$515.74	$420.18	$420.18	$460.57	$460.57	$355.24	$355.24	$422.65	$422.65
24	$463.63	$551.61	$551.61	$449.40	$449.40	$492.60	$492.60	$433.48	$433.48	$515.74	$515.74	$420.18	$420.18	$460.57	$460.57	$355.24	$355.24	$422.65	$422.65
25	$465.48	$553.82	$553.82	$451.20	$451.20	$494.57	$494.57	$435.21	$435.21	$517.80	$517.80	$421.86	$421.86	$462.41	$462.41	$356.66	$356.66	$424.34	$424.34
26	$474.76	$564.85	$564.85	$460.19	$460.19	$504.42	$504.42	$443.88	$443.88	$528.12	$528.12	$430.26	$430.26	$471.62	$471.62	$363.77	$363.77	$432.79	$432.79
27	$485.88	$578.09	$578.09	$470.97	$470.97	$516.24	$516.24	$454.29	$454.29	$540.50	$540.50	$440.35	$440.35	$482.68	$482.68	$372.29	$372.29	$442.94	$442.94
28	$503.97	$599.60	$599.60	$488.50	$488.50	$535.46	$535.46	$471.19	$471.19	$560.61	$560.61	$456.74	$456.74	$500.64	$500.64	$386.15	$386.15	$459.42	$459.42
29	$518.80	$617.25	$617.25	$502.88	$502.88	$551.22	$551.22	$485.06	$485.06	$577.11	$577.11	$470.18	$470.18	$515.38	$515.38	$397.51	$397.51	$472.95	$472.95
30	$526.22	$626.08	$626.08	$510.07	$510.07	$559.10	$559.10	$492.00	$492.00	$585.36	$585.36	$476.90	$476.90	$522.75	$522.75	$403.20	$403.20	$479.71	$479.71
31	$537.35	$639.32	$639.32	$520.85	$520.85	$570.92	$570.92	$502.40	$502.40	$597.74	$597.74	$486.99	$486.99	$533.80	$533.80	$411.72	$411.72	$489.85	$489.85
32	$548.47	$652.55	$652.55	$531.64	$531.64	$582.75	$582.75	$512.81	$512.81	$610.12	$610.12	$497.07	$497.07	$544.85	$544.85	$420.25	$420.25	$499.99	$499.99
33	$555.43	$660.83	$660.83	$538.38	$538.38	$590.13	$590.13	$519.31	$519.31	$617.86	$617.86	$503.38	$503.38	$551.76	$551.76	$425.58	$425.58	$506.33	$506.33
34	$562.85	$669.65	$669.65	$545.57	$545.57	$598.02	$598.02	$526.24	$526.24	$626.11	$626.11	$510.10	$510.10	$559.13	$559.13	$431.26	$431.26	$513.10	$513.10
35	$566.56	$674.07	$674.07	$549.17	$549.17	$601.96	$601.96	$529.71	$529.71	$630.23	$630.23	$513.46	$513.46	$562.82	$562.82	$434.10	$434.10	$516.48	$516.48
36	$570.26	$678.48	$678.48	$552.76	$552.76	$605.90	$605.90	$533.18	$533.18	$634.36	$634.36	$516.82	$516.82	$566.50	$566.50	$436.95	$436.95	$519.86	$519.86
37	$573.97	$682.89	$682.89	$556.36	$556.36	$609.84	$609.84	$536.65	$536.65	$638.49	$638.49	$520.18	$520.18	$570.19	$570.19	$439.79	$439.79	$523.24	$523.24
38	$577.68	$687.31	$687.31	$559.95	$559.95	$613.78	$613.78	$540.12	$540.12	$642.61	$642.61	$523.54	$523.54	$573.87	$573.87	$442.63	$442.63	$526.62	$526.62
39	$585.10	$696.13	$696.13	$567.14	$567.14	$621.66	$621.66	$547.05	$547.05	$650.86	$650.86	$530.27	$530.27	$581.24	$581.24	$448.31	$448.31	$533.38	$533.38
40	$592.52	$704.96	$704.96	$574.33	$574.33	$629.54	$629.54	$553.99	$553.99	$659.12	$659.12	$536.99	$536.99	$588.61	$588.61	$454.00	$454.00	$540.15	$540.15
41	$603.65	$718.20	$718.20	$585.12	$585.12	$641.37	$641.37	$564.39	$564.39	$671.49	$671.49	$547.07	$547.07	$599.66	$599.66	$462.52	$462.52	$550.29	$550.29
42	$614.31	$730.88	$730.88	$595.46	$595.46	$652.70	$652.70	$574.36	$574.36	$683.36	$683.36	$556.74	$556.74	$610.26	$610.26	$470.69	$470.69	$560.01	$560.01
43	$629.15	$748.53	$748.53	$609.84	$609.84	$668.46	$668.46	$588.23	$588.23	$699.86	$699.86	$570.18	$570.18	$624.99	$624.99	$482.06	$482.06	$573.54	$573.54
44	$647.69	$770.60	$770.60	$627.81	$627.81	$688.16	$688.16	$605.57	$605.57	$720.49	$720.49	$586.99	$586.99	$643.42	$643.42	$496.27	$496.27	$590.44	$590.44
45	$669.48	$796.52	$796.52	$648.93	$648.93	$711.31	$711.31	$625.95	$625.95	$744.73	$744.73	$606.74	$606.74	$665.06	$665.06	$512.97	$512.97	$610.31	$610.31
46	$695.45	$827.42	$827.42	$674.10	$674.10	$738.90	$738.90	$650.22	$650.22	$773.61	$773.61	$630.27	$630.27	$690.86	$690.86	$532.86	$532.86	$633.98	$633.98
47	$724.65	$862.17	$862.17	$702.41	$702.41	$769.93	$769.93	$677.53	$677.53	$806.10	$806.10	$656.74	$656.74	$719.87	$719.87	$555.24	$555.24	$660.60	$660.60
48	$758.04	$901.88	$901.88	$734.77	$734.77	$805.40	$805.40	$708.74	$708.74	$843.23	$843.23	$686.99	$686.99	$753.03	$753.03	$580.82	$580.82	$691.03	$691.03
49	$790.95	$941.05	$941.05	$766.68	$766.68	$840.38	$840.38	$739.52	$739.52	$879.85	$879.85	$716.83	$716.83	$785.73	$785.73	$606.04	$606.04	$721.04	$721.04
50	$828.04	$985.18	$985.18	$802.63	$802.63	$879.78	$879.78	$774.20	$774.20	$921.11	$921.11	$750.44	$750.44	$822.58	$822.58	$634.46	$634.46	$754.85	$754.85
51	$864.67	$1,028.75	$1,028.75	$838.13	$838.13	$918.70	$918.70	$808.44	$808.44	$961.86	$961.86	$783.64	$783.64	$858.96	$858.96	$662.52	$662.52	$788.24	$788.24
52	$905.01	$1,076.74	$1,076.74	$877.23	$877.23	$961.56	$961.56	$846.15	$846.15	$1,006.72	$1,006.72	$820.19	$820.19	$899.03	$899.03	$693.43	$693.43	$825.01	$825.01
53	$945.81	$1,125.28	$1,125.28	$916.78	$916.78	$1,004.90	$1,004.90	$884.30	$884.30	$1,052.11	$1,052.11	$857.17	$857.17	$939.56	$939.56	$724.69	$724.69	$862.21	$862.21
54	$989.85	$1,177.69	$1,177.69	$959.47	$959.47	$1,051.70	$1,051.70	$925.48	$925.48	$1,101.10	$1,101.10	$897.08	$897.08	$983.32	$983.32	$758.44	$758.44	$902.36	$902.36
55	$1,033.89	$1,230.09	$1,230.09	$1,002.16	$1,002.16	$1,098.50	$1,098.50	$966.66	$966.66	$1,150.10	$1,150.10	$937.00	$937.00	$1,027.07	$1,027.07	$792.19	$792.19	$942.51	$942.51
56	$1,081.65	$1,286.91	$1,286.91	$1,048.45	$1,048.45	$1,149.24	$1,149.24	$1,011.31	$1,011.31	$1,203.22	$1,203.22	$980.28	$980.28	$1,074.51	$1,074.51	$828.77	$828.77	$986.04	$986.04
57	$1,129.87	$1,344.27	$1,344.27	$1,095.19	$1,095.19	$1,200.47	$1,200.47	$1,056.39	$1,056.39	$1,256.86	$1,256.86	$1,023.98	$1,023.98	$1,122.41	$1,122.41	$865.72	$865.72	$1,030.00	$1,030.00
58	$1,181.33	$1,405.50	$1,405.50	$1,145.07	$1,145.07	$1,255.14	$1,255.14	$1,104.51	$1,104.51	$1,314.11	$1,314.11	$1,070.62	$1,070.62	$1,173.53	$1,173.53	$905.15	$905.15	$1,076.91	$1,076.91
59	$1,206.83	$1,435.84	$1,435.84	$1,169.79	$1,169.79	$1,282.24	$1,282.24	$1,128.35	$1,128.35	$1,342.47	$1,342.47	$1,093.73	$1,093.73	$1,198.86	$1,198.86	$924.69	$924.69	$1,100.16	$1,100.16
60	$1,258.29	$1,497.07	$1,497.07	$1,219.67	$1,219.67	$1,336.92	$1,336.92	$1,176.46	$1,176.46	$1,399.72	$1,399.72	$1,140.37	$1,140.37	$1,249.99	$1,249.99	$964.12	$964.12	$1,147.07	$1,147.07
61	$1,302.80	$1,550.02	$1,550.02	$1,262.81	$1,262.81	$1,384.21	$1,384.21	$1,218.08	$1,218.08	$1,449.23	$1,449.23	$1,180.71	$1,180.71	$1,294.20	$1,294.20	$998.22	$998.22	$1,187.65	$1,187.65
62	$1,332.01	$1,584.78	$1,584.78	$1,291.13	$1,291.13	$1,415.24	$1,415.24	$1,245.39	$1,245.39	$1,481.72	$1,481.72	$1,207.18	$1,207.18	$1,323.22	$1,323.22	$1,020.60	$1,020.60	$1,214.27	$1,214.27
63	$1,368.64	$1,628.35	$1,628.35	$1,326.63	$1,326.63	$1,454.16	$1,454.16	$1,279.63	$1,279.63	$1,522.46	$1,522.46	$1,240.37	$1,240.37	$1,359.60	$1,359.60	$1,048.67	$1,048.67	$1,247.66	$1,247.66
64+	$1,390.89	$1,654.83	$1,654.83	$1,348.20	$1,348.20	$1,477.80	$1,477.80	$1,300.44	$1,300.44	$1,547.22	$1,547.22	$1,260.54	$1,260.54	$1,381.71	$1,381.71	$1,065.72	$1,065.72	$1,267.95	$1,267.95

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070097		16322PA0070097		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080002		16322PA0080002		16322PA0080002		16322PA
Plan Marketing Name =>	dvantage Gold HSA EPO $3,000		dvantage Gold HSA EPO $3,000		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,000 $40		dvantage Gold EPO $1,500 $40		dvantage Gold EPO $1,500 $40		dvantage Gold EPO $1,500 $40		dvantage Gold
Form # =>	EPOF08		EPOF08		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	4		5		1		2		4		5		1		2		4		5
Network =>	w/Dental Advantage w/Dente		w/Dental Advantage w/Dente		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advar
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Go
Deductible =>	$3,000 / $6,000		$3,000 / $6,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,000 / $2,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$1,500 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$0 / $0		$0 / $0		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 / $50		$40 /
OOP Maximum =>	$6,000 / $9,200		$6,000 / $9,200		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$7,000 / $14,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$6,500 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$263.42	$263.42	$288.73	$288.73	$278.93	$278.93	$331.86	$331.86	$270.37	$270.37	$296.36	$296.36	$273.07	$273.07	$324.90	$324.90	$264.70	$264.70	$290.13
15	$286.84	$286.84	$314.40	$314.40	$303.73	$303.73	$361.36	$361.36	$294.41	$294.41	$322.70	$322.70	$297.35	$297.35	$353.78	$353.78	$288.23	$288.23	$315.92
16	$295.79	$295.79	$324.21	$324.21	$313.21	$313.21	$372.64	$372.64	$303.60	$303.60	$332.78	$332.78	$306.63	$306.63	$364.82	$364.82	$297.22	$297.22	$325.78
17	$304.74	$304.74	$334.03	$334.03	$322.69	$322.69	$383.92	$383.92	$312.79	$312.79	$342.85	$342.85	$315.91	$315.91	$375.86	$375.86	$306.22	$306.22	$335.65
18	$314.38	$314.38	$344.59	$344.59	$332.90	$332.90	$396.07	$396.07	$322.68	$322.68	$353.70	$353.70	$325.90	$325.90	$387.75	$387.75	$315.91	$315.91	$346.26
19	$324.02	$324.02	$355.16	$355.16	$343.11	$343.11	$408.22	$408.22	$332.58	$332.58	$364.54	$364.54	$335.90	$335.90	$399.64	$399.64	$325.60	$325.60	$356.88
20	$334.01	$334.01	$366.11	$366.11	$353.68	$353.68	$420.80	$420.80	$342.83	$342.83	$375.78	$375.78	$346.25	$346.25	$411.96	$411.96	$335.63	$335.63	$367.88
21	$344.34	$344.34	$377.43	$377.43	$364.62	$364.62	$433.81	$433.81	$353.43	$353.43	$387.40	$387.40	$356.96	$356.96	$424.70	$424.70	$346.01	$346.01	$379.26
22	$344.34	$344.34	$377.43	$377.43	$364.62	$364.62	$433.81	$433.81	$353.43	$353.43	$387.40	$387.40	$356.96	$356.96	$424.70	$424.70	$346.01	$346.01	$379.26
23	$344.34	$344.34	$377.43	$377.43	$364.62	$364.62	$433.81	$433.81	$353.43	$353.43	$387.40	$387.40	$356.96	$356.96	$424.70	$424.70	$346.01	$346.01	$379.26
24	$344.34	$344.34	$377.43	$377.43	$364.62	$364.62	$433.81	$433.81	$353.43	$353.43	$387.40	$387.40	$356.96	$356.96	$424.70	$424.70	$346.01	$346.01	$379.26
25	$345.72	$345.72	$378.94	$378.94	$366.08	$366.08	$435.55	$435.55	$354.84	$354.84	$388.95	$388.95	$358.39	$358.39	$426.40	$426.40	$347.39	$347.39	$380.78
26	$352.60	$352.60	$386.49	$386.49	$373.37	$373.37	$444.22	$444.22	$361.91	$361.91	$396.70	$396.70	$365.53	$365.53	$434.89	$434.89	$354.31	$354.31	$388.36
27	$360.87	$360.87	$395.55	$395.55	$382.12	$382.12	$454.63	$454.63	$370.39	$370.39	$406.00	$406.00	$374.09	$374.09	$445.09	$445.09	$362.62	$362.62	$397.46
28	$374.30	$374.30	$410.27	$410.27	$396.34	$396.34	$471.55	$471.55	$384.18	$384.18	$421.10	$421.10	$388.02	$388.02	$461.65	$461.65	$376.11	$376.11	$412.26
29	$385.32	$385.32	$422.34	$422.34	$408.01	$408.01	$485.43	$485.43	$395.49	$395.49	$433.50	$433.50	$399.44	$399.44	$475.24	$475.24	$387.19	$387.19	$424.39
30	$390.83	$390.83	$428.38	$428.38	$413.84	$413.84	$492.37	$492.37	$401.14	$401.14	$439.70	$439.70	$405.15	$405.15	$482.03	$482.03	$392.72	$392.72	$430.46
31	$399.09	$399.09	$437.44	$437.44	$422.59	$422.59	$502.79	$502.79	$409.63	$409.63	$449.00	$449.00	$413.72	$413.72	$492.23	$492.23	$401.03	$401.03	$439.56
32	$407.35	$407.35	$446.50	$446.50	$431.35	$431.35	$513.20	$513.20	$418.11	$418.11	$458.29	$458.29	$422.28	$422.28	$502.42	$502.42	$409.33	$409.33	$448.66
33	$412.52	$412.52	$452.16	$452.16	$436.81	$436.81	$519.70	$519.70	$423.41	$423.41	$464.11	$464.11	$427.64	$427.64	$508.79	$508.79	$414.52	$414.52	$454.35
34	$418.03	$418.03	$458.20	$458.20	$442.65	$442.65	$526.65	$526.65	$429.06	$429.06	$470.30	$470.30	$433.35	$433.35	$515.59	$515.59	$420.06	$420.06	$460.42
35	$420.78	$420.78	$461.22	$461.22	$445.57	$445.57	$530.12	$530.12	$431.89	$431.89	$473.40	$473.40	$436.21	$436.21	$518.98	$518.98	$422.82	$422.82	$463.46
36	$423.54	$423.54	$464.24	$464.24	$448.48	$448.48	$533.59	$533.59	$434.72	$434.72	$476.50	$476.50	$439.06	$439.06	$522.38	$522.38	$425.59	$425.59	$466.49
37	$426.29	$426.29	$467.26	$467.26	$451.40	$451.40	$537.06	$537.06	$437.55	$437.55	$479.60	$479.60	$441.92	$441.92	$525.78	$525.78	$428.36	$428.36	$469.52
38	$429.05	$429.05	$470.28	$470.28	$454.32	$454.32	$540.53	$540.53	$440.37	$440.37	$482.70	$482.70	$444.77	$444.77	$529.18	$529.18	$431.13	$431.13	$472.56
39	$434.56	$434.56	$476.32	$476.32	$460.15	$460.15	$547.47	$547.47	$446.03	$446.03	$488.90	$488.90	$450.48	$450.48	$535.97	$535.97	$436.66	$436.66	$478.63
40	$440.07	$440.07	$482.36	$482.36	$465.98	$465.98	$554.41	$554.41	$451.68	$451.68	$495.10	$495.10	$456.19	$456.19	$542.77	$542.77	$442.20	$442.20	$484.69
41	$448.33	$448.33	$491.41	$491.41	$474.74	$474.74	$564.82	$564.82	$460.17	$460.17	$504.39	$504.39	$464.76	$464.76	$552.96	$552.96	$450.51	$450.51	$493.80
42	$456.25	$456.25	$500.09	$500.09	$483.12	$483.12	$574.80	$574.80	$468.29	$468.29	$513.31	$513.31	$472.97	$472.97	$562.73	$562.73	$458.46	$458.46	$502.52
43	$467.27	$467.27	$512.17	$512.17	$494.79	$494.79	$588.68	$588.68	$479.60	$479.60	$525.70	$525.70	$484.39	$484.39	$576.32	$576.32	$469.54	$469.54	$514.66
44	$481.04	$481.04	$527.27	$527.27	$509.37	$509.37	$606.03	$606.03	$493.74	$493.74	$541.20	$541.20	$498.67	$498.67	$593.31	$593.31	$483.38	$483.38	$529.83
45	$497.23	$497.23	$545.01	$545.01	$526.51	$526.51	$626.42	$626.42	$510.35	$510.35	$559.41	$559.41	$515.45	$515.45	$613.27	$613.27	$499.64	$499.64	$547.65
46	$516.51	$516.51	$566.15	$566.15	$546.93	$546.93	$650.72	$650.72	$530.15	$530.15	$581.10	$581.10	$535.44	$535.44	$637.05	$637.05	$519.02	$519.02	$568.89
47	$538.20	$538.20	$589.92	$589.92	$569.90	$569.90	$678.05	$678.05	$552.41	$552.41	$605.51	$605.51	$557.93	$557.93	$663.81	$663.81	$540.81	$540.81	$592.78
48	$563.00	$563.00	$617.10	$617.10	$596.15	$596.15	$709.28	$709.28	$577.86	$577.86	$633.40	$633.40	$583.63	$583.63	$694.38	$694.38	$565.73	$565.73	$620.09
49	$587.44	$587.44	$643.90	$643.90	$622.04	$622.04	$740.08	$740.08	$602.95	$602.95	$660.90	$660.90	$608.97	$608.97	$724.54	$724.54	$590.29	$590.29	$647.02
50	$614.99	$614.99	$674.09	$674.09	$651.21	$651.21	$774.78	$774.78	$631.23	$631.23	$691.90	$691.90	$637.53	$637.53	$758.51	$758.51	$617.97	$617.97	$677.36
51	$642.19	$642.19	$703.91	$703.91	$680.02	$680.02	$809.06	$809.06	$659.15	$659.15	$722.50	$722.50	$665.73	$665.73	$792.07	$792.07	$645.31	$645.31	$707.32
52	$672.15	$672.15	$736.74	$736.74	$711.74	$711.74	$846.80	$846.80	$689.90	$689.90	$756.20	$756.20	$696.79	$696.79	$829.01	$829.01	$675.41	$675.41	$740.32
53	$702.45	$702.45	$769.96	$769.96	$743.82	$743.82	$884.97	$884.97	$721.00	$721.00	$790.30	$790.30	$728.20	$728.20	$866.39	$866.39	$705.86	$705.86	$773.69
54	$735.17	$735.17	$805.81	$805.81	$778.46	$778.46	$926.18	$926.18	$754.57	$754.57	$827.10	$827.10	$762.11	$762.11	$906.73	$906.73	$738.73	$738.73	$809.72
55	$767.88	$767.88	$841.67	$841.67	$813.10	$813.10	$967.40	$967.40	$788.15	$788.15	$863.90	$863.90	$796.02	$796.02	$947.08	$947.08	$771.60	$771.60	$845.75
56	$803.35	$803.35	$880.54	$880.54	$850.66	$850.66	$1,012.08	$1,012.08	$824.55	$824.55	$903.80	$903.80	$832.79	$832.79	$990.83	$990.83	$807.24	$807.24	$884.81
57	$839.16	$839.16	$919.80	$919.80	$888.58	$888.58	$1,057.19	$1,057.19	$861.31	$861.31	$944.09	$944.09	$869.91	$869.91	$1,034.99	$1,034.99	$843.23	$843.23	$924.26
58	$877.38	$877.38	$961.69	$961.69	$929.05	$929.05	$1,105.35	$1,105.35	$900.54	$900.54	$987.10	$987.10	$909.53	$909.53	$1,082.14	$1,082.14	$881.63	$881.63	$966.35
59	$896.32	$896.32	$982.45	$982.45	$949.11	$949.11	$1,129.21	$1,129.21	$919.98	$919.98	$1,008.40	$1,008.40	$929.17	$929.17	$1,105.49	$1,105.49	$900.66	$900.66	$987.21
60	$934.54	$934.54	$1,024.35	$1,024.35	$989.58	$989.58	$1,177.36	$1,177.36	$959.21	$959.21	$1,051.40	$1,051.40	$968.79	$968.79	$1,152.64	$1,152.64	$939.07	$939.07	$1,029.31
61	$967.60	$967.60	$1,060.58	$1,060.58	$1,024.58	$1,024.58	$1,219.01	$1,219.01	$993.14	$993.14	$1,088.59	$1,088.59	$1,003.06	$1,003.06	$1,193.41	$1,193.41	$972.29	$972.29	$1,065.72
62	$989.29	$989.29	$1,084.36	$1,084.36	$1,047.55	$1,047.55	$1,246.34	$1,246.34	$1,015.40	$1,015.40	$1,113.00	$1,113.00	$1,025.55	$1,025.55	$1,220.16	$1,220.16	$994.09	$994.09	$1,089.61
63	$1,016.49	$1,016.49	$1,114.17	$1,114.17	$1,076.36	$1,076.36	$1,280.61	$1,280.61	$1,043.33	$1,043.33	$1,143.60	$1,143.60	$1,053.75	$1,053.75	$1,253.71	$1,253.71	$1,021.42	$1,021.42	$1,119.58
64+	$1,033.02	$1,033.02	$1,132.29	$1,132.29	$1,093.86	$1,093.86	$1,301.43	$1,301.43	$1,060.29	$1,060.29	$1,162.20	$1,162.20	$1,070.88	$1,070.88	$1,274.10	$1,274.10	$1,038.03	$1,038.03	$1,137.78

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080002	16322PA0080003		16322PA0080003		16322PA0080003		16322PA0080003		16322PA0080004		16322PA0080004		16322PA0080004		16322PA0080004		16322PA0080005	
Plan Marketing Name =>	EPO $1,500 $40	dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		dvantage Silver EPO $4,400 $60		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		ss Advantage Bronze EPO $8,55		re Gold EPO $1,500 $40/$50 - F	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	5	1		2		4		5		1		2		4		5		1	
Network =>	tage w/Denten	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	old	Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	/ $3,000	$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$8,550 / $17,100		$1,500 / $3,000	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $50	$60 / $80		$60 / $80		$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$40 / $50	
OOP Maximum =>	$13,000	$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$6,500 / $13,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$290.13	$234.59	$234.59	$279.11	$279.11	$227.39	$227.39	$249.24	$249.24	$180.30	$180.30	$214.51	$214.51	$174.76	$174.76	$191.56	$191.56	$262.69	$262.69
15	$315.92	$255.44	$255.44	$303.92	$303.92	$247.60	$247.60	$271.40	$271.40	$196.32	$196.32	$233.57	$233.57	$190.29	$190.29	$208.58	$208.58	$286.04	$286.04
16	$325.78	$263.41	$263.41	$313.41	$313.41	$255.33	$255.33	$279.87	$279.87	$202.45	$202.45	$240.86	$240.86	$196.23	$196.23	$215.09	$215.09	$294.96	$294.96
17	$335.65	$271.39	$271.39	$322.89	$322.89	$263.06	$263.06	$288.34	$288.34	$208.58	$208.58	$248.15	$248.15	$202.17	$202.17	$221.60	$221.60	$303.89	$303.89
18	$346.26	$279.97	$279.97	$333.11	$333.11	$271.38	$271.38	$297.46	$297.46	$215.18	$215.18	$256.01	$256.01	$208.57	$208.57	$228.62	$228.62	$313.51	$313.51
19	$356.88	$288.56	$288.56	$343.32	$343.32	$279.70	$279.70	$306.59	$306.59	$221.77	$221.77	$263.86	$263.86	$214.96	$214.96	$235.63	$235.63	$323.12	$323.12
20	$367.88	$297.45	$297.45	$353.90	$353.90	$288.32	$288.32	$316.04	$316.04	$228.61	$228.61	$271.99	$271.99	$221.59	$221.59	$242.89	$242.89	$333.08	$333.08
21	$379.26	$306.65	$306.65	$364.85	$364.85	$297.24	$297.24	$325.81	$325.81	$235.68	$235.68	$280.40	$280.40	$228.44	$228.44	$250.40	$250.40	$343.38	$343.38
22	$379.26	$306.65	$306.65	$364.85	$364.85	$297.24	$297.24	$325.81	$325.81	$235.68	$235.68	$280.40	$280.40	$228.44	$228.44	$250.40	$250.40	$343.38	$343.38
23	$379.26	$306.65	$306.65	$364.85	$364.85	$297.24	$297.24	$325.81	$325.81	$235.68	$235.68	$280.40	$280.40	$228.44	$228.44	$250.40	$250.40	$343.38	$343.38
24	$379.26	$306.65	$306.65	$364.85	$364.85	$297.24	$297.24	$325.81	$325.81	$235.68	$235.68	$280.40	$280.40	$228.44	$228.44	$250.40	$250.40	$343.38	$343.38
25	$380.78	$307.88	$307.88	$366.31	$366.31	$298.43	$298.43	$327.11	$327.11	$236.62	$236.62	$281.52	$281.52	$229.35	$229.35	$251.40	$251.40	$344.75	$344.75
26	$388.36	$314.01	$314.01	$373.61	$373.61	$304.37	$304.37	$333.63	$333.63	$241.34	$241.34	$287.13	$287.13	$233.92	$233.92	$256.41	$256.41	$351.62	$351.62
27	$397.46	$321.37	$321.37	$382.36	$382.36	$311.51	$311.51	$341.45	$341.45	$246.99	$246.99	$293.86	$293.86	$239.41	$239.41	$262.42	$262.42	$359.86	$359.86
28	$412.26	$333.33	$333.33	$396.59	$396.59	$323.10	$323.10	$354.16	$354.16	$256.18	$256.18	$304.79	$304.79	$248.31	$248.31	$272.18	$272.18	$373.25	$373.25
29	$424.39	$343.14	$343.14	$408.27	$408.27	$332.61	$332.61	$364.58	$364.58	$263.73	$263.73	$313.77	$313.77	$255.62	$255.62	$280.20	$280.20	$384.24	$384.24
30	$430.46	$348.05	$348.05	$414.10	$414.10	$337.37	$337.37	$369.79	$369.79	$267.50	$267.50	$318.25	$318.25	$259.28	$259.28	$284.20	$284.20	$389.74	$389.74
31	$439.56	$355.41	$355.41	$422.86	$422.86	$344.50	$344.50	$377.61	$377.61	$273.15	$273.15	$324.98	$324.98	$264.76	$264.76	$290.21	$290.21	$397.98	$397.98
32	$448.66	$362.77	$362.77	$431.62	$431.62	$351.63	$351.63	$385.43	$385.43	$278.81	$278.81	$331.71	$331.71	$270.24	$270.24	$296.22	$296.22	$406.22	$406.22
33	$454.35	$367.37	$367.37	$437.09	$437.09	$356.09	$356.09	$390.32	$390.32	$282.34	$282.34	$335.92	$335.92	$273.67	$273.67	$299.98	$299.98	$411.37	$411.37
34	$460.42	$372.27	$372.27	$442.93	$442.93	$360.85	$360.85	$395.53	$395.53	$286.12	$286.12	$340.41	$340.41	$277.33	$277.33	$303.99	$303.99	$416.86	$416.86
35	$463.46	$374.73	$374.73	$445.85	$445.85	$363.23	$363.23	$398.14	$398.14	$288.00	$288.00	$342.65	$342.65	$279.15	$279.15	$305.99	$305.99	$419.61	$419.61
36	$466.49	$377.18	$377.18	$448.77	$448.77	$365.61	$365.61	$400.75	$400.75	$289.89	$289.89	$344.89	$344.89	$280.98	$280.98	$307.99	$307.99	$422.36	$422.36
37	$469.52	$379.63	$379.63	$451.68	$451.68	$367.98	$367.98	$403.35	$403.35	$291.77	$291.77	$347.14	$347.14	$282.81	$282.81	$310.00	$310.00	$425.10	$425.10
38	$472.56	$382.09	$382.09	$454.60	$454.60	$370.36	$370.36	$405.96	$405.96	$293.66	$293.66	$349.38	$349.38	$284.64	$284.64	$312.00	$312.00	$427.85	$427.85
39	$478.63	$386.99	$386.99	$460.44	$460.44	$375.12	$375.12	$411.17	$411.17	$297.43	$297.43	$353.86	$353.86	$288.29	$288.29	$316.00	$316.00	$433.35	$433.35
40	$484.69	$391.90	$391.90	$466.28	$466.28	$379.87	$379.87	$416.39	$416.39	$301.20	$301.20	$358.35	$358.35	$291.95	$291.95	$320.01	$320.01	$438.84	$438.84
41	$493.80	$399.26	$399.26	$475.03	$475.03	$387.01	$387.01	$424.20	$424.20	$306.86	$306.86	$365.08	$365.08	$297.43	$297.43	$326.02	$326.02	$447.08	$447.08
42	$502.52	$406.31	$406.31	$483.43	$483.43	$393.84	$393.84	$431.70	$431.70	$312.28	$312.28	$371.53	$371.53	$302.68	$302.68	$331.78	$331.78	$454.98	$454.98
43	$514.66	$416.12	$416.12	$495.10	$495.10	$403.35	$403.35	$442.12	$442.12	$319.82	$319.82	$380.50	$380.50	$309.99	$309.99	$339.79	$339.79	$465.97	$465.97
44	$529.83	$428.39	$428.39	$509.70	$509.70	$415.24	$415.24	$455.16	$455.16	$329.24	$329.24	$391.72	$391.72	$319.13	$319.13	$349.81	$349.81	$479.70	$479.70
45	$547.65	$442.80	$442.80	$526.84	$526.84	$429.21	$429.21	$470.47	$470.47	$340.32	$340.32	$404.90	$404.90	$329.87	$329.87	$361.58	$361.58	$495.84	$495.84
46	$568.89	$459.98	$459.98	$547.28	$547.28	$445.86	$445.86	$488.72	$488.72	$353.52	$353.52	$420.60	$420.60	$342.66	$342.66	$375.60	$375.60	$515.07	$515.07
47	$592.78	$479.29	$479.29	$570.26	$570.26	$464.59	$464.59	$509.24	$509.24	$368.37	$368.37	$438.27	$438.27	$357.05	$357.05	$391.38	$391.38	$536.70	$536.70
48	$620.09	$501.37	$501.37	$596.53	$596.53	$485.99	$485.99	$532.70	$532.70	$385.34	$385.34	$458.45	$458.45	$373.50	$373.50	$409.40	$409.40	$561.43	$561.43
49	$647.02	$523.14	$523.14	$622.43	$622.43	$507.09	$507.09	$555.83	$555.83	$402.07	$402.07	$478.36	$478.36	$389.72	$389.72	$427.18	$427.18	$585.81	$585.81
50	$677.36	$547.68	$547.68	$651.62	$651.62	$530.87	$530.87	$581.90	$581.90	$420.92	$420.92	$500.79	$500.79	$407.99	$407.99	$447.21	$447.21	$613.28	$613.28
51	$707.32	$571.90	$571.90	$680.45	$680.45	$554.35	$554.35	$607.64	$607.64	$439.54	$439.54	$522.95	$522.95	$426.04	$426.04	$467.00	$467.00	$640.40	$640.40
52	$740.32	$598.58	$598.58	$712.19	$712.19	$580.21	$580.21	$635.98	$635.98	$460.05	$460.05	$547.34	$547.34	$445.91	$445.91	$488.78	$488.78	$670.28	$670.28
53	$773.69	$625.57	$625.57	$744.29	$744.29	$606.37	$606.37	$664.65	$664.65	$480.79	$480.79	$572.02	$572.02	$466.02	$466.02	$510.82	$510.82	$700.50	$700.50
54	$809.72	$654.70	$654.70	$778.95	$778.95	$634.61	$634.61	$695.60	$695.60	$503.18	$503.18	$598.65	$598.65	$487.72	$487.72	$534.60	$534.60	$733.12	$733.12
55	$845.75	$683.83	$683.83	$813.62	$813.62	$662.85	$662.85	$726.56	$726.56	$525.57	$525.57	$625.29	$625.29	$509.42	$509.42	$558.39	$558.39	$765.74	$765.74
56	$884.81	$715.41	$715.41	$851.20	$851.20	$693.46	$693.46	$760.11	$760.11	$549.84	$549.84	$654.17	$654.17	$532.95	$532.95	$584.18	$584.18	$801.11	$801.11
57	$924.26	$747.31	$747.31	$889.14	$889.14	$724.37	$724.37	$794.00	$794.00	$574.35	$574.35	$683.33	$683.33	$556.71	$556.71	$610.22	$610.22	$836.82	$836.82
58	$966.35	$781.34	$781.34	$929.64	$929.64	$757.37	$757.37	$830.16	$830.16	$600.51	$600.51	$714.46	$714.46	$582.07	$582.07	$638.02	$638.02	$874.93	$874.93
59	$987.21	$798.21	$798.21	$949.70	$949.70	$773.72	$773.72	$848.08	$848.08	$613.48	$613.48	$729.88	$729.88	$594.63	$594.63	$651.79	$651.79	$893.82	$893.82
60	$1,029.31	$832.25	$832.25	$990.20	$990.20	$806.71	$806.71	$884.25	$884.25	$639.64	$639.64	$761.01	$761.01	$619.99	$619.99	$679.59	$679.59	$931.93	$931.93
61	$1,065.72	$861.69	$861.69	$1,025.23	$1,025.23	$835.24	$835.24	$915.53	$915.53	$662.26	$662.26	$787.92	$787.92	$641.92	$641.92	$703.62	$703.62	$964.90	$964.90
62	$1,089.61	$881.01	$881.01	$1,048.21	$1,048.21	$853.97	$853.97	$936.05	$936.05	$677.11	$677.11	$805.59	$805.59	$656.31	$656.31	$719.40	$719.40	$986.53	$986.53
63	$1,119.58	$905.23	$905.23	$1,077.04	$1,077.04	$877.45	$877.45	$961.79	$961.79	$695.73	$695.73	$827.74	$827.74	$674.35	$674.35	$739.18	$739.18	$1,013.66	$1,013.66
64+	$1,137.78	$919.95	$919.95	$1,094.55	$1,094.55	$891.72	$891.72	$977.43	$977.43	$707.04	$707.04	$841.20	$841.20	$685.32	$685.32	$751.20	$751.20	$1,030.14	$1,030.14

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0080005		16322PA0080005		16322PA0080005		16322PA0080006		16322PA0080006		16322PA0080006		16322PA0080006		16322PA0080009		16322PA0080009		16322PA
Plan Marketing Name =>	re Gold EPO $1,500 $40/$50 - F		re Gold EPO $1,500 $40/$50 - F		re Gold EPO $1,500 $40/$50 - F		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		re Silver EPO $4,400 $60/$80 -		Silver EPO $6,400 $80/$100 - F		Silver EPO $6,400 $80/$100 - F		Silver EPO $6,4
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPO
Rating Area =>	2		4		5		1		2		4		5		1		2		4
Network =>	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advar
Metal =>	Gold		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Silver		Sil
Deductible =>	$1,500 / $3,000		$1,500 / $3,000		$1,500 / $3,000		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$4,400 / $8,800		$6,400 / $12,800		$6,400 / $12,800		$6,400 /
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%		100%		10
Copays =>	$40 / $50		$40 / $50		$40 / $50		$60 / $80		$60 / $80		$60 / $80		$60 / $80		$0 / $0		$0 / $0		$0 /
OOP Maximum =>	$6,500 / $13,000		$6,500 / $13,000		$6,500 / $13,000		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 / $18,400		$9,200 /
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	$312.54	$312.54	$254.62	$254.62	$279.10	$279.10	$226.07	$226.07	$268.97	$268.97	$219.13	$219.13	$240.19	$240.19	$235.30	$235.30	$279.94	$279.94	$228.08
15	$340.32	$340.32	$277.26	$277.26	$303.91	$303.91	$246.16	$246.16	$292.87	$292.87	$238.60	$238.60	$261.54	$261.54	$256.21	$256.21	$304.83	$304.83	$248.35
16	$350.94	$350.94	$285.91	$285.91	$313.40	$313.40	$253.84	$253.84	$302.02	$302.02	$246.05	$246.05	$269.70	$269.70	$264.21	$264.21	$314.34	$314.34	$256.10
17	$361.57	$361.57	$294.56	$294.56	$322.88	$322.88	$261.53	$261.53	$311.16	$311.16	$253.50	$253.50	$277.86	$277.86	$272.21	$272.21	$323.86	$323.86	$263.85
18	$373.01	$373.01	$303.88	$303.88	$333.10	$333.10	$269.80	$269.80	$321.00	$321.00	$261.52	$261.52	$286.65	$286.65	$280.82	$280.82	$334.10	$334.10	$272.20
19	$384.45	$384.45	$313.20	$313.20	$343.31	$343.31	$278.07	$278.07	$330.85	$330.85	$269.54	$269.54	$295.45	$295.45	$289.43	$289.43	$344.35	$344.35	$280.55
20	$396.29	$396.29	$322.85	$322.85	$353.89	$353.89	$286.64	$286.64	$341.04	$341.04	$277.85	$277.85	$304.55	$304.55	$298.35	$298.35	$354.96	$354.96	$289.20
21	$408.55	$408.55	$332.84	$332.84	$364.84	$364.84	$295.51	$295.51	$351.59	$351.59	$286.44	$286.44	$313.97	$313.97	$307.58	$307.58	$365.94	$365.94	$298.14
22	$408.55	$408.55	$332.84	$332.84	$364.84	$364.84	$295.51	$295.51	$351.59	$351.59	$286.44	$286.44	$313.97	$313.97	$307.58	$307.58	$365.94	$365.94	$298.14
23	$408.55	$408.55	$332.84	$332.84	$364.84	$364.84	$295.51	$295.51	$351.59	$351.59	$286.44	$286.44	$313.97	$313.97	$307.58	$307.58	$365.94	$365.94	$298.14
24	$408.55	$408.55	$332.84	$332.84	$364.84	$364.84	$295.51	$295.51	$351.59	$351.59	$286.44	$286.44	$313.97	$313.97	$307.58	$307.58	$365.94	$365.94	$298.14
25	$410.18	$410.18	$334.17	$334.17	$366.30	$366.30	$296.69	$296.69	$353.00	$353.00	$287.59	$287.59	$315.23	$315.23	$308.81	$308.81	$367.40	$367.40	$299.33
26	$418.36	$418.36	$340.83	$340.83	$373.60	$373.60	$302.60	$302.60	$360.03	$360.03	$293.31	$293.31	$321.51	$321.51	$314.96	$314.96	$374.72	$374.72	$305.30
27	$428.16	$428.16	$348.82	$348.82	$382.35	$382.35	$309.69	$309.69	$368.47	$368.47	$300.19	$300.19	$329.04	$329.04	$322.34	$322.34	$383.51	$383.51	$312.45
28	$444.09	$444.09	$361.80	$361.80	$396.58	$396.58	$321.22	$321.22	$382.18	$382.18	$311.36	$311.36	$341.29	$341.29	$334.34	$334.34	$397.78	$397.78	$324.08
29	$457.17	$457.17	$372.45	$372.45	$408.26	$408.26	$330.68	$330.68	$393.43	$393.43	$320.53	$320.53	$351.33	$351.33	$344.18	$344.18	$409.49	$409.49	$333.62
30	$463.70	$463.70	$377.77	$377.77	$414.09	$414.09	$335.40	$335.40	$399.05	$399.05	$325.11	$325.11	$356.36	$356.36	$349.10	$349.10	$415.34	$415.34	$338.39
31	$473.51	$473.51	$385.76	$385.76	$422.85	$422.85	$342.50	$342.50	$407.49	$407.49	$331.98	$331.98	$363.89	$363.89	$356.49	$356.49	$424.12	$424.12	$345.54
32	$483.31	$483.31	$393.75	$393.75	$431.61	$431.61	$349.59	$349.59	$415.93	$415.93	$338.86	$338.86	$371.43	$371.43	$363.87	$363.87	$432.91	$432.91	$352.70
33	$489.44	$489.44	$398.74	$398.74	$437.08	$437.08	$354.02	$354.02	$421.20	$421.20	$343.16	$343.16	$376.14	$376.14	$368.48	$368.48	$438.40	$438.40	$357.17
34	$495.98	$495.98	$404.07	$404.07	$442.92	$442.92	$358.75	$358.75	$426.83	$426.83	$347.74	$347.74	$381.16	$381.16	$373.40	$373.40	$444.25	$444.25	$361.94
35	$499.25	$499.25	$406.73	$406.73	$445.83	$445.83	$361.11	$361.11	$429.64	$429.64	$350.03	$350.03	$383.67	$383.67	$375.86	$375.86	$447.18	$447.18	$364.33
36	$502.52	$502.52	$409.39	$409.39	$448.75	$448.75	$363.48	$363.48	$432.46	$432.46	$352.32	$352.32	$386.18	$386.18	$378.32	$378.32	$450.11	$450.11	$366.71
37	$505.78	$505.78	$412.06	$412.06	$451.67	$451.67	$365.84	$365.84	$435.27	$435.27	$354.61	$354.61	$388.69	$388.69	$380.78	$380.78	$453.03	$453.03	$369.10
38	$509.05	$509.05	$414.72	$414.72	$454.59	$454.59	$368.21	$368.21	$438.08	$438.08	$356.90	$356.90	$391.21	$391.21	$383.24	$383.24	$455.96	$455.96	$371.48
39	$515.59	$515.59	$420.04	$420.04	$460.43	$460.43	$372.93	$372.93	$443.71	$443.71	$361.49	$361.49	$396.23	$396.23	$388.17	$388.17	$461.82	$461.82	$376.25
40	$522.13	$522.13	$425.37	$425.37	$466.27	$466.27	$377.66	$377.66	$449.33	$449.33	$366.07	$366.07	$401.25	$401.25	$393.09	$393.09	$467.67	$467.67	$381.02
41	$531.93	$531.93	$433.36	$433.36	$475.02	$475.02	$384.75	$384.75	$457.77	$457.77	$372.94	$372.94	$408.79	$408.79	$400.47	$400.47	$476.45	$476.45	$388.18
42	$541.33	$541.33	$441.01	$441.01	$483.41	$483.41	$391.55	$391.55	$465.86	$465.86	$379.53	$379.53	$416.01	$416.01	$407.54	$407.54	$484.87	$484.87	$395.04
43	$554.40	$554.40	$451.66	$451.66	$495.09	$495.09	$401.01	$401.01	$477.11	$477.11	$388.70	$388.70	$426.06	$426.06	$417.39	$417.39	$496.58	$496.58	$404.58
44	$570.74	$570.74	$464.98	$464.98	$509.68	$509.68	$412.83	$412.83	$491.17	$491.17	$400.16	$400.16	$438.62	$438.62	$429.69	$429.69	$511.22	$511.22	$416.50
45	$589.95	$589.95	$480.62	$480.62	$526.83	$526.83	$426.72	$426.72	$507.70	$507.70	$413.62	$413.62	$453.37	$453.37	$444.15	$444.15	$528.42	$528.42	$430.51
46	$612.83	$612.83	$499.26	$499.26	$547.26	$547.26	$443.27	$443.27	$527.39	$527.39	$429.66	$429.66	$470.96	$470.96	$461.37	$461.37	$548.91	$548.91	$447.21
47	$638.56	$638.56	$520.23	$520.23	$570.24	$570.24	$461.88	$461.88	$549.54	$549.54	$447.71	$447.71	$490.74	$490.74	$480.75	$480.75	$571.96	$571.96	$465.99
48	$667.98	$667.98	$544.19	$544.19	$596.51	$596.51	$483.16	$483.16	$574.85	$574.85	$468.33	$468.33	$513.34	$513.34	$502.89	$502.89	$598.31	$598.31	$487.46
49	$696.99	$696.99	$567.83	$567.83	$622.42	$622.42	$504.14	$504.14	$599.81	$599.81	$488.67	$488.67	$535.63	$535.63	$524.73	$524.73	$624.29	$624.29	$508.63
50	$729.67	$729.67	$594.45	$594.45	$651.60	$651.60	$527.78	$527.78	$627.94	$627.94	$511.58	$511.58	$560.75	$560.75	$549.34	$549.34	$653.57	$653.57	$532.48
51	$761.95	$761.95	$620.75	$620.75	$680.43	$680.43	$551.13	$551.13	$655.72	$655.72	$534.21	$534.21	$585.55	$585.55	$573.64	$573.64	$682.48	$682.48	$556.03
52	$797.49	$797.49	$649.70	$649.70	$712.17	$712.17	$576.84	$576.84	$686.30	$686.30	$559.13	$559.13	$612.87	$612.87	$600.40	$600.40	$714.31	$714.31	$581.97
53	$833.44	$833.44	$678.99	$678.99	$744.27	$744.27	$602.84	$602.84	$717.24	$717.24	$584.34	$584.34	$640.50	$640.50	$627.46	$627.46	$746.52	$746.52	$608.21
54	$872.25	$872.25	$710.61	$710.61	$778.93	$778.93	$630.91	$630.91	$750.64	$750.64	$611.55	$611.55	$670.33	$670.33	$656.68	$656.68	$781.28	$781.28	$636.53
55	$911.07	$911.07	$742.23	$742.23	$813.59	$813.59	$658.99	$658.99	$784.05	$784.05	$638.76	$638.76	$700.15	$700.15	$685.90	$685.90	$816.05	$816.05	$664.85
56	$953.15	$953.15	$776.52	$776.52	$851.17	$851.17	$689.42	$689.42	$820.26	$820.26	$668.26	$668.26	$732.49	$732.49	$717.58	$717.58	$853.74	$853.74	$695.56
57	$995.64	$995.64	$811.13	$811.13	$889.12	$889.12	$720.16	$720.16	$856.82	$856.82	$698.05	$698.05	$765.14	$765.14	$749.57	$749.57	$891.80	$891.80	$726.57
58	$1,040.99	$1,040.99	$848.08	$848.08	$929.61	$929.61	$752.96	$752.96	$895.85	$895.85	$729.85	$729.85	$800.00	$800.00	$783.71	$783.71	$932.42	$932.42	$759.66
59	$1,063.46	$1,063.46	$866.38	$866.38	$949.68	$949.68	$769.21	$769.21	$915.19	$915.19	$745.60	$745.60	$817.26	$817.26	$800.63	$800.63	$952.54	$952.54	$776.06
60	$1,108.80	$1,108.80	$903.33	$903.33	$990.18	$990.18	$802.01	$802.01	$954.22	$954.22	$777.40	$777.40	$852.11	$852.11	$834.77	$834.77	$993.16	$993.16	$809.15
61	$1,148.03	$1,148.03	$935.28	$935.28	$1,025.20	$1,025.20	$830.38	$830.38	$987.97	$987.97	$804.90	$804.90	$882.26	$882.26	$864.30	$864.30	$1,028.29	$1,028.29	$837.77
62	$1,173.76	$1,173.76	$956.25	$956.25	$1,048.19	$1,048.19	$849.00	$849.00	$1,010.12	$1,010.12	$822.94	$822.94	$902.04	$902.04	$883.68	$883.68	$1,051.35	$1,051.35	$856.56
63	$1,206.04	$1,206.04	$982.54	$982.54	$1,077.01	$1,077.01	$872.35	$872.35	$1,037.89	$1,037.89	$845.57	$845.57	$926.84	$926.84	$907.98	$907.98	$1,080.25	$1,080.25	$880.11
64+	$1,225.65	$1,225.65	$998.52	$998.52	$1,094.52	$1,094.52	$886.53	$886.53	$1,054.77	$1,054.77	$859.32	$859.32	$941.91	$941.91	$922.74	$922.74	$1,097.82	$1,097.82	$894.42

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0080009	16322PA0080009		16322PA0080010		16322PA0080010		16322PA0080010		16322PA0080010		16322PA0080011		16322PA0080011		16322PA0080011		16322PA0080011	
Plan Marketing Name =>	00 $80/$100 - F	Silver EPO $6,400 $80/$100 - F		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		dvantage Platinum EPO $0 $10		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2		vantage Platinum EPO $250 $2	
Form # =>	F02	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	4	5		1		2		4		5		1		2		4		5	
Network =>	tage w/Denten	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	ver	Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	$12,800	$6,400 / $12,800		$0 / $0		$0 / $0		$0 / $0		$0 / $0		$250 / $500		$250 / $500		$250 / $500		$250 / $500	
Coinsurance =>	0%	100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	/ $0	$0 / $0		$10 / $25		$10 / $25		$10 / $25		$10 / $25		$20 / $40		$20 / $40		$20 / $40		$20 / $40	
OOP Maximum =>	$18,400	$9,200 / $18,400		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000		$3,500 / $7,000	
Pediatric Dental (Yes/No) =>	es	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$228.08	$249.99	$249.99	$311.19	$311.19	$370.25	$370.25	$301.65	$301.65	$330.64	$330.64	$305.85	$305.85	$363.90	$363.90	$296.47	$296.47	$324.96	$324.96
15	$248.35	$272.22	$272.22	$338.86	$338.86	$403.16	$403.16	$328.46	$328.46	$360.03	$360.03	$333.04	$333.04	$396.24	$396.24	$322.82	$322.82	$353.85	$353.85
16	$256.10	$280.71	$280.71	$349.43	$349.43	$415.75	$415.75	$338.71	$338.71	$371.27	$371.27	$343.44	$343.44	$408.61	$408.61	$332.90	$332.90	$364.89	$364.89
17	$263.85	$289.21	$289.21	$360.01	$360.01	$428.33	$428.33	$348.96	$348.96	$382.51	$382.51	$353.83	$353.83	$420.98	$420.98	$342.97	$342.97	$375.94	$375.94
18	$272.20	$298.36	$298.36	$371.40	$371.40	$441.88	$441.88	$360.01	$360.01	$394.61	$394.61	$365.03	$365.03	$434.30	$434.30	$353.82	$353.82	$387.83	$387.83
19	$280.55	$307.51	$307.51	$382.79	$382.79	$455.43	$455.43	$371.05	$371.05	$406.71	$406.71	$376.22	$376.22	$447.61	$447.61	$364.68	$364.68	$399.73	$399.73
20	$289.20	$316.99	$316.99	$394.59	$394.59	$469.47	$469.47	$382.48	$382.48	$419.24	$419.24	$387.82	$387.82	$461.41	$461.41	$375.91	$375.91	$412.05	$412.05
21	$298.14	$326.79	$326.79	$406.79	$406.79	$483.99	$483.99	$394.31	$394.31	$432.21	$432.21	$399.81	$399.81	$475.68	$475.68	$387.54	$387.54	$424.79	$424.79
22	$298.14	$326.79	$326.79	$406.79	$406.79	$483.99	$483.99	$394.31	$394.31	$432.21	$432.21	$399.81	$399.81	$475.68	$475.68	$387.54	$387.54	$424.79	$424.79
23	$298.14	$326.79	$326.79	$406.79	$406.79	$483.99	$483.99	$394.31	$394.31	$432.21	$432.21	$399.81	$399.81	$475.68	$475.68	$387.54	$387.54	$424.79	$424.79
24	$298.14	$326.79	$326.79	$406.79	$406.79	$483.99	$483.99	$394.31	$394.31	$432.21	$432.21	$399.81	$399.81	$475.68	$475.68	$387.54	$387.54	$424.79	$424.79
25	$299.33	$328.10	$328.10	$408.42	$408.42	$485.93	$485.93	$395.89	$395.89	$433.94	$433.94	$401.41	$401.41	$477.58	$477.58	$389.09	$389.09	$426.49	$426.49
26	$305.30	$334.63	$334.63	$416.55	$416.55	$495.61	$495.61	$403.77	$403.77	$442.58	$442.58	$409.41	$409.41	$487.10	$487.10	$396.84	$396.84	$434.98	$434.98
27	$312.45	$342.48	$342.48	$426.32	$426.32	$507.22	$507.22	$413.24	$413.24	$452.96	$452.96	$419.00	$419.00	$498.51	$498.51	$406.14	$406.14	$445.18	$445.18
28	$324.08	$355.22	$355.22	$442.18	$442.18	$526.10	$526.10	$428.61	$428.61	$469.81	$469.81	$434.59	$434.59	$517.06	$517.06	$421.26	$421.26	$461.75	$461.75
29	$333.62	$365.68	$365.68	$455.20	$455.20	$541.58	$541.58	$441.23	$441.23	$483.64	$483.64	$447.39	$447.39	$532.29	$532.29	$433.66	$433.66	$475.34	$475.34
30	$338.39	$370.91	$370.91	$461.71	$461.71	$549.33	$549.33	$447.54	$447.54	$490.56	$490.56	$453.78	$453.78	$539.90	$539.90	$439.86	$439.86	$482.14	$482.14
31	$345.54	$378.75	$378.75	$471.47	$471.47	$560.94	$560.94	$457.01	$457.01	$500.93	$500.93	$463.38	$463.38	$551.31	$551.31	$449.16	$449.16	$492.33	$492.33
32	$352.70	$386.59	$386.59	$481.23	$481.23	$572.56	$572.56	$466.47	$466.47	$511.30	$511.30	$472.98	$472.98	$562.73	$562.73	$458.46	$458.46	$502.53	$502.53
33	$357.17	$391.49	$391.49	$487.33	$487.33	$579.82	$579.82	$472.38	$472.38	$517.79	$517.79	$478.97	$478.97	$569.86	$569.86	$464.27	$464.27	$508.90	$508.90
34	$361.94	$396.72	$396.72	$493.84	$493.84	$587.56	$587.56	$478.69	$478.69	$524.70	$524.70	$485.37	$485.37	$577.48	$577.48	$470.47	$470.47	$515.70	$515.70
35	$364.33	$399.34	$399.34	$497.10	$497.10	$591.44	$591.44	$481.85	$481.85	$528.16	$528.16	$488.57	$488.57	$581.28	$581.28	$473.57	$473.57	$519.09	$519.09
36	$366.71	$401.95	$401.95	$500.35	$500.35	$595.31	$595.31	$485.00	$485.00	$531.62	$531.62	$491.77	$491.77	$585.09	$585.09	$476.67	$476.67	$522.49	$522.49
37	$369.10	$404.57	$404.57	$503.61	$503.61	$599.18	$599.18	$488.16	$488.16	$535.08	$535.08	$494.96	$494.96	$588.89	$588.89	$479.77	$479.77	$525.89	$525.89
38	$371.48	$407.18	$407.18	$506.86	$506.86	$603.05	$603.05	$491.31	$491.31	$538.53	$538.53	$498.16	$498.16	$592.70	$592.70	$482.87	$482.87	$529.29	$529.29
39	$376.25	$412.41	$412.41	$513.37	$513.37	$610.80	$610.80	$497.62	$497.62	$545.45	$545.45	$504.56	$504.56	$600.31	$600.31	$489.08	$489.08	$536.08	$536.08
40	$381.02	$417.64	$417.64	$519.88	$519.88	$618.54	$618.54	$503.93	$503.93	$552.36	$552.36	$510.96	$510.96	$607.92	$607.92	$495.28	$495.28	$542.88	$542.88
41	$388.18	$425.48	$425.48	$529.64	$529.64	$630.15	$630.15	$513.39	$513.39	$562.74	$562.74	$520.55	$520.55	$619.34	$619.34	$504.58	$504.58	$553.08	$553.08
42	$395.04	$433.00	$433.00	$539.00	$539.00	$641.29	$641.29	$522.46	$522.46	$572.68	$572.68	$529.75	$529.75	$630.28	$630.28	$513.49	$513.49	$562.85	$562.85
43	$404.58	$443.45	$443.45	$552.01	$552.01	$656.77	$656.77	$535.08	$535.08	$586.51	$586.51	$542.54	$542.54	$645.50	$645.50	$525.89	$525.89	$576.44	$576.44
44	$416.50	$456.53	$456.53	$568.29	$568.29	$676.13	$676.13	$550.85	$550.85	$603.80	$603.80	$558.53	$558.53	$664.52	$664.52	$541.39	$541.39	$593.43	$593.43
45	$430.51	$471.88	$471.88	$587.40	$587.40	$698.88	$698.88	$569.38	$569.38	$624.11	$624.11	$577.33	$577.33	$686.88	$686.88	$559.61	$559.61	$613.40	$613.40
46	$447.21	$490.19	$490.19	$610.19	$610.19	$725.99	$725.99	$591.47	$591.47	$648.32	$648.32	$599.72	$599.72	$713.52	$713.52	$581.31	$581.31	$637.19	$637.19
47	$465.99	$510.77	$510.77	$635.81	$635.81	$756.48	$756.48	$616.31	$616.31	$675.54	$675.54	$624.90	$624.90	$743.49	$743.49	$605.73	$605.73	$663.95	$663.95
48	$487.46	$534.30	$534.30	$665.10	$665.10	$791.32	$791.32	$644.70	$644.70	$706.66	$706.66	$653.69	$653.69	$777.74	$777.74	$633.63	$633.63	$694.53	$694.53
49	$508.63	$557.50	$557.50	$693.98	$693.98	$825.69	$825.69	$672.69	$672.69	$737.35	$737.35	$682.08	$682.08	$811.51	$811.51	$661.14	$661.14	$724.69	$724.69
50	$532.48	$583.65	$583.65	$726.53	$726.53	$864.41	$864.41	$704.24	$704.24	$771.93	$771.93	$714.06	$714.06	$849.56	$849.56	$692.15	$692.15	$758.67	$758.67
51	$556.03	$609.46	$609.46	$758.66	$758.66	$902.64	$902.64	$735.39	$735.39	$806.07	$806.07	$745.65	$745.65	$887.14	$887.14	$722.76	$722.76	$792.23	$792.23
52	$581.97	$637.89	$637.89	$794.05	$794.05	$944.75	$944.75	$769.69	$769.69	$843.67	$843.67	$780.43	$780.43	$928.53	$928.53	$756.48	$756.48	$829.19	$829.19
53	$608.21	$666.65	$666.65	$829.85	$829.85	$987.34	$987.34	$804.39	$804.39	$881.71	$881.71	$815.61	$815.61	$970.39	$970.39	$790.58	$790.58	$866.57	$866.57
54	$636.53	$697.70	$697.70	$868.50	$868.50	$1,033.32	$1,033.32	$841.85	$841.85	$922.77	$922.77	$853.59	$853.59	$1,015.58	$1,015.58	$827.40	$827.40	$906.93	$906.93
55	$664.85	$728.74	$728.74	$907.14	$907.14	$1,079.30	$1,079.30	$879.31	$879.31	$963.83	$963.83	$891.58	$891.58	$1,060.77	$1,060.77	$864.21	$864.21	$947.28	$947.28
56	$695.56	$762.40	$762.40	$949.04	$949.04	$1,129.15	$1,129.15	$919.93	$919.93	$1,008.35	$1,008.35	$932.76	$932.76	$1,109.76	$1,109.76	$904.13	$904.13	$991.04	$991.04
57	$726.57	$796.39	$796.39	$991.35	$991.35	$1,179.48	$1,179.48	$960.93	$960.93	$1,053.30	$1,053.30	$974.34	$974.34	$1,159.23	$1,159.23	$944.43	$944.43	$1,035.21	$1,035.21
58	$759.66	$832.66	$832.66	$1,036.50	$1,036.50	$1,233.21	$1,233.21	$1,004.70	$1,004.70	$1,101.27	$1,101.27	$1,018.72	$1,018.72	$1,212.03	$1,212.03	$987.45	$987.45	$1,082.36	$1,082.36
59	$776.06	$850.63	$850.63	$1,058.87	$1,058.87	$1,259.83	$1,259.83	$1,026.39	$1,026.39	$1,125.04	$1,125.04	$1,040.71	$1,040.71	$1,238.20	$1,238.20	$1,008.77	$1,008.77	$1,105.73	$1,105.73
60	$809.15	$886.91	$886.91	$1,104.03	$1,104.03	$1,313.55	$1,313.55	$1,070.16	$1,070.16	$1,173.02	$1,173.02	$1,085.08	$1,085.08	$1,291.00	$1,291.00	$1,051.78	$1,051.78	$1,152.88	$1,152.88
61	$837.77	$918.28	$918.28	$1,143.08	$1,143.08	$1,360.01	$1,360.01	$1,108.01	$1,108.01	$1,214.51	$1,214.51	$1,123.47	$1,123.47	$1,336.66	$1,336.66	$1,088.99	$1,088.99	$1,193.66	$1,193.66
62	$856.56	$938.87	$938.87	$1,168.71	$1,168.71	$1,390.50	$1,390.50	$1,132.85	$1,132.85	$1,241.74	$1,241.74	$1,148.65	$1,148.65	$1,366.63	$1,366.63	$1,113.40	$1,113.40	$1,220.42	$1,220.42
63	$880.11	$964.68	$964.68	$1,200.84	$1,200.84	$1,428.74	$1,428.74	$1,164.00	$1,164.00	$1,275.88	$1,275.88	$1,180.24	$1,180.24	$1,404.21	$1,404.21	$1,144.02	$1,144.02	$1,253.98	$1,253.98
64+	$894.42	$980.37	$980.37	$1,220.37	$1,220.37	$1,451.97	$1,451.97	$1,182.93	$1,182.93	$1,296.63	$1,296.63	$1,199.43	$1,199.43	$1,427.04	$1,427.04	$1,162.62	$1,162.62	$1,274.37	$1,274.37

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

HIOS Plan ID (On Exchange)=>								
HIOS Plan ID (Off Exchange)=>	16322PA0080012		16322PA0080012		16322PA0080012		16322PA0080012	
Plan Marketing Name =>	Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/		Advantage Gold EPO $500 $40/	
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02	
Rating Area =>	1		2		4		5	
Network =>	w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten		w/Dental Advantage w/Denten	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	$500 / $1,000		$500 / $1,000		$500 / $1,000		$500 / $1,000	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	$40 / $50		$40 / $50		$40 / $50		$40 / $50	
OOP Maximum =>	$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000		$7,500 / $15,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$297.29	$297.29	$353.71	$353.71	$288.16	$288.16	$315.86	$315.86
15	$323.71	$323.71	$385.15	$385.15	$313.77	$313.77	$343.94	$343.94
16	$333.82	$333.82	$397.17	$397.17	$323.57	$323.57	$354.67	$354.67
17	$343.92	$343.92	$409.19	$409.19	$333.36	$333.36	$365.41	$365.41
18	$354.80	$354.80	$422.13	$422.13	$343.91	$343.91	$376.97	$376.97
19	$365.68	$365.68	$435.08	$435.08	$354.46	$354.46	$388.53	$388.53
20	$376.95	$376.95	$448.49	$448.49	$365.38	$365.38	$400.50	$400.50
21	$388.61	$388.61	$462.36	$462.36	$376.68	$376.68	$412.89	$412.89
22	$388.61	$388.61	$462.36	$462.36	$376.68	$376.68	$412.89	$412.89
23	$388.61	$388.61	$462.36	$462.36	$376.68	$376.68	$412.89	$412.89
24	$388.61	$388.61	$462.36	$462.36	$376.68	$376.68	$412.89	$412.89
25	$390.16	$390.16	$464.21	$464.21	$378.19	$378.19	$414.54	$414.54
26	$397.94	$397.94	$473.46	$473.46	$385.72	$385.72	$422.80	$422.80
27	$407.26	$407.26	$484.55	$484.55	$394.76	$394.76	$432.71	$432.71
28	$422.42	$422.42	$502.59	$502.59	$409.45	$409.45	$448.81	$448.81
29	$434.85	$434.85	$517.38	$517.38	$421.50	$421.50	$462.02	$462.02
30	$441.07	$441.07	$524.78	$524.78	$427.53	$427.53	$468.63	$468.63
31	$450.40	$450.40	$535.88	$535.88	$436.57	$436.57	$478.54	$478.54
32	$459.73	$459.73	$546.97	$546.97	$445.61	$445.61	$488.45	$488.45
33	$465.55	$465.55	$553.91	$553.91	$451.26	$451.26	$494.64	$494.64
34	$471.77	$471.77	$561.31	$561.31	$457.29	$457.29	$501.25	$501.25
35	$474.88	$474.88	$565.00	$565.00	$460.30	$460.30	$504.55	$504.55
36	$477.99	$477.99	$568.70	$568.70	$463.32	$463.32	$507.85	$507.85
37	$481.10	$481.10	$572.40	$572.40	$466.33	$466.33	$511.16	$511.16
38	$484.21	$484.21	$576.10	$576.10	$469.34	$469.34	$514.46	$514.46
39	$490.43	$490.43	$583.50	$583.50	$475.37	$475.37	$521.07	$521.07
40	$496.64	$496.64	$590.90	$590.90	$481.40	$481.40	$527.67	$527.67
41	$505.97	$505.97	$601.99	$601.99	$490.44	$490.44	$537.58	$537.58
42	$514.91	$514.91	$612.63	$612.63	$499.10	$499.10	$547.08	$547.08
43	$527.34	$527.34	$627.42	$627.42	$511.15	$511.15	$560.29	$560.29
44	$542.89	$542.89	$645.92	$645.92	$526.22	$526.22	$576.81	$576.81
45	$561.15	$561.15	$667.65	$667.65	$543.93	$543.93	$596.21	$596.21
46	$582.92	$582.92	$693.54	$693.54	$565.02	$565.02	$619.34	$619.34
47	$607.40	$607.40	$722.67	$722.67	$588.75	$588.75	$645.35	$645.35
48	$635.38	$635.38	$755.96	$755.96	$615.87	$615.87	$675.08	$675.08
49	$662.97	$662.97	$788.79	$788.79	$642.62	$642.62	$704.39	$704.39
50	$694.06	$694.06	$825.77	$825.77	$672.75	$672.75	$737.42	$737.42
51	$724.76	$724.76	$862.30	$862.30	$702.51	$702.51	$770.04	$770.04
52	$758.57	$758.57	$902.53	$902.53	$735.28	$735.28	$805.96	$805.96
53	$792.76	$792.76	$943.21	$943.21	$768.43	$768.43	$842.30	$842.30
54	$829.68	$829.68	$987.14	$987.14	$804.21	$804.21	$881.52	$881.52
55	$866.60	$866.60	$1,031.06	$1,031.06	$840.00	$840.00	$920.74	$920.74
56	$906.63	$906.63	$1,078.69	$1,078.69	$878.79	$878.79	$963.27	$963.27
57	$947.04	$947.04	$1,126.77	$1,126.77	$917.97	$917.97	$1,006.21	$1,006.21
58	$990.18	$990.18	$1,178.09	$1,178.09	$959.78	$959.78	$1,052.04	$1,052.04
59	$1,011.55	$1,011.55	$1,203.52	$1,203.52	$980.50	$980.50	$1,074.75	$1,074.75
60	$1,054.69	$1,054.69	$1,254.85	$1,254.85	$1,022.31	$1,022.31	$1,120.58	$1,120.58
61	$1,091.99	$1,091.99	$1,299.23	$1,299.23	$1,058.47	$1,058.47	$1,160.22	$1,160.22
62	$1,116.48	$1,116.48	$1,328.36	$1,328.36	$1,082.20	$1,082.20	$1,186.23	$1,186.23
63	$1,147.18	$1,147.18	$1,364.89	$1,364.89	$1,111.96	$1,111.96	$1,218.85	$1,218.85
64+	$1,165.83	$1,165.83	$1,387.08	$1,387.08	$1,130.04	$1,130.04	$1,238.67	$1,238.67

UPMC Health Options, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
16322PA0060083	UPMC Small Business Advantage Gold PPO $1,000 $40/$10 - Premium Network	PPO	Gold	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060084	UPMC Small Business Advantage Gold PPO $1,500 $40/$10 - Premium Network	PPO	Gold	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060086	UPMC Small Business Advantage Gold PPO $2,000 $35/$50 - Premium Network	PPO	Gold	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060087	UPMC Small Business Advantage Gold PPO $3,100 $30/$40 - Premium Network	PPO	Gold	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060088	UPMC Small Business Advantage Silver PPO $4,400 $60/$80 - Premium Network	PPO	Silver	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060089	UPMC Small Business Advantage Bronze PPO $8,550 - Premium Network	PPO	Bronze	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060097	UPMC Consumer Advantage Gold HSA PPO $1,750/10% - Premium Network	PPO	Gold	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060098	UPMC Consumer Advantage Gold HSA PPO $2,200/10% - Premium Network	PPO	Gold	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060099	UPMC Consumer Advantage Silver HSA PPO $4,700 - Premium Network	PPO	Silver	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060126	UPMC First Care Silver PPO $6,400 $80/$100 - Premium Network	PPO	Silver	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060128	UPMC MyCare Advantage Gold PPO $1,250 $35/$50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0060129	UPMC MyCare Advantage Gold PPO $2,000 $35/$50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0060130	UPMC MyCare Advantage Gold PPO $2,500/10% $30/$50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0060131	UPMC MyCare Advantage Silver PPO HSA $3,800/10% - Premium Network	PPO	Silver	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0060132	UPMC MyCare Advantage Silver PPO $5,000/10% $50/$70 - Premium Network	PPO	Silver	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0060134	UPMC MyCare Advantage Gold PPO $1,000/10% $30/$50 - Premium Network	PPO	Gold	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0060135	UPMC MyCare Advantage Silver PPO $4,400/10% $50/$80 - Premium Network	PPO	Silver	Off	SG MCA PPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0060140	UPMC Small Business Advantage Platinum PPO $0 $10/$25 - Premium Network	PPO	Platinum	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060141	UPMC Small Business Advantage Platinum PPO $250 $20/$40 - Premium Network	PPO	Platinum	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060142	UPMC Small Business Advantage Gold PPO $500 $40/$50 - Premium Network	PPO	Gold	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0060143	UPMC: Consumer Advantage Gold HSA PPO $3,000 - Premium Network	PPO	Gold	Off	SG PPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070029	UPMC Small Business Advantage Gold EPO $1,000 $40/$50 - Premium Network	EPO	Gold	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070030	UPMC Small Business Advantage Gold EPO $1,500 $40/$50 - Premium Network	EPO	Gold	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070032	UPMC Small Business Advantage Gold EPO $2,000 $35/$50 - Premium Network	EPO	Gold	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070033	UPMC Small Business Advantage Gold EPO $3,100 $30/$40 - Premium Network	EPO	Gold	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070034	UPMC Small Business Advantage Silver EPO $4,400 $60/$80 - Premium Network	EPO	Silver	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070035	UPMC Small Business Advantage Bronze EPO $8,550 - Premium Network	EPO	Bronze	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070073	UPMC First Care Silver EPO $6,400 $80/$100 - Premium Network	EPO	Silver	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070075	UPMC MyCare Advantage Gold EPO $1,250 $35/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0070076	UPMC MyCare Advantage Gold EPO $2,000 $35/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0070077	UPMC MyCare Advantage Gold EPO $2,500/10% $30/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0070078	UPMC MyCare Advantage Silver EPO HSA $3,800/10% - Premium Network	EPO	Silver	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0070079	UPMC MyCare Advantage Silver EPO $5,000/10% $50/$70 - Premium Network	EPO	Silver	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0070081	UPMC MyCare Advantage Gold EPO $1,000/10% $30/$50 - Premium Network	EPO	Gold	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0070082	UPMC MyCare Advantage Silver EPO $4,400/10% $50/$80 - Premium Network	EPO	Silver	Off	SG MCA EPO Premium w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 4, 5	Allegheny, Beaver, Bedford, Blair, Butler, Erie, Fayette, Greene, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland
16322PA0070091	UPMC Consumer Advantage Gold HSA EPO $1,750/10% - Premium Network	EPO	Gold	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070092	UPMC Consumer Advantage Gold HSA EPO $2,200/10% - Premium Network	EPO	Gold	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070093	UPMC Consumer Advantage Silver HSA EPO $4,700 - Premium Network	EPO	Silver	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070094	UPMC Small Business Advantage Platinum EPO $0 $10/$25 - Premium Network	EPO	Platinum	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070095	UPMC Small Business Advantage Platinum EPO $250 $20/$40 - Premium Network	EPO	Platinum	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070096	UPMC Small Business Advantage Gold EPO $500 $40/$50 - Premium Network	EPO	Gold	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0070097	UPMC Consumer Advantage Gold HSA EPO $3,000 - Premium Network	EPO	Gold	Off	SG EPO Premium HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
16322PA0080001	UPMC Small Business Advantage Gold EPO $1,000 $40/$50 - Partner Network	EPO	Gold	Off	SG EPO Partner HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Bedford, Blair, Butler, Erie, Greene, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Washington
16322PA0080002	UPMC Small Business Advantage Gold EPO $1,500 $40/$50 - Partner Network	EPO	Gold	Off	SG EPO Partner HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Bedford, Blair, Butler, Erie, Greene, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Washington
16322PA0080003	UPMC Small Business Advantage Silver EPO $4,400 $60/$80 - Partner Network	EPO	Silver	Off	SG EPO Partner HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Bedford, Blair, Butler, Erie, Greene, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Washington
16322PA0080004	UPMC Small Business Advantage Bronze EPO $8,550 - Partner Network	EPO	Bronze	Off	SG EPO Partner HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Bedford, Blair, Butler, Erie, Greene, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Washington
16322PA0080005	UPMC VirtualCare Gold EPO $1,500 $40/$50 - Partner Network	EPO	Gold	Off	SG EPO Partner HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Bedford, Blair, Butler, Erie, Greene, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Washington
16322PA0080006	UPMC VirtualCare Silver EPO $4,400 $60/$80 - Partner Network	EPO	Silver	Off	SG EPO Partner HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Bedford, Blair, Butler, Erie, Greene, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Washington
16322PA0080009	UPMC First Care Silver EPO $6,400 $80/$100 - Partner Network	EPO	Silver	Off	SG EPO Partner HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Bedford, Blair, Butler, Erie, Greene, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Washington
16322PA0080010	UPMC Small Business Advantage Platinum EPO $0 $10/$25 - Partner Network	EPO	Platinum	Off	SG EPO Partner HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Bedford, Blair, Butler, Erie, Greene, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Washington
16322PA0080011	UPMC Small Business Advantage Platinum EPO $250 $20/$40 - Partner Network	EPO	Platinum	Off	SG EPO Partner HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Bedford, Blair, Butler, Erie, Greene, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Washington
16322PA0080012	UPMC Small Business Advantage Gold EPO $500 $40/$50 - Partner Network	EPO	Gold	Off	SG EPO Partner HIO w/Dental Advantage w/Dentemax PEDS PPO - 2025	1, 2, 4, 5	Allegheny, Bedford, Blair, Butler, Erie, Greene, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Washington

Company Name UPMC Health Options, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 1								RATING AREA 2			RATING AREA 3			
	02-01-2024 Number of Covered Lives by Rating County				0	640	3,522	24	827	2,283	1,266	774	824	90	32	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna
16322PA0060083	usiness Advantage Gold PPO $1,000 $40/$50 - Pre	PPO	Gold	Off		$420.78	$420.78	$420.78	$420.78	$420.78	$420.78	$420.78	$500.63	$500.63	$500.63				
16322PA0060084	usiness Advantage Gold PPO $1,500 $40/$50 - Pre	PPO	Gold	Off		$411.25	$411.25	$411.25	$411.25	$411.25	$411.25	$411.25	$489.29	$489.29	$489.29				
16322PA0060086	usiness Advantage Gold PPO $2,000 $35/$50 - Pre	PPO	Gold	Off		$405.52	$405.52	$405.52	$405.52	$405.52	$405.52	$405.52	$482.47	$482.47	$482.47				
16322PA0060087	usiness Advantage Gold PPO $3,100 $30/$40 - Pre	PPO	Gold	Off		$394.23	$394.23	$394.23	$394.23	$394.23	$394.23	$394.23	$469.04	$469.04	$469.04				
16322PA0060088	usiness Advantage Silver PPO $4,400 $60/$80 - Pre	PPO	Silver	Off		$351.26	$351.26	$351.26	$351.26	$351.26	$351.26	$351.26	$417.91	$417.91	$417.91				
16322PA0060089	ll Business Advantage Bronze PPO $8,550 - Premiu	PPO	Bronze	Off		$270.45	$270.45	$270.45	$270.45	$270.45	$270.45	$270.45	$321.77	$321.77	$321.77				
16322PA0060097	mer Advantage Gold HSA PPO $1,750/10% - Prem	PPO	Gold	Off		$372.62	$372.62	$372.62	$372.62	$372.62	$372.62	$372.62	$443.33	$443.33	$443.33				
16322PA0060098	mer Advantage Gold HSA PPO $2,200/10% - Prem	PPO	Gold	Off		$358.19	$358.19	$358.19	$358.19	$358.19	$358.19	$358.19	$426.17	$426.17	$426.17				
16322PA0060099	sumer Advantage Silver HSA PPO $4,700 - Premiu	PPO	Silver	Off		$323.10	$323.10	$323.10	$323.10	$323.10	$323.10	$323.10	$384.42	$384.42	$384.42				
16322PA0060126	First Care Silver PPO $6,400 $80/$100 - Premium N	PPO	Silver	Off		$351.90	$351.90	$351.90	$351.90	$351.90	$351.90	$351.90	$418.68	$418.68	$418.68				
16322PA0060128	are Advantage Gold PPO $1,250 $35/$50 - Premiu	PPO	Gold	Off			$391.41			$391.41	$391.41								
16322PA0060129	are Advantage Gold PPO $2,000 $35/$50 - Premiu	PPO	Gold	Off			$376.66			$376.66	$376.66								
16322PA0060130	e Advantage Gold PPO $2,500/10% $30/$50 - Pren	PPO	Gold	Off			$369.30			$369.30	$369.30								
16322PA0060131	are Advantage Silver PPO HSA $3,800/10% - Premi	PPO	Silver	Off			$306.74			$306.74	$306.74								
16322PA0060132	e Advantage Silver PPO $5,000/10% $50/$70 - Pren	PPO	Silver	Off			$314.49			$314.49	$314.49								
16322PA0060134	e Advantage Gold PPO $1,000/10% $30/$50 - Pren	PPO	Gold	Off			$386.95			$386.95	$386.95								
16322PA0060135	e Advantage Silver PPO $4,400/10% $50/$80 - Pren	PPO	Silver	Off			$321.88			$321.88	$321.88								
16322PA0060140	usiness Advantage Platinum PPO $0 $10/$25 - Pre	PPO	Platinum	Off		$473.12	$473.12	$473.12	$473.12	$473.12	$473.12	$473.12	$562.90	$562.90	$562.90				
16322PA0060141	siness Advantage Platinum PPO $250 $20/$40 - Pr	PPO	Platinum	Off		$463.73	$463.73	$463.73	$463.73	$463.73	$463.73	$463.73	$551.73	$551.73	$551.73				
16322PA0060142	Business Advantage Gold PPO $500 $40/$50 - Pren	PPO	Gold	Off		$432.39	$432.39	$432.39	$432.39	$432.39	$432.39	$432.39	$514.45	$514.45	$514.45				
16322PA0060143	nsumer Advantage Gold HSA PPO $3,000 - Premiu	PPO	Gold	Off		$351.29	$351.29	$351.29	$351.29	$351.29	$351.29	$351.29	$417.95	$417.95	$417.95				
16322PA0070029	usiness Advantage Gold EPO $1,000 $40/$50 - Pre	EPO	Gold	Off		$405.70	$405.70	$405.70	$405.70	$405.70	$405.70	$405.70	$482.69	$482.69	$482.69				
16322PA0070030	usiness Advantage Gold EPO $1,500 $40/$50 - Pre	EPO	Gold	Off		$397.18	$397.18	$397.18	$397.18	$397.18	$397.18	$397.18	$472.55	$472.55	$472.55				
16322PA0070032	usiness Advantage Gold EPO $2,000 $35/$50 - Pre	EPO	Gold	Off		$392.15	$392.15	$392.15	$392.15	$392.15	$392.15	$392.15	$466.57	$466.57	$466.57				
16322PA0070033	usiness Advantage Gold EPO $3,100 $30/$40 - Pre	EPO	Gold	Off		$382.01	$382.01	$382.01	$382.01	$382.01	$382.01	$382.01	$454.50	$454.50	$454.50				
16322PA0070034	usiness Advantage Silver EPO $4,400 $60/$80 - Pre	EPO	Silver	Off		$341.20	$341.20	$341.20	$341.20	$341.20	$341.20	$341.20	$405.95	$405.95	$405.95				
16322PA0070035	ll Business Advantage Bronze EPO $8,550 - Premiu	EPO	Bronze	Off		$262.23	$262.23	$262.23	$262.23	$262.23	$262.23	$262.23	$311.99	$311.99	$311.99				
16322PA0070073	First Care Silver EPO $6,400 $80/$100 - Premium N	EPO	Silver	Off		$342.23	$342.23	$342.23	$342.23	$342.23	$342.23	$342.23	$407.17	$407.17	$407.17				
16322PA0070075	are Advantage Gold EPO $1,250 $35/$50 - Premiu	EPO	Gold	Off			$379.10			$379.10	$379.10								
16322PA0070076	are Advantage Gold EPO $2,000 $35/$50 - Premiu	EPO	Gold	Off			$366.19			$366.19	$366.19								
16322PA0070077	e Advantage Gold EPO $2,500/10% $30/$50 - Pren	EPO	Gold	Off			$358.63			$358.63	$358.63								
16322PA0070078	are Advantage Silver EPO HSA $3,800/10% - Premi	EPO	Silver	Off			$297.88			$297.88	$297.88								
16322PA0070079	e Advantage Silver EPO $5,000/10% $50/$70 - Pren	EPO	Silver	Off			$305.91			$305.91	$305.91								
16322PA0070081	e Advantage Gold EPO $1,000/10% $30/$50 - Pren	EPO	Gold	Off			$374.38			$374.38	$374.38								
16322PA0070082	e Advantage Silver EPO $4,400/10% $50/$80 - Pren	EPO	Silver	Off			$313.13			$313.13	$313.13								
16322PA0070091	mer Advantage Gold HSA EPO $1,750/10% - Prem	EPO	Gold	Off		$360.39	$360.39	$360.39	$360.39	$360.39	$360.39	$360.39	$428.78	$428.78	$428.78				
16322PA0070092	mer Advantage Gold HSA EPO $2,200/10% - Prem	EPO	Gold	Off		$346.90	$346.90	$346.90	$346.90	$346.90	$346.90	$346.90	$412.73	$412.73	$412.73				
16322PA0070093	sumer Advantage Silver HSA EPO $4,700 - Premiu	EPO	Silver	Off		$313.53	$313.53	$313.53	$313.53	$313.53	$313.53	$313.53	$373.03	$373.03	$373.03				
16322PA0070094	usiness Advantage Platinum EPO $0 $10/$25 - Pre	EPO	Platinum	Off		$452.62	$452.62	$452.62	$452.62	$452.62	$452.62	$452.62	$538.52	$538.52	$538.52				
16322PA0070095	siness Advantage Platinum EPO $250 $20/$40 - Pr	EPO	Platinum	Off		$444.85	$444.85	$444.85	$444.85	$444.85	$444.85	$444.85	$529.27	$529.27	$529.27				
16322PA0070096	Business Advantage Gold EPO $500 $40/$50 - Pren	EPO	Gold	Off		$415.93	$415.93	$415.93	$415.93	$415.93	$415.93	$415.93	$494.86	$494.86	$494.86				
16322PA0070097	nsumer Advantage Gold HSA EPO $3,000 - Premiu	EPO	Gold	Off		$340.85	$340.85	$340.85	$340.85	$340.85	$340.85	$340.85	$405.54	$405.54	$405.54				
16322PA0080001	Business Advantage Gold EPO $1,000 $40/$50 - Pa	EPO	Gold	Off			$349.85		$349.85	$349.85	$349.85				$416.24				
16322PA0080002	Business Advantage Gold EPO $1,500 $40/$50 - Pa	EPO	Gold	Off			$342.50		$342.50	$342.50	$342.50				$407.50				
16322PA0080003	usiness Advantage Silver EPO $4,400 $60/$80 - Pa	EPO	Silver	Off			$294.23		$294.23	$294.23	$294.23				$350.07				
16322PA0080004	all Business Advantage Bronze EPO $8,550 - Partne	EPO	Bronze	Off			$226.13		$226.13	$226.13	$226.13				$269.04				
16322PA0080005	VirtualCare Gold EPO $1,500 $40/$50 - Partner N	EPO	Gold	Off			$329.48		$329.48	$329.48	$329.48				$392.00				
16322PA0080006	VirtualCare Silver EPO $4,400 $60/$80 - Partner N	EPO	Silver	Off			$283.54		$283.54	$283.54	$283.54				$337.35				
16322PA0080009	First Care Silver EPO $6,400 $80/$100 - Partner N	EPO	Silver	Off			$295.12		$295.12	$295.12	$295.12				$351.12				
16322PA0080010	Business Advantage Platinum EPO $0 $10/$25 - Pa	EPO	Platinum	Off			$390.32		$390.32	$390.32	$390.32				$464.39				
16322PA0080011	usiness Advantage Platinum EPO $250 $20/$40 - P	EPO	Platinum	Off			$383.62		$383.62	$383.62	$383.62				$456.41				
16322PA0080012	Business Advantage Gold EPO $500 $40/$50 - Part	EPO	Gold	Off			$372.87		$372.87	$372.87	$372.87				$443.63				

0	0	0	0	0	0	0	0	0
Luzerne	**Lycoming**	**Monroe**	**Pike**	**Sullivan**	**Susquehanna**	**Tioga**	**Wayne**	**Wyoming**

RATING AREA 4

39,708	1,453	3,031	6,406	2,022	427	1,346	1,792	6,213	8,382
Allegheny	**Armstrong**	**Beaver**	**Butler**	**Fayette**	**Greene**	**Indiana**	**Lawrence**	**Washington**	**Westmoreland**
$407.87	$407.87	$407.87	$407.87	$407.87	$407.87	$407.87	$407.87	$407.87	$407.87
$398.63	$398.63	$398.63	$398.63	$398.63	$398.63	$398.63	$398.63	$398.63	$398.63
$393.07	$393.07	$393.07	$393.07	$393.07	$393.07	$393.07	$393.07	$393.07	$393.07
$382.13	$382.13	$382.13	$382.13	$382.13	$382.13	$382.13	$382.13	$382.13	$382.13
$340.47	$340.47	$340.47	$340.47	$340.47	$340.47	$340.47	$340.47	$340.47	$340.47
$262.15	$262.15	$262.15	$262.15	$262.15	$262.15	$262.15	$262.15	$262.15	$262.15
$361.18	$361.18	$361.18	$361.18	$361.18	$361.18	$361.18	$361.18	$361.18	$361.18
$347.20	$347.20	$347.20	$347.20	$347.20	$347.20	$347.20	$347.20	$347.20	$347.20
$313.18	$313.18	$313.18	$313.18	$313.18	$313.18	$313.18	$313.18	$313.18	$313.18
$341.10	$341.10	$341.10	$341.10	$341.10	$341.10	$341.10	$341.10	$341.10	$341.10
$379.40		$379.40	$379.40	$379.40	$379.40		$379.40	$379.40	$379.40
$365.09		$365.09	$365.09	$365.09	$365.09		$365.09	$365.09	$365.09
$357.96		$357.96	$357.96	$357.96	$357.96		$357.96	$357.96	$357.96
$297.32		$297.32	$297.32	$297.32	$297.32		$297.32	$297.32	$297.32
$304.83		$304.83	$304.83	$304.83	$304.83		$304.83	$304.83	$304.83
$375.08		$375.08	$375.08	$375.08	$375.08		$375.08	$375.08	$375.08
$312.00		$312.00	$312.00	$312.00	$312.00		$312.00	$312.00	$312.00
$458.60	$458.60	$458.60	$458.60	$458.60	$458.60	$458.60	$458.60	$458.60	$458.60
$449.50	$449.50	$449.50	$449.50	$449.50	$449.50	$449.50	$449.50	$449.50	$449.50
$419.12	$419.12	$419.12	$419.12	$419.12	$419.12	$419.12	$419.12	$419.12	$419.12
$340.50	$340.50	$340.50	$340.50	$340.50	$340.50	$340.50	$340.50	$340.50	$340.50
$393.25	$393.25	$393.25	$393.25	$393.25	$393.25	$393.25	$393.25	$393.25	$393.25
$384.99	$384.99	$384.99	$384.99	$384.99	$384.99	$384.99	$384.99	$384.99	$384.99
$380.12	$380.12	$380.12	$380.12	$380.12	$380.12	$380.12	$380.12	$380.12	$380.12
$370.28	$370.28	$370.28	$370.28	$370.28	$370.28	$370.28	$370.28	$370.28	$370.28
$330.73	$330.73	$330.73	$330.73	$330.73	$330.73	$330.73	$330.73	$330.73	$330.73
$254.18	$254.18	$254.18	$254.18	$254.18	$254.18	$254.18	$254.18	$254.18	$254.18
$331.72	$331.72	$331.72	$331.72	$331.72	$331.72	$331.72	$331.72	$331.72	$331.72
$367.46		$367.46	$367.46	$367.46	$367.46		$367.46	$367.46	$367.46
$354.95		$354.95	$354.95	$354.95	$354.95		$354.95	$354.95	$354.95
$347.62		$347.62	$347.62	$347.62	$347.62		$347.62	$347.62	$347.62
$288.74		$288.74	$288.74	$288.74	$288.74		$288.74	$288.74	$288.74
$296.52		$296.52	$296.52	$296.52	$296.52		$296.52	$296.52	$296.52
$362.88		$362.88	$362.88	$362.88	$362.88		$362.88	$362.88	$362.88
$303.52		$303.52	$303.52	$303.52	$303.52		$303.52	$303.52	$303.52
$349.33	$349.33	$349.33	$349.33	$349.33	$349.33	$349.33	$349.33	$349.33	$349.33
$336.25	$336.25	$336.25	$336.25	$336.25	$336.25	$336.25	$336.25	$336.25	$336.25
$303.90	$303.90	$303.90	$303.90	$303.90	$303.90	$303.90	$303.90	$303.90	$303.90
$438.73	$438.73	$438.73	$438.73	$438.73	$438.73	$438.73	$438.73	$438.73	$438.73
$431.20	$431.20	$431.20	$431.20	$431.20	$431.20	$431.20	$431.20	$431.20	$431.20
$403.16	$403.16	$403.16	$403.16	$403.16	$403.16	$403.16	$403.16	$403.16	$403.16
$330.39	$330.39	$330.39	$330.39	$330.39	$330.39	$330.39	$330.39	$330.39	$330.39
$339.11			$339.11		$339.11		$339.11	$339.11	
$331.99			$331.99		$331.99		$331.99	$331.99	
$285.20			$285.20		$285.20		$285.20	$285.20	
$219.19			$219.19		$219.19		$219.19	$219.19	
$319.36			$319.36		$319.36		$319.36	$319.36	
$274.84			$274.84		$274.84		$274.84	$274.84	
$286.06			$286.06		$286.06		$286.06	$286.06	
$378.34			$378.34		$378.34		$378.34	$378.34	
$371.84			$371.84		$371.84		$371.84	$371.84	
$361.43			$361.43		$361.43		$361.43	$361.43	

RATING AREA 5

1,083	2,922	0	2,340	373
Bedford	**Blair**	**Clearfield**	**Cambria**	**Huntingdon**
$447.07	$447.07		$447.07	$447.07
$436.94	$436.94		$436.94	$436.94
$430.85	$430.85		$430.85	$430.85
$418.86	$418.86		$418.86	$418.86
$373.20	$373.20		$373.20	$373.20
$287.35	$287.35		$287.35	$287.35
$395.90	$395.90		$395.90	$395.90
$380.57	$380.57		$380.57	$380.57
$343.29	$343.29		$343.29	$343.29
$373.88	$373.88		$373.88	$373.88
$415.87	$415.87			
$400.19	$400.19			
$392.37	$392.37			
$325.90	$325.90			
$334.13	$334.13			
$411.13	$411.13			
$341.99	$341.99			
$502.68	$502.68		$502.68	$502.68
$492.70	$492.70		$492.70	$492.70
$459.41	$459.41		$459.41	$459.41
$373.23	$373.23		$373.23	$373.23
$431.05	$431.05		$431.05	$431.05
$421.99	$421.99		$421.99	$421.99
$416.65	$416.65		$416.65	$416.65
$405.87	$405.87		$405.87	$405.87
$362.52	$362.52		$362.52	$362.52
$278.61	$278.61		$278.61	$278.61
$363.61	$363.61		$363.61	$363.61
$402.78	$402.78			
$389.07	$389.07			
$381.04	$381.04			
$316.49	$316.49			
$325.02	$325.02			
$397.77	$397.77			
$332.70	$332.70			
$382.90	$382.90		$382.90	$382.90
$368.57	$368.57		$368.57	$368.57
$333.12	$333.12		$333.12	$333.12
$480.90	$480.90		$480.90	$480.90
$472.64	$472.64		$472.64	$472.64
$441.91	$441.91		$441.91	$441.91
$362.15	$362.15		$362.15	$362.15
$371.71	$371.71			
$363.90	$363.90			
$312.61	$312.61			
$240.26	$240.26			
$350.06	$350.06			
$301.25	$301.25			
$313.56	$313.56			
$414.70	$414.70			
$407.58	$407.58			
$396.17	$396.17			

		RATING AREA 6										RATING AREA 7				RATING AREA 8					RATING AREA 9	
829	1,439	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin
$447.07	$447.07																					
$436.94	$436.94																					
$430.85	$430.85																					
$418.86	$418.86																					
$373.20	$373.20																					
$287.35	$287.35																					
$395.90	$395.90																					
$380.57	$380.57																					
$343.29	$343.29																					
$373.88	$373.88																					
	$415.87																					
	$400.19																					
	$392.37																					
	$325.90																					
	$334.13																					
	$411.13																					
	$341.99																					
$502.68	$502.68																					
$492.70	$492.70																					
$459.41	$459.41																					
$373.23	$373.23																					
$431.05	$431.05																					
$421.99	$421.99																					
$416.65	$416.65																					
$405.87	$405.87																					
$362.52	$362.52																					
$278.61	$278.61																					
$363.61	$363.61																					
	$402.78																					
	$389.07																					
	$381.04																					
	$316.49																					
	$325.02																					
	$397.77																					
	$332.70																					
$382.90	$382.90																					
$368.57	$368.57																					
$333.12	$333.12																					
$480.90	$480.90																					
$472.64	$472.64																					
$441.91	$441.91																					
$362.15	$362.15																					
	$371.71																					
	$363.90																					
	$312.61																					
	$240.26																					
	$350.06																					
	$301.25																					
	$313.56																					
	$414.70																					
	$407.58																					
	$396.17																					

0	0	0	0	0
Franklin	**Fulton**	**Juniata**	**Lebanon**	**Perry**

Unified Rate Review v6.0

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.

Company Legal Name:	**UPMC HEALTH OPTIONS INC.**		
HIOS Issuer ID:	**16322**	State:	**PA**
Effective Date of Rate Change(s):	**1/1/2025**	Market:	**Small Group**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2023 to 12/31/2023

	Total	PMPM
Allowed Claims	$619,990,515.43	$532.56
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$495,971,200.68	$426.03
Risk Adjustment	-$27,607,589.54	-$23.71
Experience Period Premium	$560,473,350.68	$481.44
Experience Period Member Months	1,164,162	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$76.85	1.086	0.957	1.086	0.957	$83.01
Outpatient Hospital	$155.55	1.023	1.006	1.023	1.006	$164.75
Professional	$94.21	1.015	1.002	1.015	1.002	$97.45
Other Medical	$72.65	1.061	0.990	1.061	0.990	$80.16
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$132.32	1.091	0.991	1.091	0.991	$154.68
Total	$531.58					**$580.03**

Morbidity Adjustment		1.000
Demographic Shift		1.000
Plan Design Changes		1.000
Other		1.000
Adjusted Trended EHB Allowed Claims PMPM for	**1/1/2025**	**$580.03**

Manual EHB Allowed Claims PMPM	$574.47
Applied Credibility %	0.00%

			Projected Period Totals
Projected Index Rate for	**1/1/2025**	**$574.47**	$623,185,056.00
Reinsurance		$0.00	$0.00
Risk Adjustment Payment/Charge		-$15.68	-$17,009,664.00
Exchange User Fees		0.00%	$0.00
Market Adjusted Index Rate		**$590.15**	**$640,194,720.00**

Projected Member Months	**1,084,800**

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

Product-Plan Data Collection

Company Legal Name: **UPMC HEALTH OPTIONS, INC.**
HIOS Issuer ID: **41839** Name: **PA**
Effective Date of Rule Change(s): **1/1/2021** Market: **Small Group**

To add a product to Worksheet 2 - Plan Product tab, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product tab, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + V.
To Delete, select the Position button or Ctrl + Shift + F.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + D.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan Button or Ctrl + Shift + R.

Product Plan Information

Section I: General Product and Plan Information

| Field | | Small Group PPO | | |

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9600
Rating Area 2	1.1422
Rating Area 4	0.9305
Rating Area 5	1.0200

RFJ Part III: Actuarial Memorandum

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information:
Company Legal Name: UPMC Health Options, Inc.
NAIC #: 15345
State: PA
HIOS Issuer ID: 16322
Market: Small Group
Exchange: Off Exchange
Products: PPO, EPO
Effective Date: 1/1/2025

Company Contact Information:
[redacted]

Filing Information:
Rate Filing SERFF Tracking #: UPMC-134078960
Form Filing SERFF Tracking #: UPMC-134083911, UPMC-134084044, UPMC-134084055, UPMC-134084075
Binder SERFF Tracking #: UPMC-PA2512511837

Rate History:
Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2025 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-129389352	2014	0.0%
UPMC-129640669	2015	0.0%
UPMC-130071358	2016	0.0%
UPMC-130536887	2017	6.1%
UPMC-131034850	2018	7.1%
UPMC-131495951	2019	-5.3%

UPMC-131851555	2019 Q4	-3.0%
UPMC-131943283	2020	8.2%
UPMC-132294595	2020 Q4	11.1%
UPMC-132364924	2021	3.6%
UPMC-132801371	2022	9.1%
UPMC-133258174	2023	12.6%
UPMC-133641706	2024	6.2%

** Relative to prior year annual filing for quarterly updates. Historical increases in this table are from PAAM Exhibits Table 10.*

Proposed Rate Increase(s)

Reasons for Rate Increase(s):
The proposed rate increase calculated for PPO products in section I, worksheet 2 of the URRT is 7.0%.
The proposed rate increase calculated for Premium EPO products in section I, worksheet 2 of the URRT is 6.8%.
The proposed rate increase calculated for Partner EPO products in section I, worksheet 2 of the URRT is 6.7%.

The largest driver of the rate increase is medical and pharmacy cost and utilization trends.

Market Experience

Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

Experience Period Premium and Claims

Paid Through Date:
The reported claims during the experience period have a paid through date of February 2024.

Current Date:
Current enrollment and premium data is reported as of February 15, 2024.

Premiums (net of MLR Rebate) in Experience Period:
Section I, worksheet 1 of the URRT contains calendar year 2023 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

Allowed and Incurred Claims Incurred During the Experience Period:
Section I, worksheet 1 of the URRT contains calendar year 2023 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2024. Allowed medical, pharmacy, and pediatric dental and vision claims are pulled directly from our data warehouse. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our

entire fully insured group commercial book of business, of which Small Group ACA business is a subset. This data set is larger, more established, and more consistent, and is an appropriate representation of the claims completion patterns of employer group policies. The completion factors used are displayed in the table below and no unexpected factors were observed.

Month	Completion Factor
1/1/2023	0.9993
2/1/2023	0.9991
3/1/2023	0.9986
4/1/2023	0.9980
5/1/2023	0.9902
6/1/2023	0.9958
7/1/2023	0.9944
8/1/2023	0.9923
9/1/2023	0.9824
10/1/2023	0.9845
11/1/2023	0.9732
12/1/2023	0.9541

The following table shows the ultimate paid claims for the experience period distinguished between claims paid and fully adjudicated and claims estimated by IBNR:

Incurred Claims Processed by Claim System:	$	551,488,993
Claims Processed Outside Claim System:	$	-
Claims Estimated by IBNR:	$	6,380,701
Ultimate Incurred Claims:	**$**	**557,869,694**

Benefit Categories

Medical claims are split into nine categories in our data warehouse. They, along with pediatric dental & vision claims, are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category.

Projection Factors

Trend Factors (cost/utilization):
The overall annual trend used in rate development is 4.73%. Historical allowed claims from our Small Group block of ACA-compliant business from employer groups domiciled in western Pennsylvania were used to develop trend factors for use in the projected rates, and the basis for this trend is a least squares regression analysis on 12-month rolling cost and utilization claims experience between 2019 and 2023. The selected trends fall within the 95% confidence interval of regression analysis for each service category (Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drug), and the selected aggregate trend is the weighted average aggregation of the component trends.

The large enrollment count and consistent makeup of this population make it appropriate for use in trend development for this filing. Service categories were defined to be consistent with the URRT instructions. Please see Tables 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development calculations. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. No changes in provider contracting are expected between the experience and projection periods, and therefore, no adjustments have been applied.

Adjustments to Trended EHB Allowed Claims PMPM

Changes in the Morbidity of the Population Insured:
[redacted]

Changes in Benefits:
No changes were made to the PA EHB Benchmark plan for 2025, so no adjustments were necessary.

Changes in Demographics:
No other adjustments have been applied to the index rate. The average age for our experience period Small Group risk pool was 36.7 with an average premium factor of 1.51. This is identical to our 2023 experience so far with age 36.7 and premium factor 1.51. Due to the stability of the population, no demographic adjustment has been made to the rates.

Other Adjustments:
An adjustment factor of 0.996 has been applied to the index rate to account for differences in expected allowed claims costs between the manual data and that of the captioned company. This adjustment factor brings the captioned company index rate in line with the current characteristics of the provider networks. Please see Exhibit 7 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 0.978 has been applied to the index rate in the Change in Other category. This adjustment accounts for itemized differences between the 2023 experience period and the 2025 projection period, such as the impact of medical and pharmacy cost savings initiatives that UPMC has engaged in. Please see Exhibit 8 of the Supporting Exhibits for the derivation of the Change in Other factor applied in Table 5.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:
The manual data for this filing was developed using a blend of ACA-compliant experience period data from groups domiciled in western Pennsylvania only under each of UPMC's subsidiary companies, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The manual data consists of 1,272,175 member months of experience. Using data from western Pennsylvania only as the basis for the manual was deemed appropriate since coverage will only be offered in this part of the state during the projection period.

Adjustments Made to the Data:
Adjustments made to the manual data are discussed in the "Projection Factors" section above.

Inclusion of Capitation Payments:
No benefits are projected to be paid for via capitation.

Credibility of Experience

The experience period data for this company consists of 1,164,162 member months from ACA-compliant policies. However, this data set includes data from groups domiciled in both western and eastern Pennsylvania, but the captioned company will only offer coverage for groups domiciled in western Pennsylvania during the projection period in the small group market. To help account for this transition, 0% credibility has been applied to the experience (just as was implemented in the prior annual filing for the captioned company and market), and the manual data for this filing is assigned 100% credibility. The manual data encompasses the single risk pool of all UPMC Small Group market companies, and assigning it 100% credibility and assigning each company-specific single risk pool 0% credibility aligns with prior filings as well.

Establishing the Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate as outlined above in Section 1G of this memorandum. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 4.73% annual trend to the Index Rate of Experience Period.

The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of

$574.47 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Please note that claims corresponding to non-EHBs were not included in the calculation of the index rates despite being covered during the experience period.

Small Group Quarterly Trend Increases:
Quarterly trended rates beginning on the first day of each calendar quarter of 2025 are proposed in this filing. The proposed quarterly trend is 1.39%. Please see Exhibit 12 for the derivation of quarterly trend.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

Development of the Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment, Marketplace Fees adjustments, and projected Reinsurance recoveries are described in the following sections.

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:
Experience period Risk Adjustment for the captioned company is a payment of $27,607,590 per the Summary Report on Permanent Risk Adjustment Transfers for the 2023 Benefit Year, published by CMS on July 22, 2024. This transfer payment translates to a PMPM of $23.71.

No reinsurance recoveries are expected for this market.

Projected Risk Adjustments PMPM:
Projection period Risk Adjustment PMPM has been estimated to be a payment of $12.88, which is displayed in Table 5. First, UPMC considered the final CY 2023 transfer published by CMS on July 22, 2024.

The projection period Risk Adjustment transfer PMPM also accounts for the impact of known changes to HHS model weights for the 2025 Benefit Period. The transfer amount is not adjusted to reflect the estimated impact of the Risk Adjustment Data Validation (RADV) program, as there have been fluctuations in the program's impact directionally in recent years. UPMC relies on analysis by Wakely Consulting in estimating the impacts of both the 2025 model changes and the RADV program.

The projected transfer assumes a $0 High Cost Risk Pool (HCRP) recovery net of the program's surcharge.

Please see Exhibit 9 of the Supporting Exhibits for the derivation of this estimate.

The value entered in section II, worksheet 1 of the URRT was $15.68 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment. No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

Exchange User Fees:
No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

Estimated Reinsurance Recoveries PMPM:
No adjustment was made for the new state-based reinsurance program since it is not applicable to the small group market.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:
Administrative costs of 12.8% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

[redacted]

Profit & Risk Margin:
The projected profit margin for this company will remain at 0.5% for 2025. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:
Taxes and Fees are expected to be 0.2% of premium in 2025. This accounts for the projected Federal Income Tax in 2025. Please note that the Risk Adjustment Administration Fee of $0.18 PMPM and the projected PCORI Fee of $0.27 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2025 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

Plan Actuarial Value:
The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2023 allowed claims data forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

Benefit Richness (induced demand)
Benefit richness factors were calculated using the formula (Plan AV)^2 - (Plan AV) + 1.24, where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

Benefits in addition to EHBs
Benefits that will be offered outside EHB include routine foot care, acupuncture, dental anesthesia, diabetes care management, and inherited metabolic disorder. The projected allowed claims for these benefits is $1.06 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2025 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

Provider Network

Network factors for 2025 were calculated to reflect cost differentials between networks and to ensure normalization using projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits. Some offerings included in the 2025 product portfolio under the captioned company will utilize the MyCare Advantage Network. The MyCare Advantage Network covers many counties in rating areas 1, 4, and 5. Despite the fact that this is a relatively broad network, this network is anticipated to exhibit lower cost of delivery characteristics than the Premium Network due to the fact that it is a tiered network, with lower member cost-sharing at preferred providers. We estimate that costs under the MyCare Advantage Network will be approximately 5% less than those under the Premium Network for 2025. Other offerings will utilize the Partner Network. The Partner Network is a much more narrow network that only covers five select counties in rating areas 1, 4, and 5 and is anticipated to exhibit much lower cost characteristics than the Premium and MyCare Advantage Networks. We estimate that costs under the Partner Network will be approximately 14% less than those under the Premium Network for 2025. The current and proposed network factors are also shown in Table 14 of the PA Actuarial Memorandum Exhibits.

Catastrophic Eligibility

This adjustment is not applicable to the small group market.

Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2025. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant Small Group business, the average age factor is 1.507 and average age was 36.7 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.496. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. For 2025, the proposed geographic factors are identical to the 2024 filing for this company. The table below displays the current and proposed factors:

Region	2024	2025
1	0.960	0.960
2	1.142	1.142
4	0.931	0.931
5	1.020	1.020

The calibration factor of 0.945 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:
No tobacco load is applied in the Small Group market, so no adjustment is necessary.

Consumer Adjusted Premium Rate Development

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2025 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age/tobacco and geographic factors shown in Tables 12 and 13 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 89.5%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2025 HHS AV Calculator. For plans with designs that were incompatible with the AV Calculator, a Supporting Documentation and Justification narrative has been included with the AV Screenshots.

Membership Projections

Projected membership for plan year 2025 does not vary significantly from the February 2024 enrollment. Membership projections for renewing plans are assumed equal to the February 2024 enrollment, and a small number of members is assumed to enroll in new plans.

Terminated Plans and Products

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2025 plan, where applicable.

Warning Alerts

The URRT for the captioned company validated with no warnings.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conducting effective rate review for all submitted rates.

Reliance

Below is a summary of the information that we have relied on as part of rate development.

Source	Type of Information	Comments
Jeffrey A. Bees, CFO, Commercial Products and WorkPartners	Projected administrative expenses, impact of discontinuation of SaveOnSP Program	I have not performed any independent audit or otherwise verified the accuracy of this data/information.
Rachel Oaks, Sr. Director, Medical Economics	Anticipated savings from medical savings initiatives	I have not performed any independent audit or otherwise verified the accuracy of this data/information.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Current/Projected Commissions by OEP and SEP
- Exhibit 6: Derivation of 3-Child Cap Adjustment Factor
- Exhibit 7: Derivation of Change in Network Factor
- Exhibit 8: Derivation of Change in Other Factor
- Exhibit 9: Derivation of Projected Risk Adjustment PMPM
- Exhibit 9a: HHS Risk Model Adjustment Support
- Exhibit 10: Projected Administrative Expense Load Development
- Exhibit 11: Derivation of Projected Taxes and Fees
- Exhibit 12: Derivation of Quarterly Trend
- Exhibit 13a: Calculation of 2024Q1 to 2025Q1 Rate Change
- Exhibit 13b: Calculation of 2024Q2 to 2025Q2 Rate Change
- Exhibit 13c: Calculation of 2024Q3 to 2025Q3 Rate Change
- Exhibit 13d: Calculation of 2024Q4 to 2025Q4 Rate Change

Actuarial Certification

I, [redacted], am a Member of the American Academy of Actuaries in good standing. I am currently Manager for ACA products in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR § 147.106.
- 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.
- The projected Index Rate is:
  - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR § 156.80 and § 147.102)
  - b. Developed in compliance with the applicable Actuarial Standards of Practice
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
  - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR § 156.80(d)(1) and § 156.80(d)(2) were used to generate plan level rates.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

[redacted]

7/31/2024
Date

2023 Notes Table Template v1.0.3

Definition	Provide a brief description of the notes table. Notes table is optional.
Instructions	Use this worksheet to provide the notes table. Notes table is optional.
Table Name	Enter the name of the notes table.
Table Description	Provide a brief description of the notes table.
Table Notes	Enter any other notes that are relevant to the notes table.

"Year ID"	"Parking Area ID"	"Comment"	"Age"	"Lot Number Field"
Required Enter the Year Identifier (Year ID)	Optional Enter the Parking Area ID	Optional Enter any comments relevant to a specific observation (maximum 255 characters)	Optional Enter the age in years (0 to 150)	Optional Enter the Lot Number Field (Lot Number Field)
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	No Parking Area ID	No Comment	2	2
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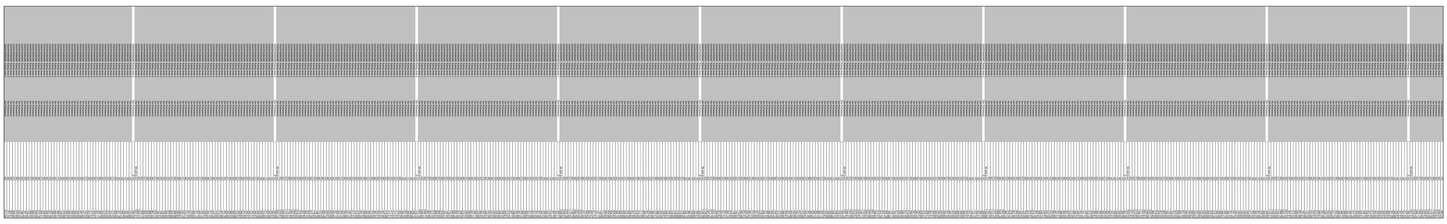

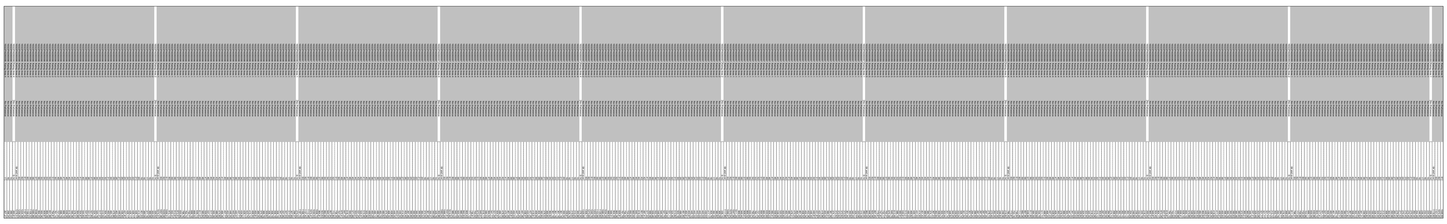

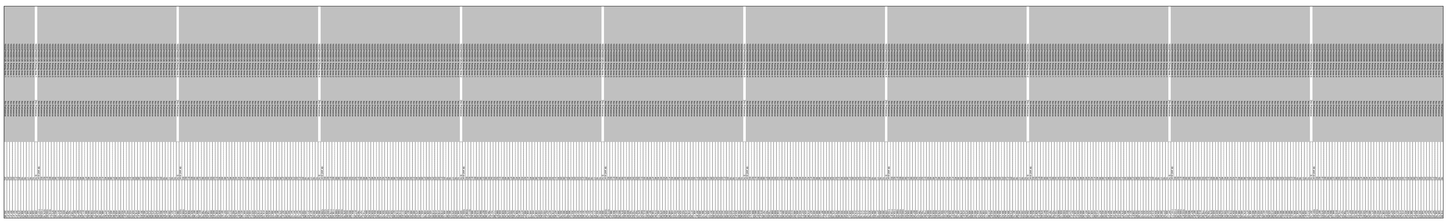

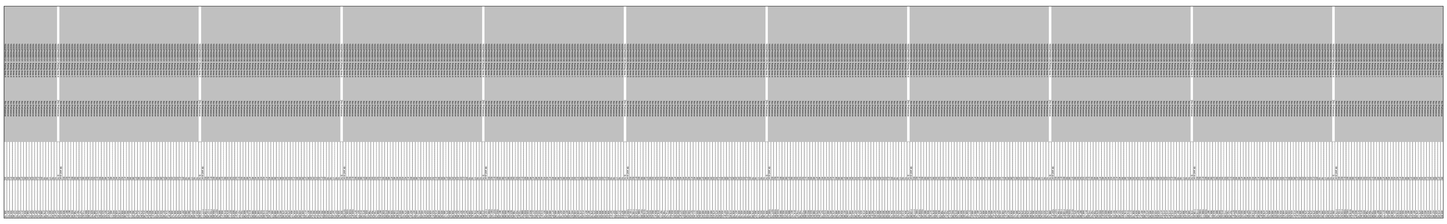

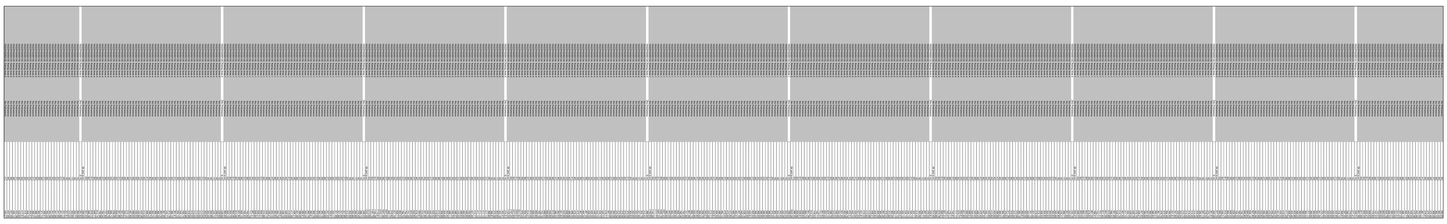

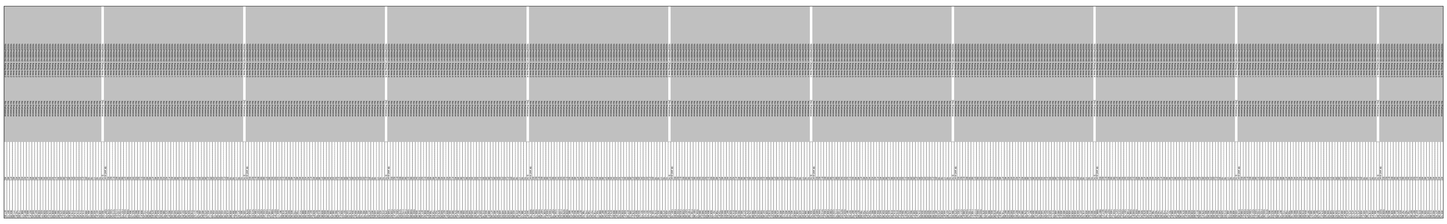

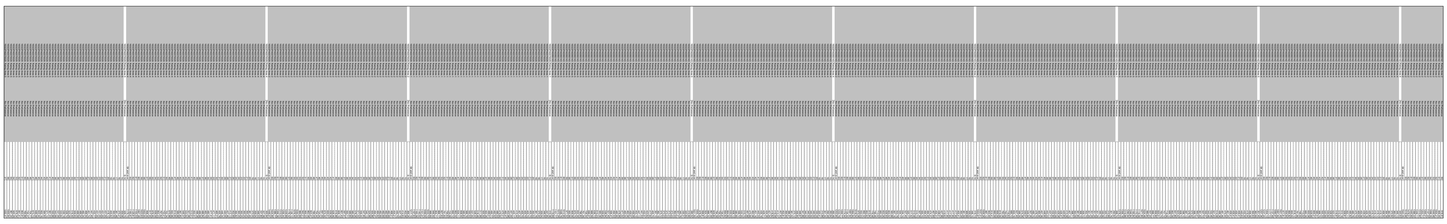

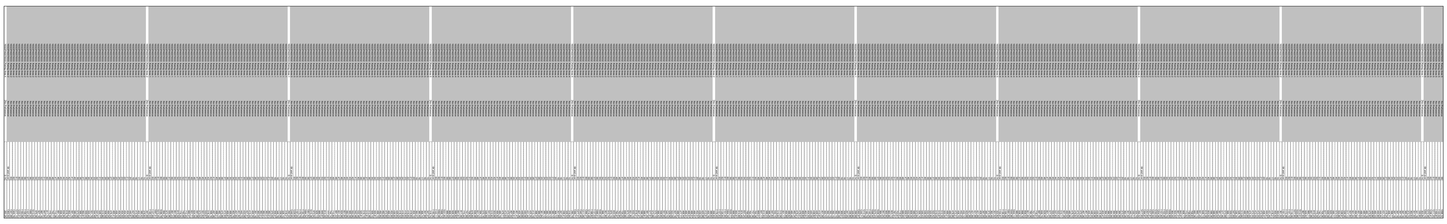

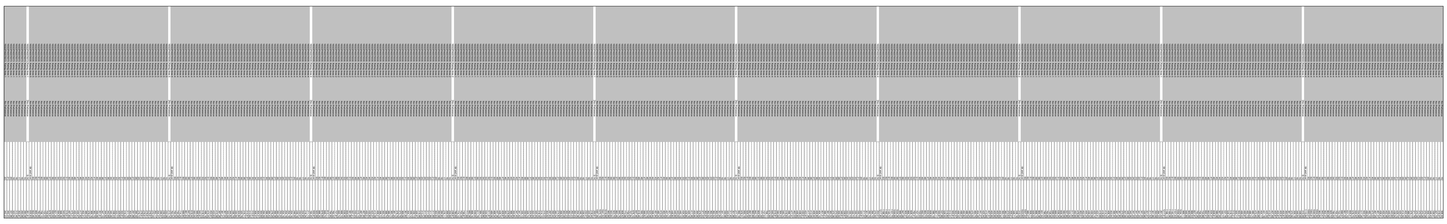

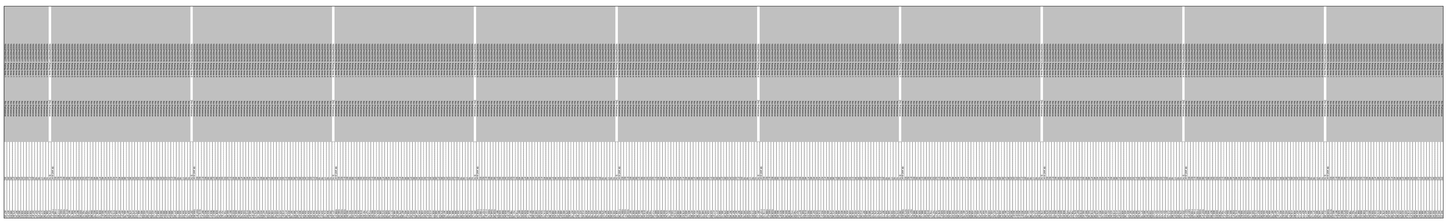

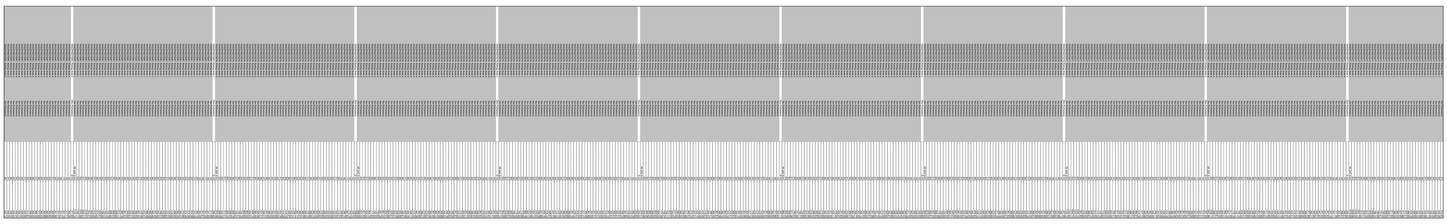

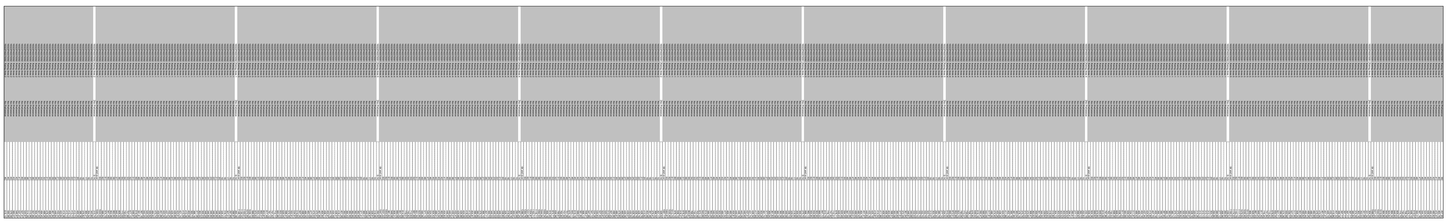

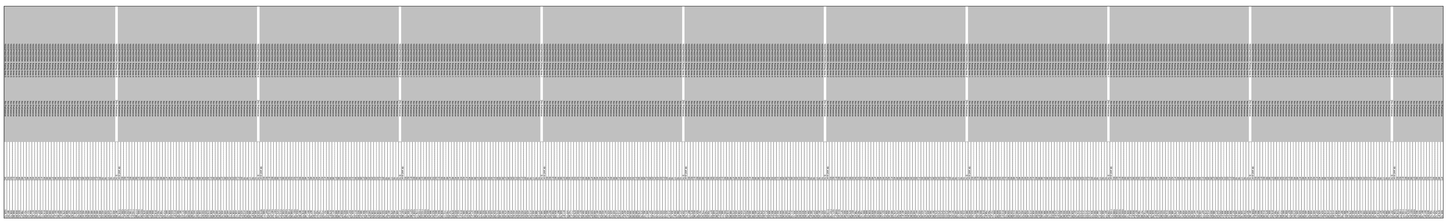

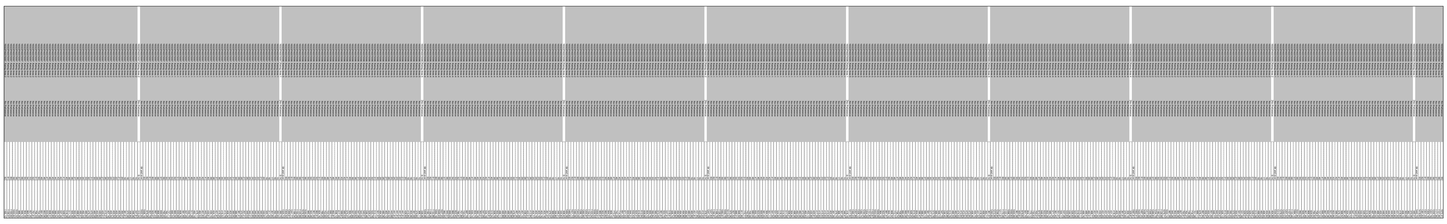

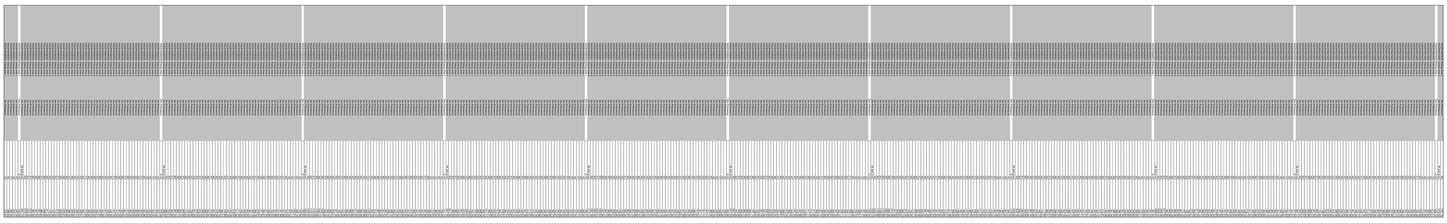

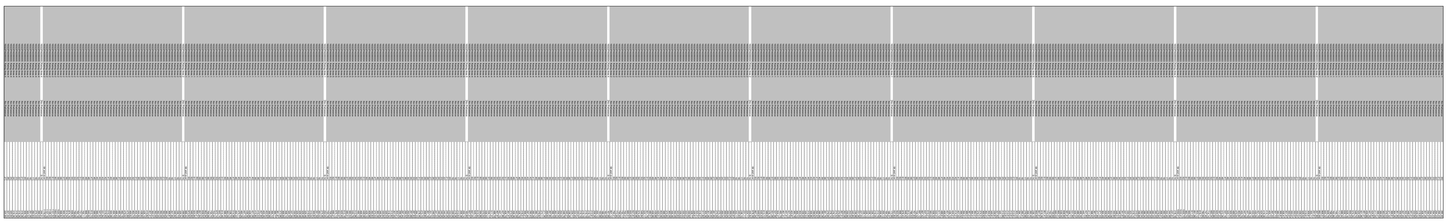

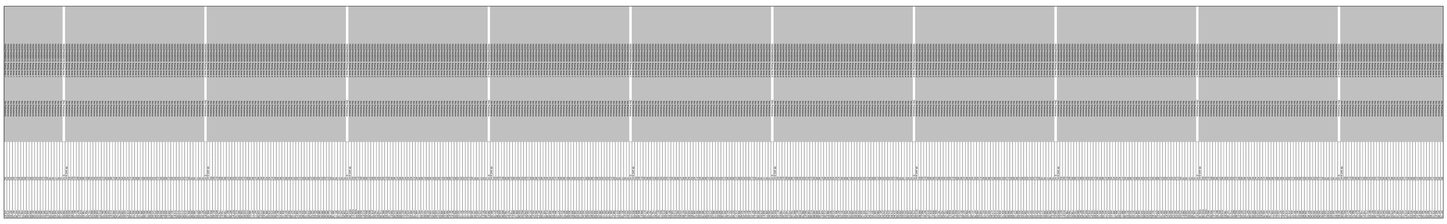

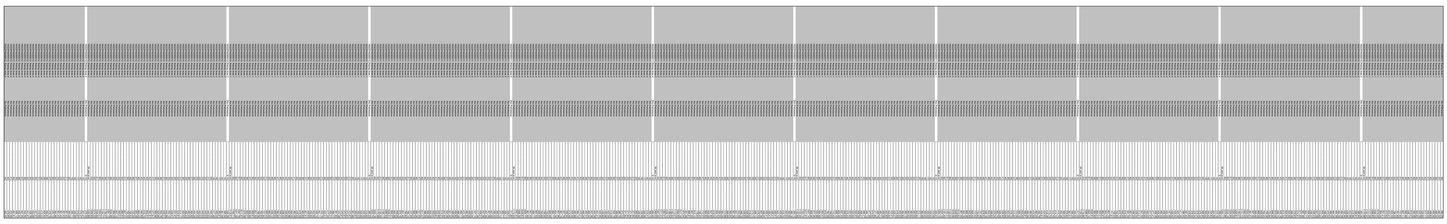

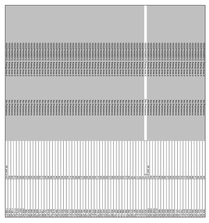

2023 Notes Table Template v1.0

Definition	Notes 2023 is a table in XBRL US GAAP Taxonomy 2023 (Taxonomy) that contains all elements in the Taxonomy that are not in the Statements of Financial Position, Income, Comprehensive Income, Cash Flows, or Stockholders Equity.
Purpose	Provide a consistent, machine-readable, XBRL US GAAP Taxonomy based table of all elements in the Taxonomy that are not in the Statements of Financial Position, Income, Comprehensive Income, Cash Flows, or Stockholders Equity.
Instructions	Use this table to filter and sort the data for preparation of a 10-K, 10Q, or 20-F. Add your own data to the right-hand columns.
Contributors	XBRL US GAAP Jurisdiction Working Group
Contributed to	XBRL US
Version	1.0
Release Date	2023-01-31

"Tag ID"	"Tag Label"	"Tag Type"	"Value"	"Is Extension?"
Required Enter the Tag Identifier (Tag ID)	Required Enter the Tag Label (Tag ID)	Required Enter a "T" if the Tag ID is a Tag ID, or an "E" if the Tag ID is an Extension	Required Enter a Value for the Tag ID	Required Enter "Y" if the Tag ID is an Extension, or "N" if the Tag ID is not an Extension
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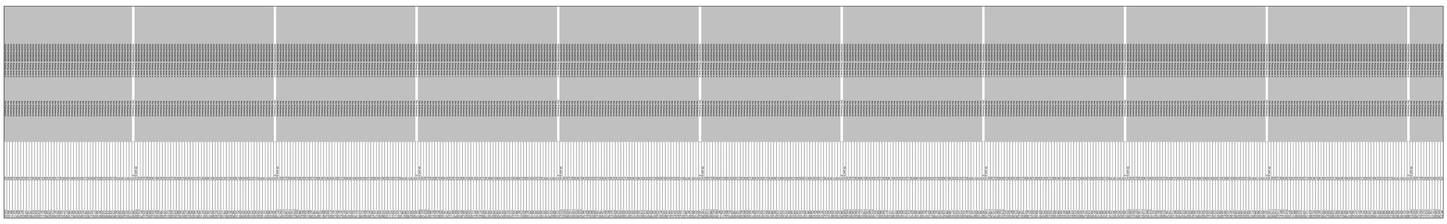

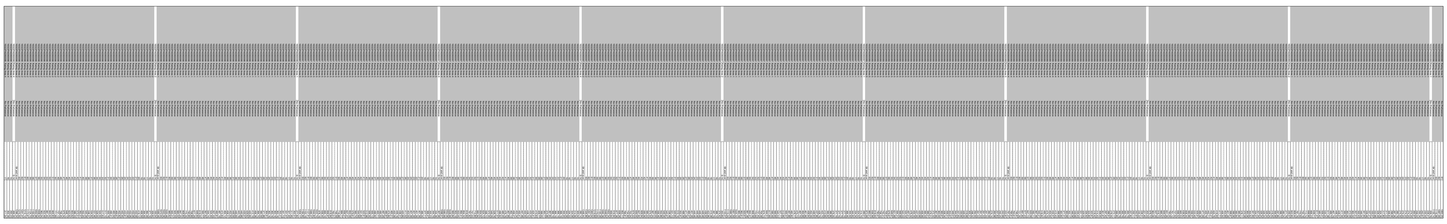

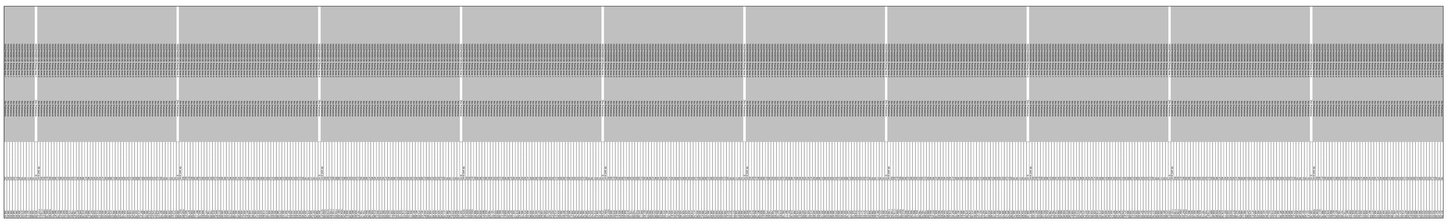

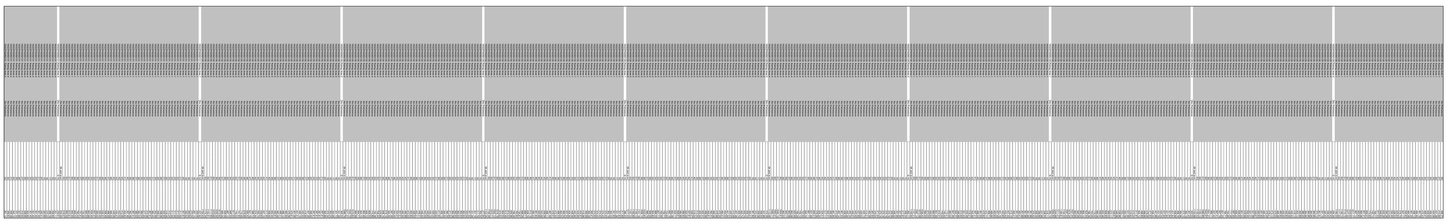

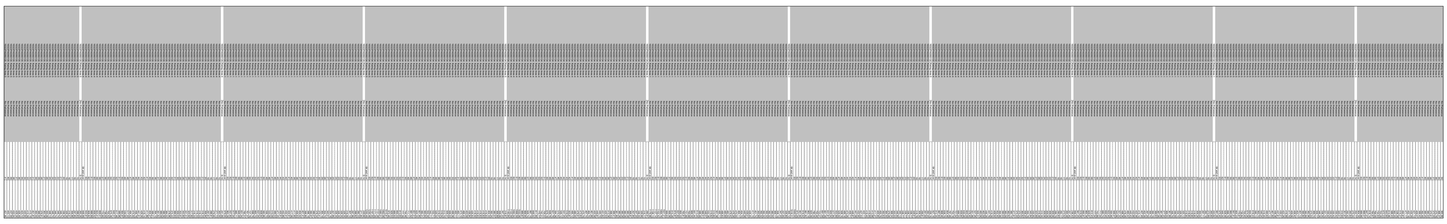

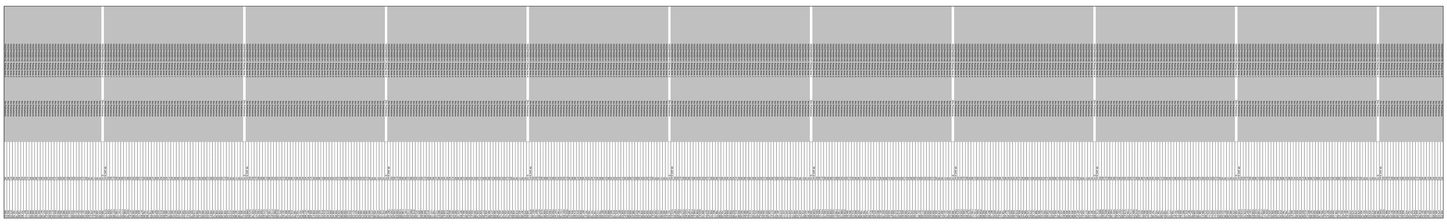

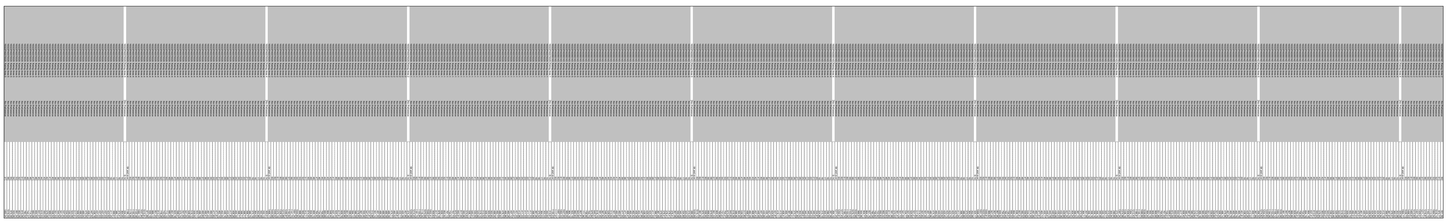

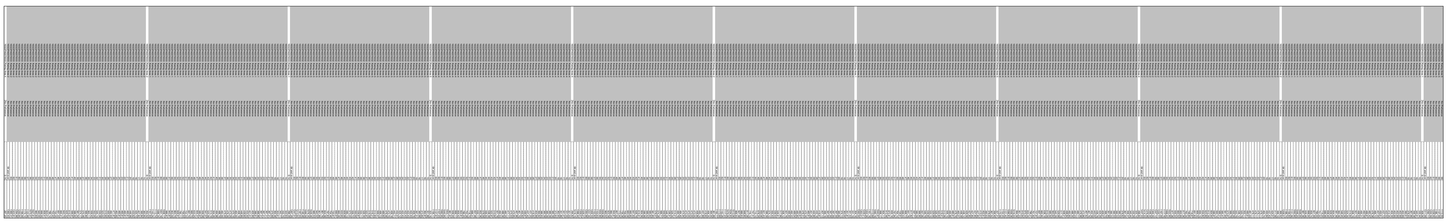

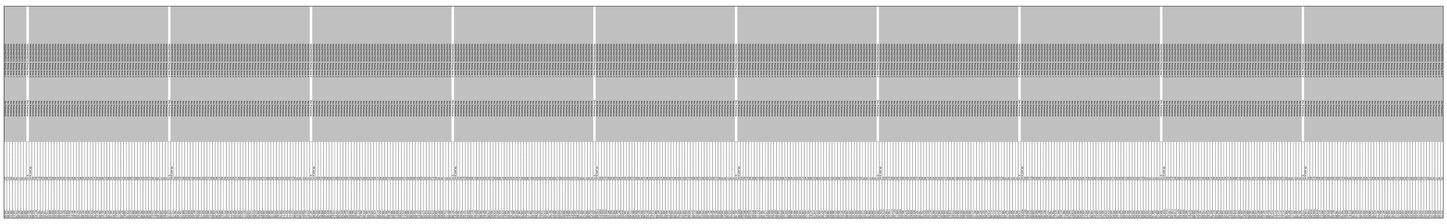

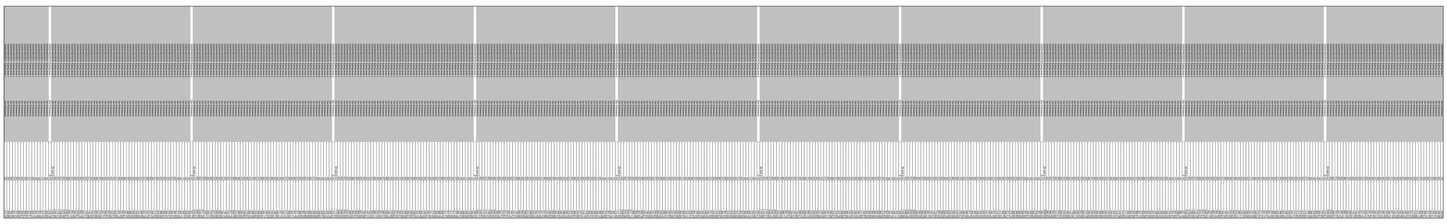

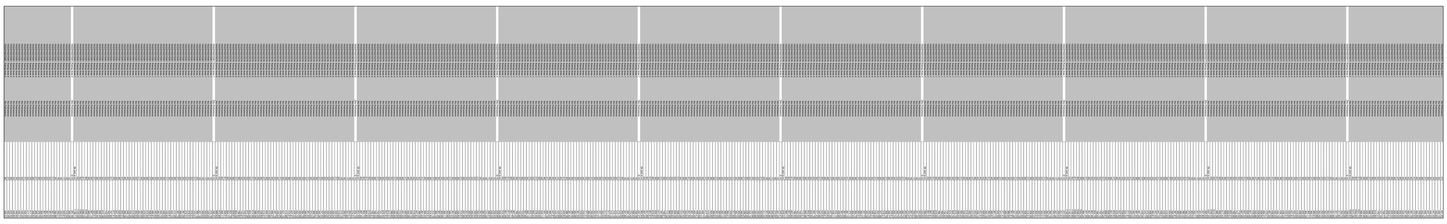

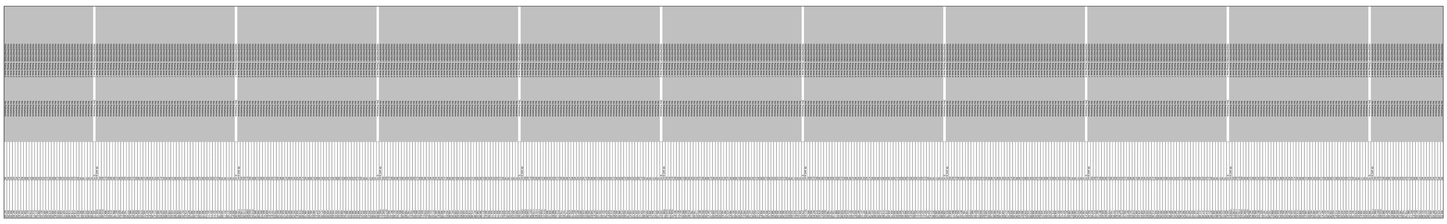

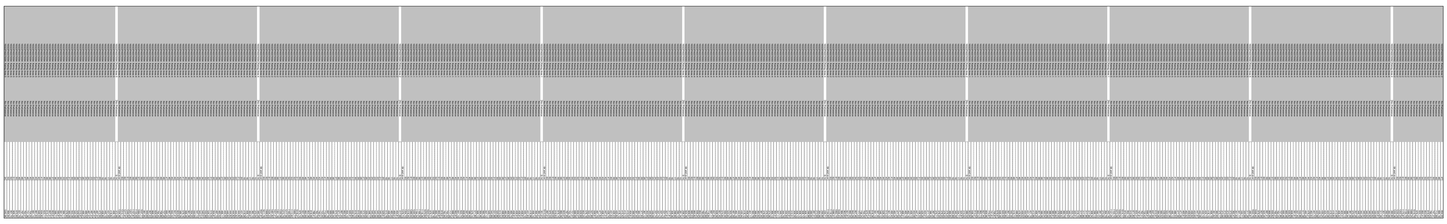

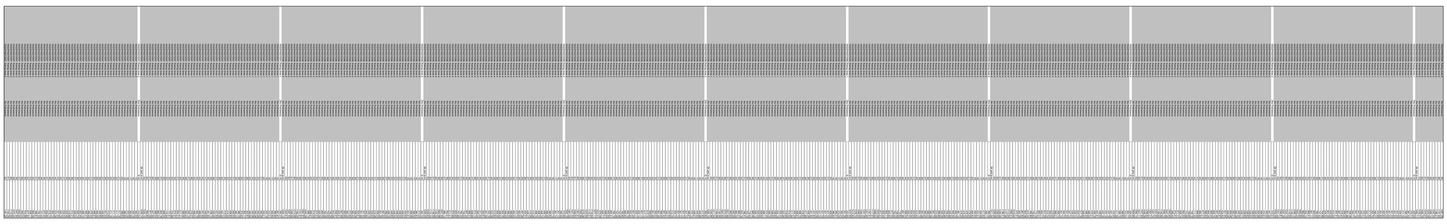

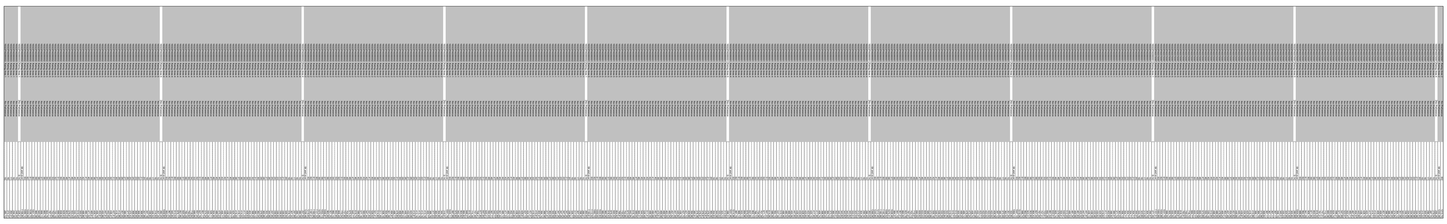

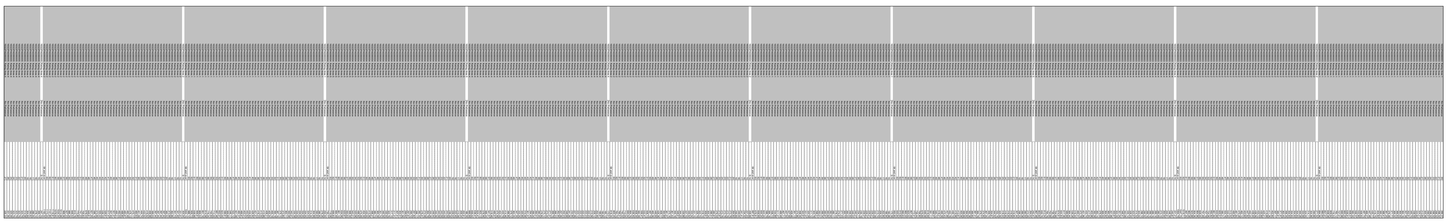

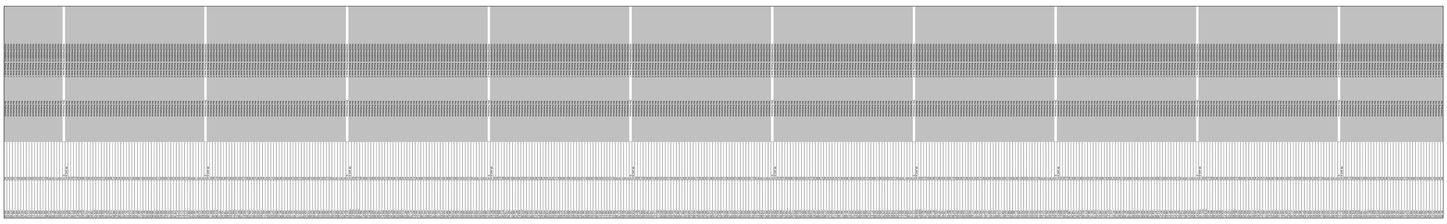

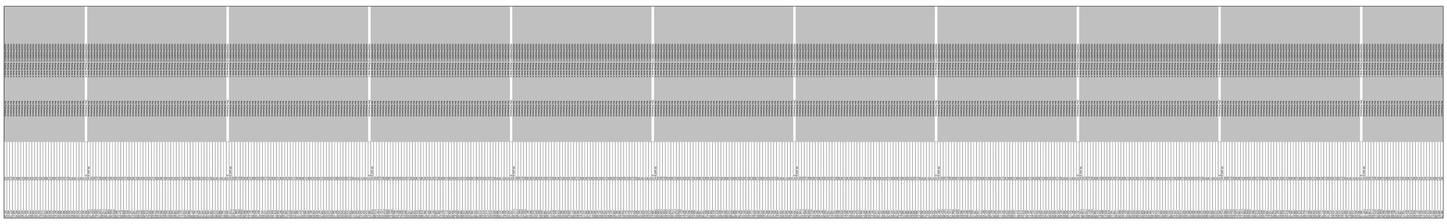

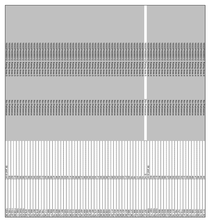

2023 Notes Table Template v1.0

Definition	Notes 2023 is a table in "Z" (Z-table) that "Z-collects" Notes data from Notes in "Y" (Y-table). Y-Tables are Notes Tables in "X" (X-table) "Y" (Y-table) and "Z" (Z-table) are Notes Tables in "A" (A-table) "B" (B-table) "C" (C-table) "D" (D-table) "E" (E-table) "F" (F-table) "G" (G-table) "H" (H-table) "I" (I-table) "J" (J-table) "K" (K-table) "L" (L-table) "M" (M-table) "N" (N-table) "O" (O-table) "P" (P-table) "Q" (Q-table) "R" (R-table) "S" (S-table) "T" (T-table) "U" (U-table) "V" (V-table) "W" (W-table) "X" (X-table) "Y" (Y-table) "Z" (Z-table)
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Author	Michael Gwinn
Date Created	2023-01-01
Date Modified	2023-01-01

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Required	**Optional**	**Optional**	**Optional**	**Required**	**Optional**
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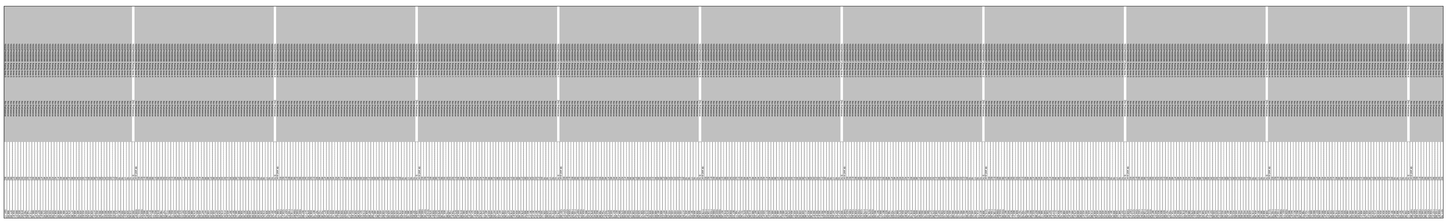

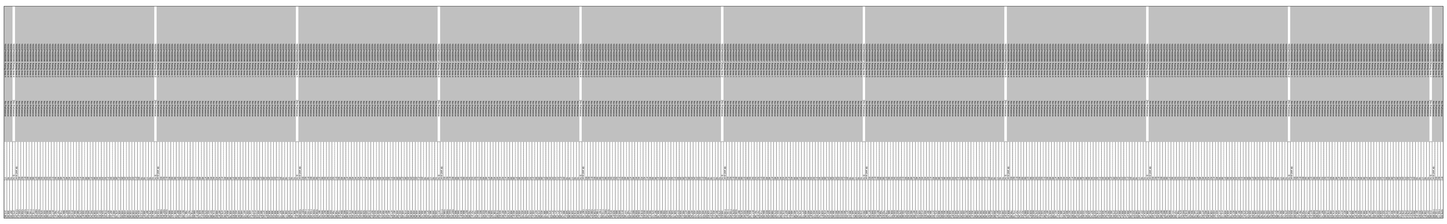

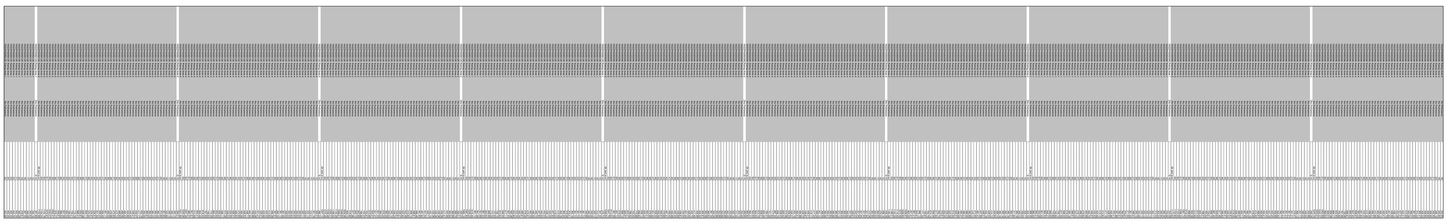

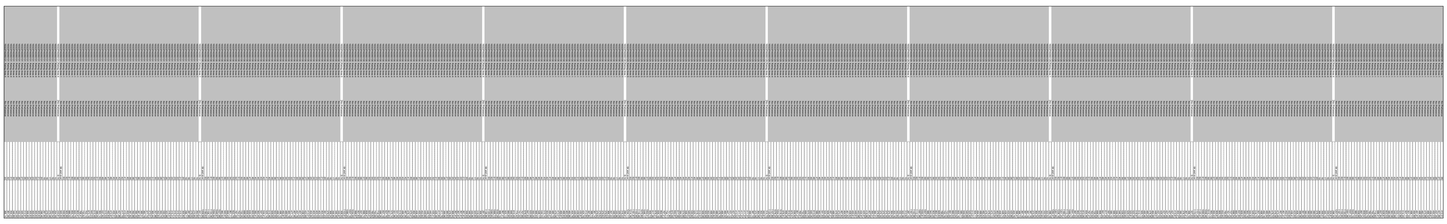

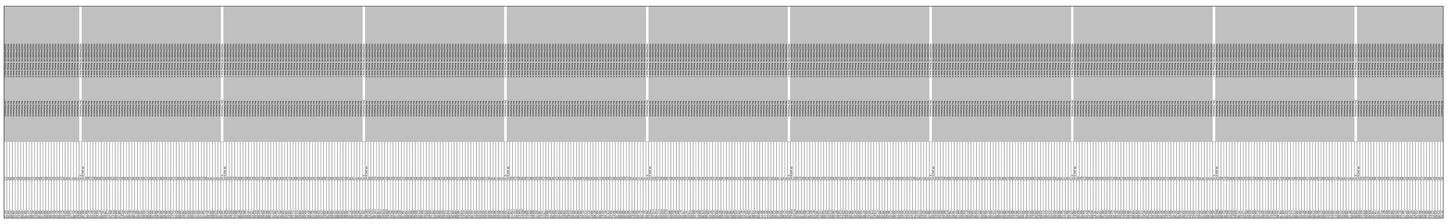

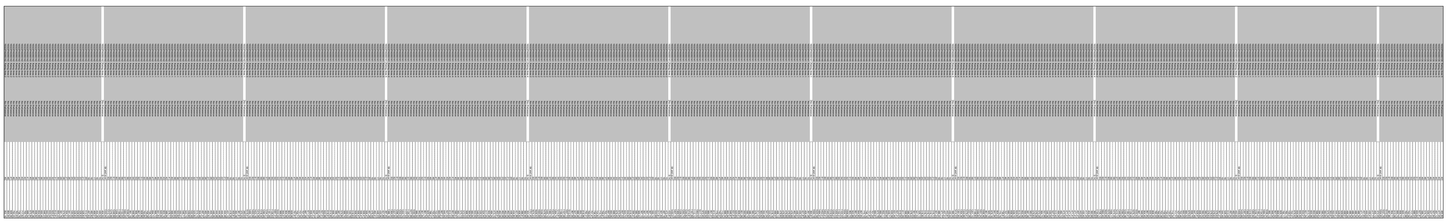

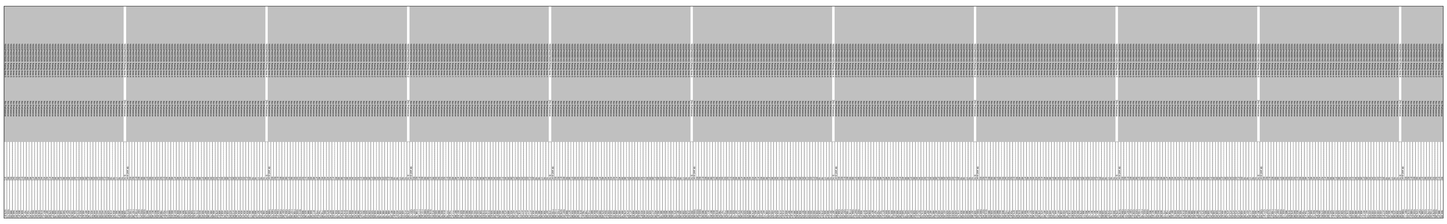

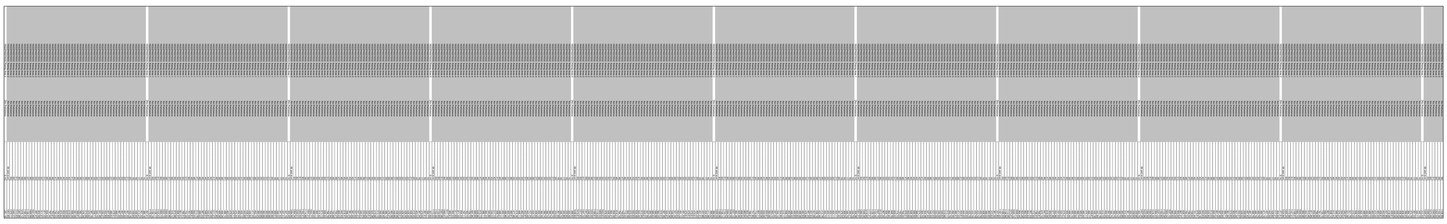

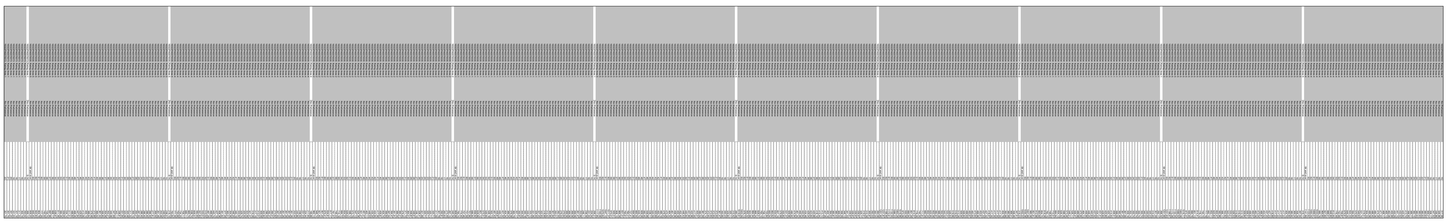

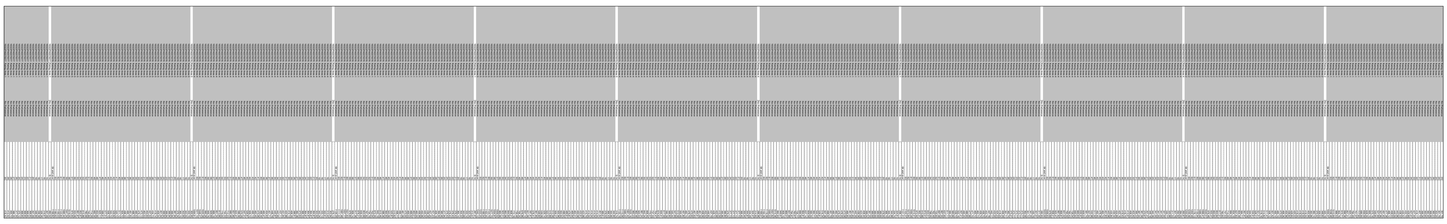

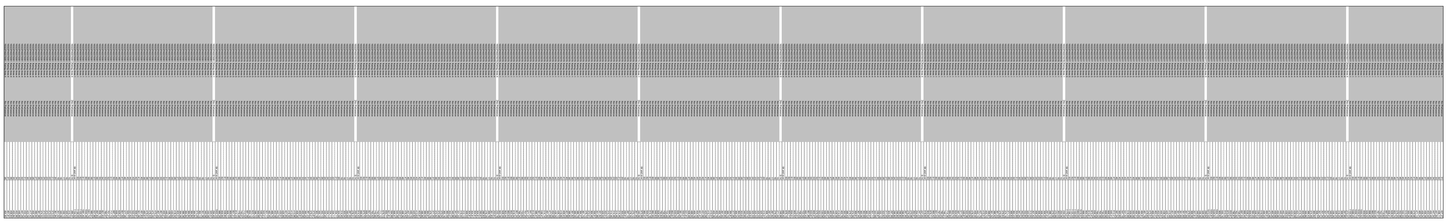

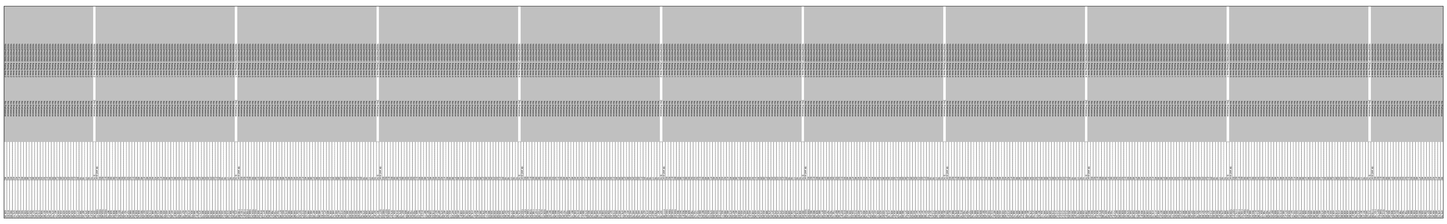

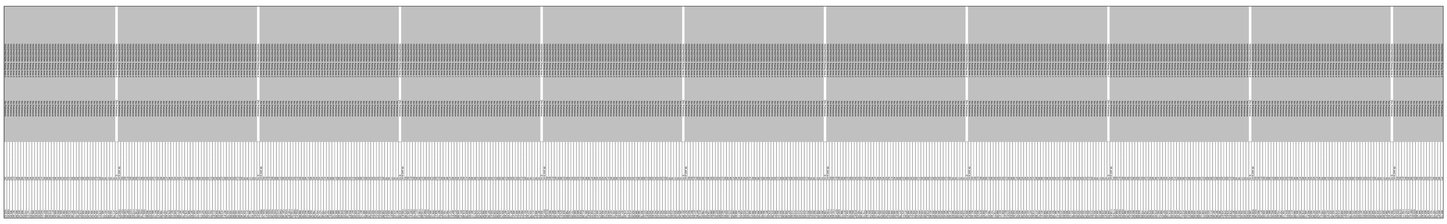

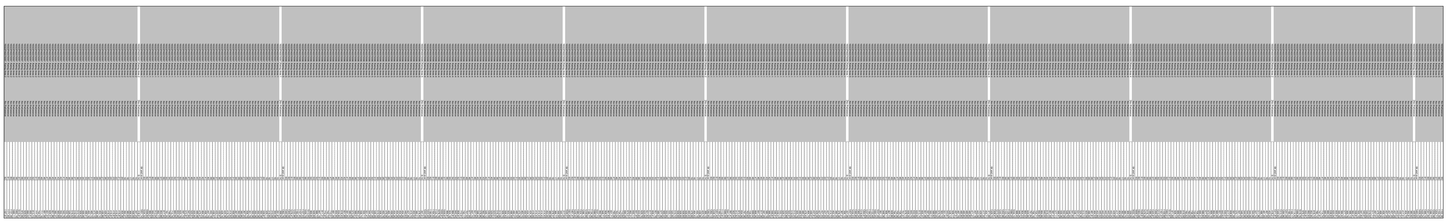

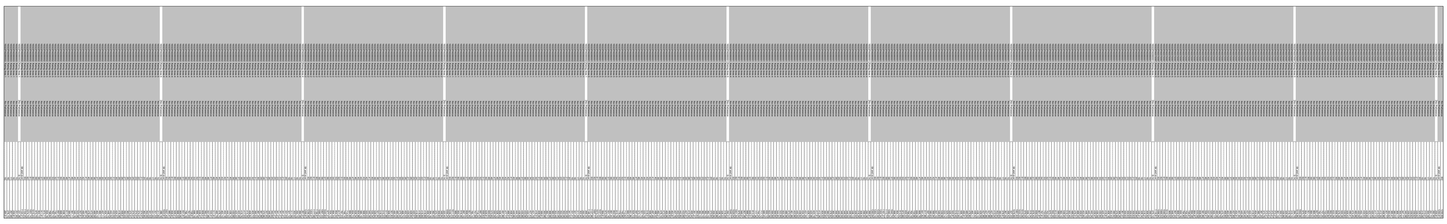

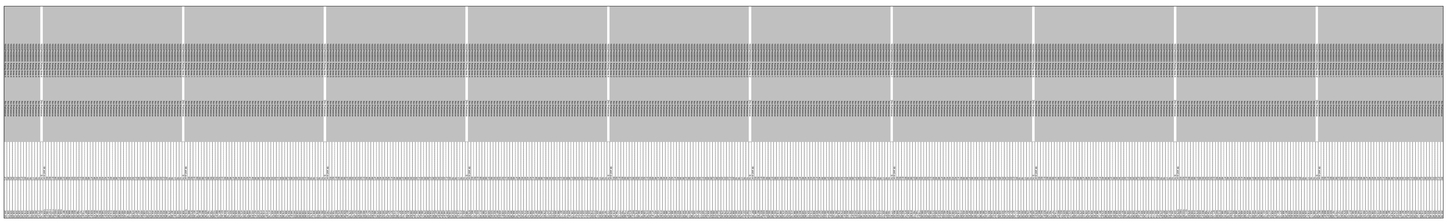

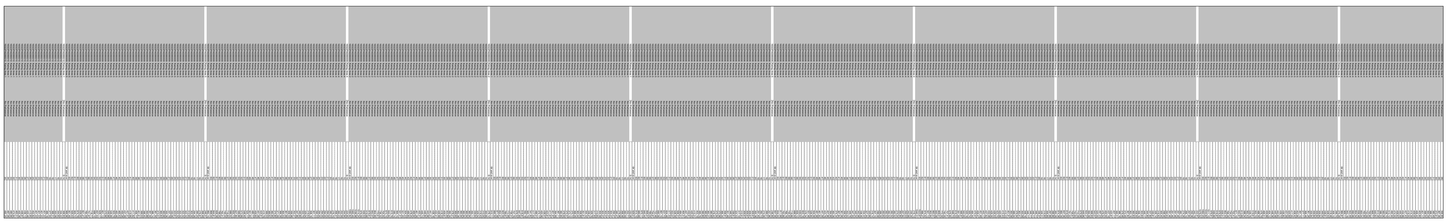

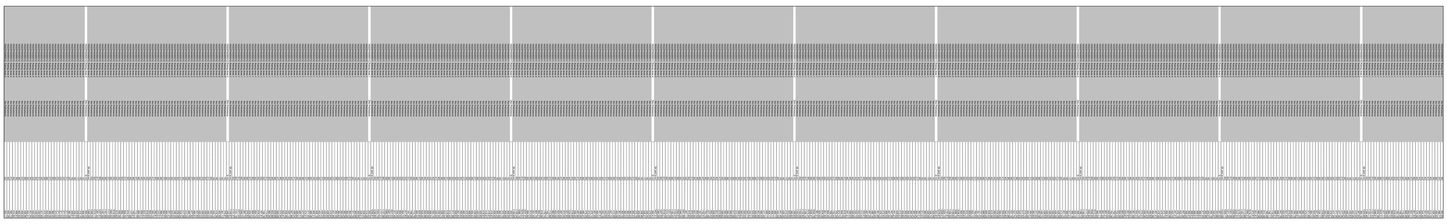

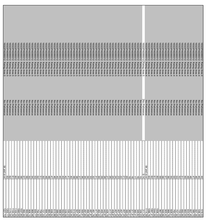

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	Please ensure that the "Notes" tab in the Notes Table Template v1.0.3 ("NT") is completed in accordance with the instructions in the NT
	Please ensure that the "Notes" tab in the Notes Table Template v1.0.3 ("NT") does not contain any formulas, links or macros
	Please ensure that the "Notes" tab in the Notes Table Template v1.0.3 ("NT") does not contain any hidden rows or columns
	Please ensure that the "Notes" tab in the Notes Table Template v1.0.3 ("NT") is saved as an Excel Workbook (.xlsx)
Company Name	
Financial Year End	
Date of Notes Table	

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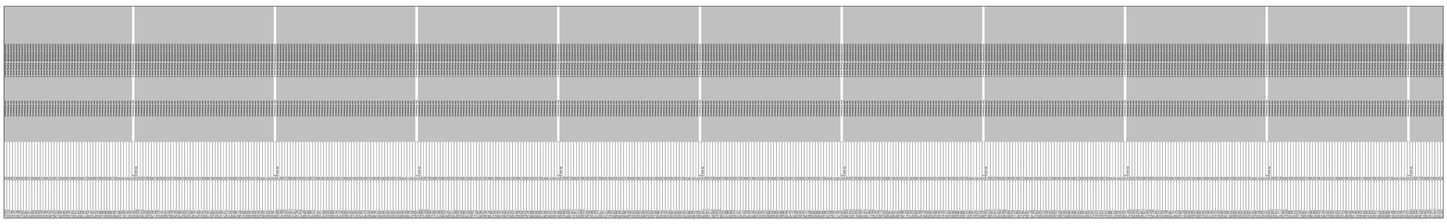
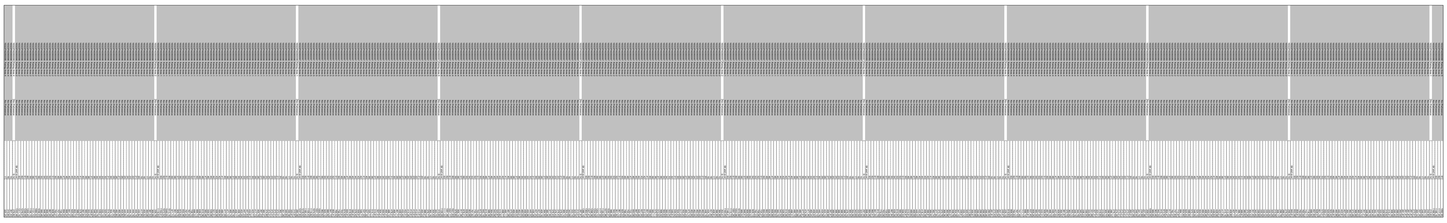
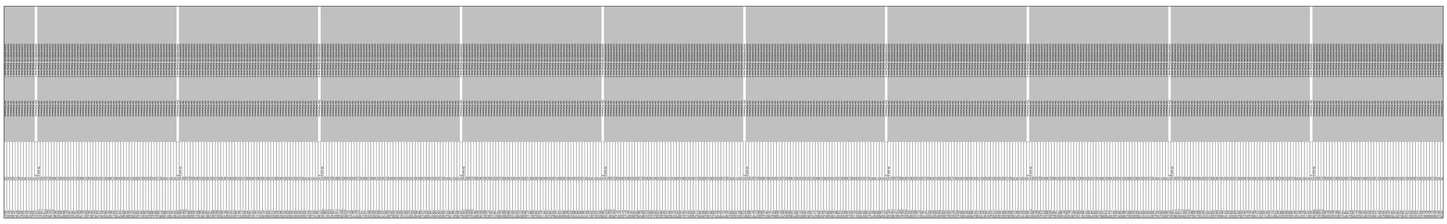
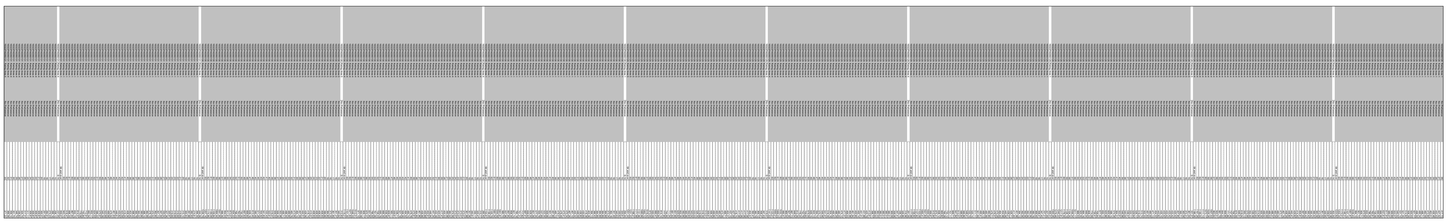
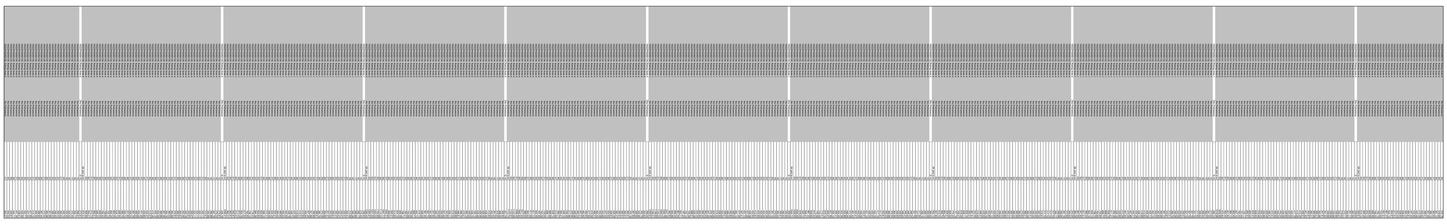
Required Enter the "Year-ID" from the "Year-ID" tab	Optional Enter the Policy Number	Optional Enter the "Contract" from the "Contract" tab If left blank, it will be assumed that the "Contract" is the "Total Contract"	Optional Enter the "Age" from the "Age" tab If left blank, it will be assumed that the "Age" is the "Total Age"	Optional Enter the "Left Blank Field" from the "Left Blank Field" tab If left blank, it will be assumed that the "Left Blank Field" is the "Total Left Blank Field"
2023-Term/Term-Term-Term-1	No Policyholder		0	0
2023-Term/Term-Term-Term-2	No Policyholder		1	0
2023-Term/Term-Term-Term-3	No Policyholder		2	0

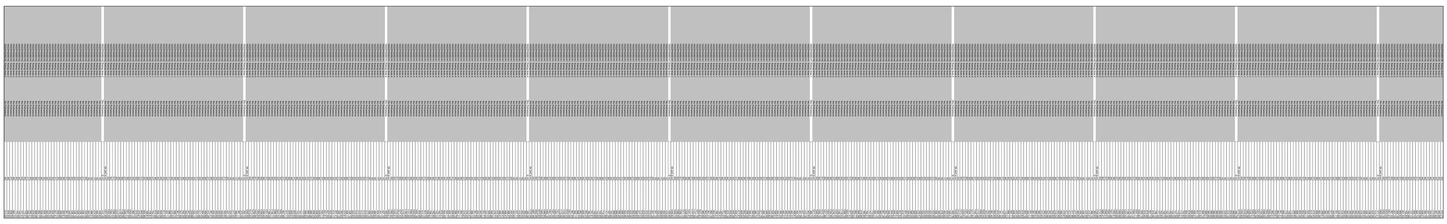


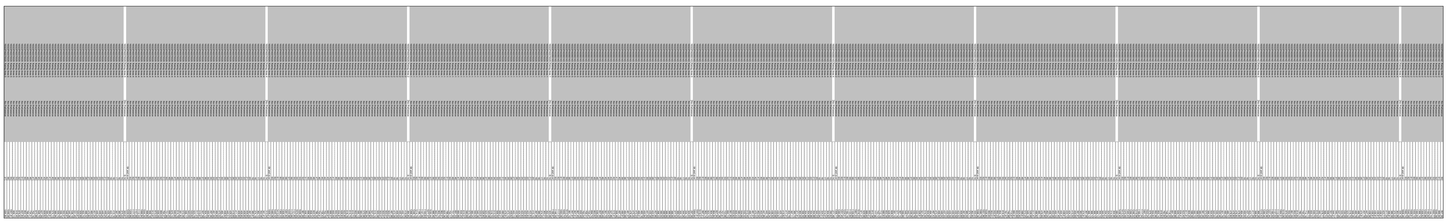


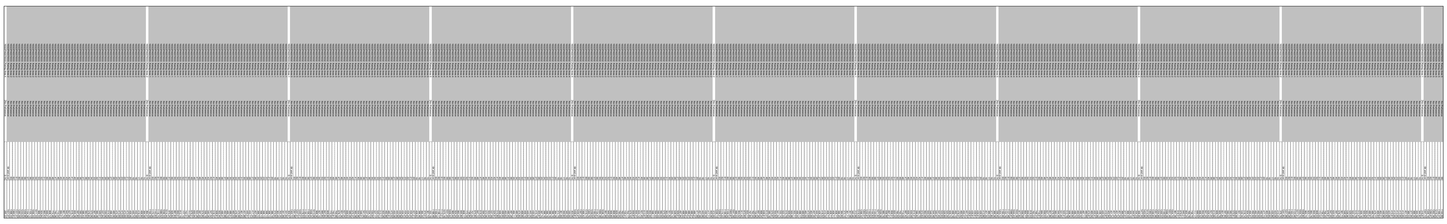


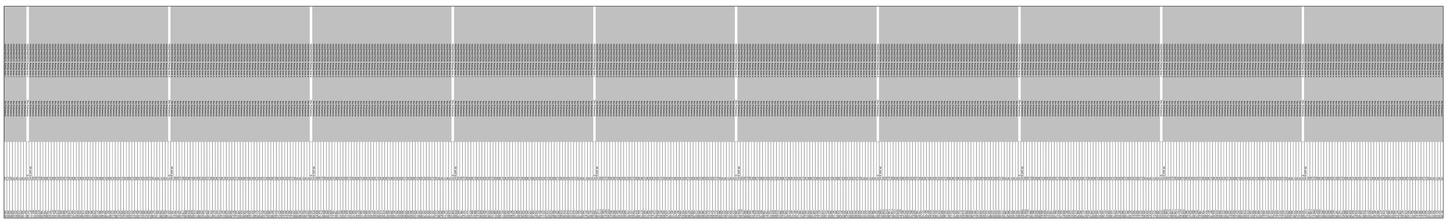


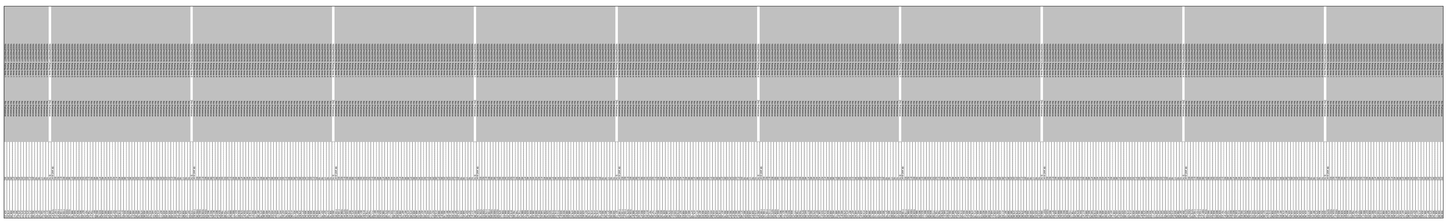


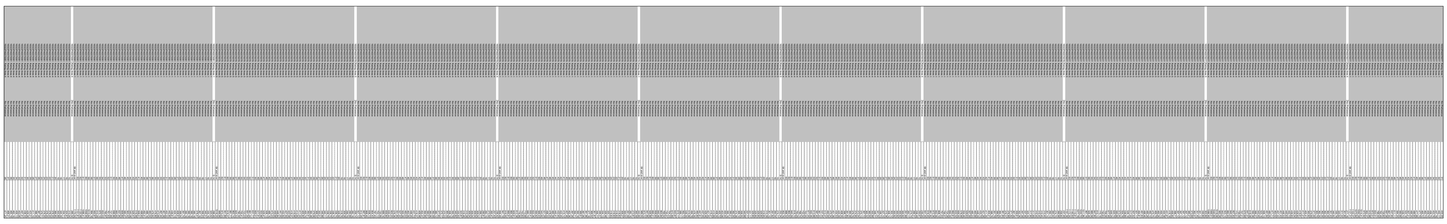


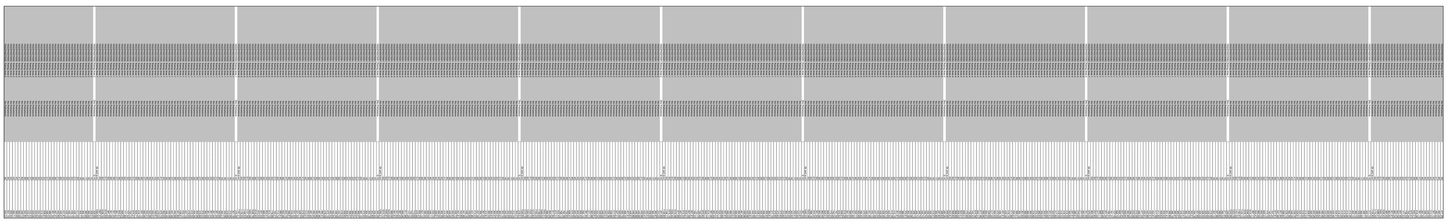


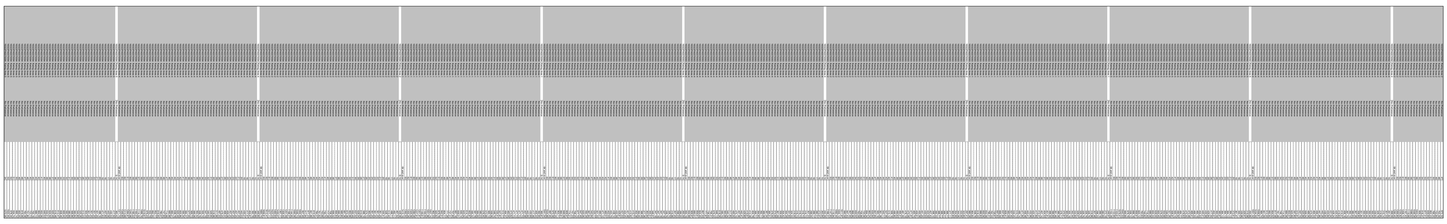


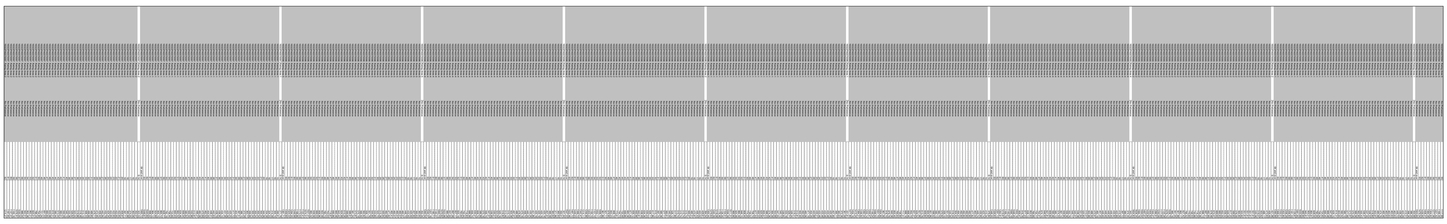


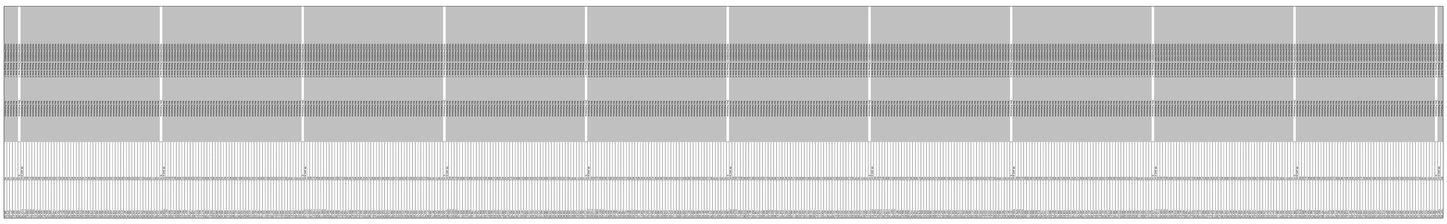


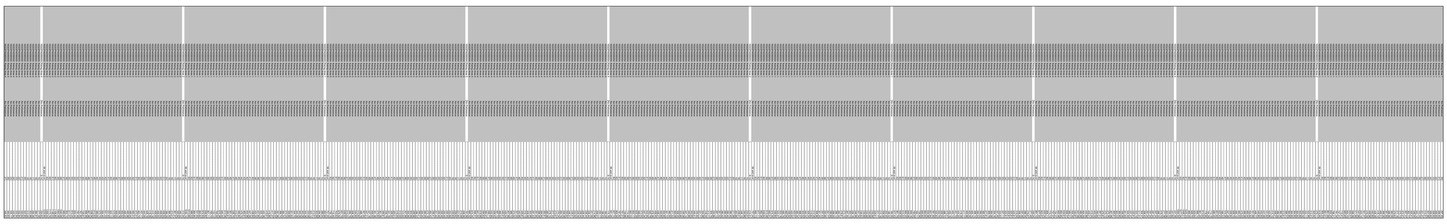


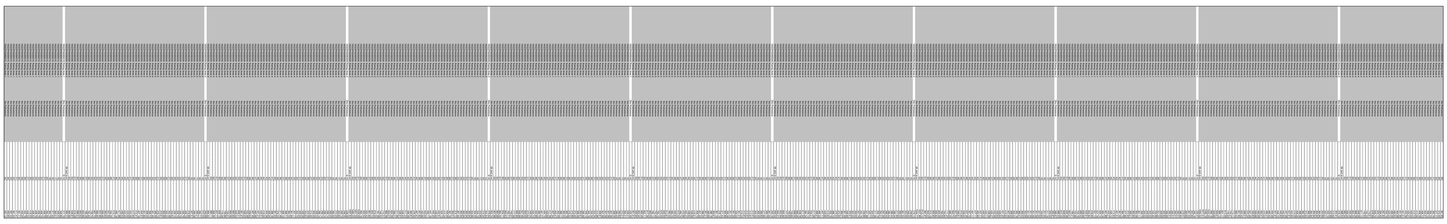


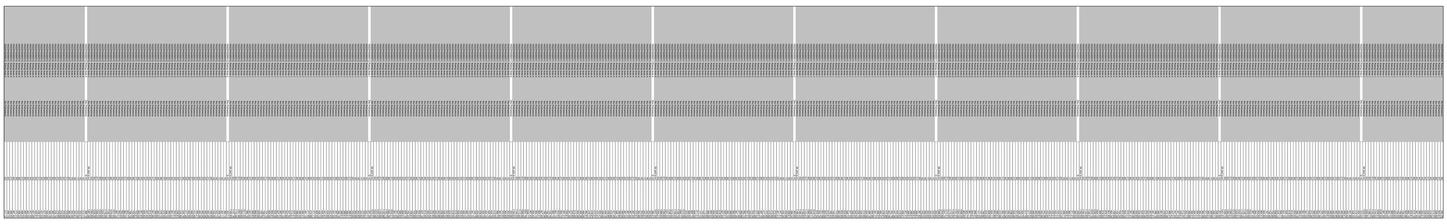












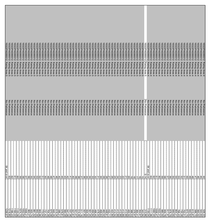


Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Projected Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
$ 525,929,574	$ (13,968,581)	$ 18,020,108	$ 1,125,471	$ 624,355,406	**89.5%**

Exhibit 2: Actual vs Pricing MLR & Member Months

	MLR		Member Months	
Calendar Year	**Actual**	**Pricing**	**Actual**	**Pricing**
2020	102.9%	92.6%	1,375,464	1,141,752
2021	108.5%	91.3%	1,404,008	1,488,312
2022	98.3%	91.9%	1,289,547	1,332,324

Exhibit 3: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	13.82%
15	0.833	1.02%
16	0.859	1.05%
17	0.885	1.09%
18	0.913	1.16%
19	0.941	1.21%
20	0.970	1.31%
21	1.000	1.26%
22	1.000	1.41%
23	1.000	1.43%
24	1.000	1.54%
25	1.004	1.66%
26	1.024	1.63%
27	1.048	1.76%
28	1.087	1.79%
29	1.119	1.72%
30	1.135	1.81%
31	1.159	1.91%
32	1.183	1.86%
33	1.198	1.95%
34	1.214	1.94%
35	1.222	1.87%
36	1.230	1.75%
37	1.238	1.85%
38	1.246	1.78%
39	1.262	1.78%
40	1.278	1.75%
41	1.302	1.83%
42	1.325	1.76%
43	1.357	1.80%
44	1.397	1.80%
45	1.444	1.72%
46	1.500	1.64%
47	1.563	1.60%
48	1.635	1.63%
49	1.706	1.66%
50	1.786	1.65%
51	1.865	1.80%
52	1.952	1.92%
53	2.040	1.93%
54	2.135	1.92%
55	2.230	1.83%
56	2.333	1.95%
57	2.437	1.90%
58	2.548	1.90%
59	2.603	1.95%
60	2.714	1.95%
61	2.810	1.93%
62	2.873	1.91%
63	2.952	1.75%
64 and over	3.000	3.13%

Initial Age Factor:	1.50718
3-child cap Adjustment:	0.99266
Final Age Factor used:	**1.49612**

Exhibit 4: Derivation of Geographic Calibration Factor

Rating Area	Current/Projected Enrollment Distribution	Proposed Factor
1	10.4%	0.960
2	1.1%	1.142
4	78.6%	0.931
5	10.0%	1.020

Calibration Factor
0.9447

Exhibit 6: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
99,057	727	0.7339%	**0.99266**

ACA-compliant February 2024 Small Group Block (Rating Areas 1, 2, 4, 5) including all legal entities

Exhibit 7: Derivation of Change in Network Factor

Legal Entity	Product / Service Area Factor	Network Calibration Factor	Induced Demand Factor	Average Geographic Factor	Normalization Factor	Normalized Product / Service Area / Induced Demand Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	0.930	1.000	1.131	0.954	1.005	1.008	8.0%	**1.008**
Health Options	0.974	0.983	1.096	0.945	1.005	0.996	91.1%	**0.996**
Health Benefits	1.187	1.000	1.100	1.005	1.005	1.318	0.9%	**1.318**

Normalization Check: **1.0000**

Exhibit 8: Derivation of Change in Other Factor

Legal Entity	Unadjusted Projected Allowed EHB Claims PMPM	Change in Morbidity	Change in Network	Total Adjusted Projected Allowed EHB Claims PMPM	Projected Paid to Allowed Ratio	Projected Incurred EHB Claims PMPM	Projected Savings from Initiatives	Projected Cost Impact from Act 1 of 2023	[redacted]	[redacted]	Pharmacy Rebate Adjustment for Projection Period	Adjusted Projected Incurred EHB Claims PMPM	Adjusted Projected Allowed EHB Claims PMPM	Portion of Projected Enrollment
Health Coverage	$ 589.36	1.000	1.008	$ 594.04	0.872	$ 518.03	($17.40)	$ 0.60	$ [redacted]	[redacted]	($8.87)	$ 507.49	$ 581.95	8.0%
Health Options	$ 589.36	1.000	0.996	$ 587.20	0.821	$ 482.28	($17.40)	$ 0.60	$ [redacted]	[redacted]	($8.87)	$ 471.74	$ 574.36	91.1%
Health Benefits	$ 589.36	1.000	1.318	$ 776.64	0.825	$ 641.01	($17.40)	$ 0.60	$ [redacted]	[redacted]	($8.87)	$ 630.47	$ 763.86	0.9%
Average				$ 589.37		$ 486.50						$ 475.96	$ 576.59	

Change in Other Factor to Apply: **0.9783**

Exhibit 10: Projected Administrative Expense Load Development

General and Claims PMPM	Agent/Broker Fees and Commissions PMPM	Quality Improvement Initiatives PMPM	Projected Required Revenue PMPM	General and Claims % of Projected Revenue	Agent/Broker Fees and Commissions % of Projected Revenue	Quality Improvement Initiatives % of Projected Revenue	Admin Expense % of Projected Revenue
$42.36	$12.72	$16.61	$ 561.10	7.5%	2.3%	3.0%	**12.78%**

Exhibit 11: Derivation of Projected Taxes and Fees

Risk Adjustment User Fee PMPM	PCORI Fee PMPM	PA Premium Tax (if applicable) PMPM	Federal Income Tax PMPM	Total Taxes & Fees PMPM	2025 Projected Lives (from Table 10)	2025 Projected Member Months	Projected Taxes & Fees
$0.18	$0.27	$0.00	$0.59	$1.04	90,400	1,084,800	**$1,125,471**

Projected Taxes & Fees from Exhibit 1:	**$1,125,471**
Check:	**TRUE**

Exhibit 12: Derivation of Quarterly Trend

Original (Monthly) Method					Table 5A (Quarterly) Method		
Renewal Month	Feb 2024 ACA Enrollment Distribution	# Months Plan Year Will Run Into 2025	Additional Claims Trend Applied	Weighted Claims Trend Applied	Allowed Quarterly Trend	Weighted Claims Trend Applied	Annual Trend to use in Table 5A
Jan	20.9%	0	0.00%	2.4%	0.00%	2.4%	**5.67%**
Feb	3.4%	1	0.39%		0.00%		
Mar	3.6%	2	0.77%		0.00%		
Apr	5.1%	3	1.16%		1.39%	<--Quarterly Trend	
May	3.3%	4	1.55%		1.39%		
Jun	3.7%	5	1.95%		1.39%		
Jul	12.0%	6	2.34%		2.79%		
Aug	4.2%	7	2.74%		2.79%		
Sep	4.6%	8	3.13%		2.79%		
Oct	5.4%	9	3.53%		4.22%		
Nov	3.6%	10	3.93%		4.22%		
Dec	30.2%	11	4.33%		4.22%		

Annual Trend (Table 3)	4.73%

Exhibit 13a: Calculation of 2024Q1 to 2025Q1 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2025 Plans @ 02-29-2024	2024Q1 Calibrated PAIR	2025Q1 Calibrated PAIR	Rate Increase
Plan 1	16322PA0060083	M		10,996	$ 407.02	$ 438.31	**6.86%**
Plan 2	16322PA0060084	M		11,995	$ 402.57	$ 428.38	
Plan 3	16322PA0060086	M		1,908	$ 398.23	$ 422.42	
Plan 4	16322PA0060087	M		1,316	$ 390.18	$ 410.66	
Plan 5	16322PA0060088	M		1,570	$ 340.99	$ 365.89	
Plan 6	16322PA0060089	M		552	$ 276.17	$ 281.72	
Plan 7	16322PA0060097	E		1,155	$ 362.33	$ 388.15	
Plan 8	16322PA0060098	E		7,617	$ 347.59	$ 373.12	
Plan 9	16322PA0060099	E		2,548	$ 313.78	$ 336.56	
Plan 10	16322PA0060126	M		505	$ 336.34	$ 366.56	
Plan 11	16322PA0060128	E		1,526	$ 382.23	$ 407.72	
Plan 12	16322PA0060129	E		1,372	$ 367.58	$ 392.35	
Plan 13	16322PA0060130	E		129	$ 360.42	$ 384.68	
Plan 14	16322PA0060131	E		76	$ 298.94	$ 319.52	
Plan 15	16322PA0060132	M		247	$ 304.55	$ 327.59	
Plan 16	16322PA0060133	DM	16322PA0060132	21	$ 306.16	$ 327.59	
Plan 17	16322PA0060134	E		175	$ 376.28	$ 403.08	
Plan 18	16322PA0060135	M		157	$ 310.53	$ 335.29	
Plan 19	16322PA0060140	N		0	$ -	$ 492.83	
Plan 20	16322PA0060141	N		0	$ -	$ 483.06	
Plan 21	16322PA0060142	N		0	$ -	$ 450.41	
Plan 22	16322PA0060143	N		0	$ -	$ 365.92	
Plan 23	16322PA0070029	M		5,994	$ 391.95	$ 422.61	
Plan 24	16322PA0070030	M		14,395	$ 388.28	$ 413.73	
Plan 25	16322PA0070032	M		1,879	$ 384.59	$ 408.49	
Plan 26	16322PA0070033	M		1,467	$ 377.48	$ 397.92	
Plan 27	16322PA0070034	M		2,414	$ 331.19	$ 355.42	
Plan 28	16322PA0070035	M		1,012	$ 271.85	$ 273.15	
Plan 29	16322PA0070073	M		432	$ 326.84	$ 356.49	
Plan 30	16322PA0070075	E		5,921	$ 369.65	$ 394.89	
Plan 31	16322PA0070076	E		4,578	$ 356.82	$ 381.45	
Plan 32	16322PA0070077	E		330	$ 349.47	$ 373.58	
Plan 33	16322PA0070078	E		437	$ 289.84	$ 310.29	
Plan 34	16322PA0070079	M		723	$ 295.77	$ 318.66	
Plan 35	16322PA0070080	DM	16322PA0070079	22	$ 297.31	$ 318.66	
Plan 36	16322PA0070081	E		508	$ 365.16	$ 389.98	
Plan 37	16322PA0070082	M		1,204	$ 302.68	$ 326.18	
Plan 38	16322PA0070091	E		32	$ 349.93	$ 375.41	
Plan 39	16322PA0070092	E		92	$ 336.16	$ 361.35	
Plan 40	16322PA0070093	E		77	$ 303.92	$ 326.59	
Plan 41	16322PA0070094	N		0	$ -	$ 471.48	
Plan 42	16322PA0070095	N		0	$ -	$ 463.39	
Plan 43	16322PA0070096	N		0	$ -	$ 433.26	
Plan 44	16322PA0070097	N		0	$ -	$ 355.06	
Plan 45	16322PA0080001	M		1,307	$ 337.77	$ 364.43	
Plan 46	16322PA0080002	M		1,614	$ 334.61	$ 356.78	
Plan 47	16322PA0080003	M		543	$ 285.41	$ 306.49	
Plan 48	16322PA0080004	M		114	$ 234.27	$ 235.55	
Plan 49	16322PA0080005	M		945	$ 326.55	$ 343.20	
Plan 50	16322PA0080006	M		89	$ 279.10	$ 295.35	
Plan 51	16322PA0080009	M		54	$ 281.66	$ 307.42	
Plan 52	16322PA0080010	N		0	$ -	$ 406.58	
Plan 53	16322PA0080011	N		0	$ -	$ 399.60	
Plan 54	16322PA0080012	N		0	$ -	$ 388.41	

Exhibit 13b: Calculation of 2024Q2 to 2025Q2 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2025 Plans @ 02-29-2024	2024Q2 Calibrated PAIR	2025Q2 Calibrated PAIR	Rate Increase
Plan 1	16322PA0060083	M		10,996	$ 412.04	$ 444.40	**7.03%**
Plan 2	16322PA0060084	M		11,995	$ 407.53	$ 434.33	
Plan 3	16322PA0060086	M		1,908	$ 403.14	$ 428.28	
Plan 4	16322PA0060087	M		1,316	$ 394.99	$ 416.35	
Plan 5	16322PA0060088	M		1,570	$ 345.20	$ 370.97	
Plan 6	16322PA0060089	M		552	$ 279.57	$ 285.63	
Plan 7	16322PA0060097	E		1,155	$ 366.79	$ 393.53	
Plan 8	16322PA0060098	E		7,617	$ 351.87	$ 378.30	
Plan 9	16322PA0060099	E		2,548	$ 317.65	$ 341.24	
Plan 10	16322PA0060126	M		505	$ 340.49	$ 371.65	
Plan 11	16322PA0060128	E		1,526	$ 386.94	$ 413.38	
Plan 12	16322PA0060129	E		1,372	$ 372.11	$ 397.79	
Plan 13	16322PA0060130	E		129	$ 364.86	$ 390.02	
Plan 14	16322PA0060131	E		76	$ 302.63	$ 323.95	
Plan 15	16322PA0060132	M		247	$ 308.31	$ 332.14	
Plan 16	16322PA0060133	DM	16322PA0060132	21	$ 309.94	$ 332.14	
Plan 17	16322PA0060134	E		175	$ 380.92	$ 408.67	
Plan 18	16322PA0060135	M		157	$ 314.35	$ 339.95	
Plan 19	16322PA0060140	N		0	$ -	$ 499.67	
Plan 20	16322PA0060141	N		0	$ -	$ 489.76	
Plan 21	16322PA0060142	N		0	$ -	$ 456.66	
Plan 22	16322PA0060143	N		0	$ -	$ 371.00	
Plan 23	16322PA0070029	M		5,994	$ 396.79	$ 428.47	
Plan 24	16322PA0070030	M		14,395	$ 393.07	$ 419.47	
Plan 25	16322PA0070032	M		1,879	$ 389.33	$ 414.16	
Plan 26	16322PA0070033	M		1,467	$ 382.14	$ 403.45	
Plan 27	16322PA0070034	M		2,414	$ 335.27	$ 360.35	
Plan 28	16322PA0070035	M		1,012	$ 275.20	$ 276.94	
Plan 29	16322PA0070073	M		432	$ 330.87	$ 361.44	
Plan 30	16322PA0070075	E		5,921	$ 374.21	$ 400.37	
Plan 31	16322PA0070076	E		4,578	$ 361.22	$ 386.75	
Plan 32	16322PA0070077	E		330	$ 353.78	$ 378.76	
Plan 33	16322PA0070078	E		437	$ 293.41	$ 314.60	
Plan 34	16322PA0070079	M		723	$ 299.41	$ 323.08	
Plan 35	16322PA0070080	DM	16322PA0070079	22	$ 300.98	$ 323.08	
Plan 36	16322PA0070081	E		508	$ 369.67	$ 395.39	
Plan 37	16322PA0070082	M		1,204	$ 306.41	$ 330.71	
Plan 38	16322PA0070091	E		32	$ 354.24	$ 380.62	
Plan 39	16322PA0070092	E		92	$ 340.30	$ 366.37	
Plan 40	16322PA0070093	E		77	$ 307.67	$ 331.12	
Plan 41	16322PA0070094	N		0	$ -	$ 478.03	
Plan 42	16322PA0070095	N		0	$ -	$ 469.82	
Plan 43	16322PA0070096	N		0	$ -	$ 439.27	
Plan 44	16322PA0070097	N		0	$ -	$ 359.98	
Plan 45	16322PA0080001	M		1,307	$ 341.93	$ 369.49	
Plan 46	16322PA0080002	M		1,614	$ 338.73	$ 361.73	
Plan 47	16322PA0080003	M		543	$ 288.92	$ 310.75	
Plan 48	16322PA0080004	M		114	$ 237.15	$ 238.82	
Plan 49	16322PA0080005	M		945	$ 330.58	$ 347.97	
Plan 50	16322PA0080006	M		89	$ 282.54	$ 299.45	
Plan 51	16322PA0080009	M		54	$ 285.13	$ 311.68	
Plan 52	16322PA0080010	N		0	$ -	$ 412.22	
Plan 53	16322PA0080011	N		0	$ -	$ 405.15	
Plan 54	16322PA0080012	N		0	$ -	$ 393.80	

Exhibit 13c: Calculation of 2024Q3 to 2025Q3 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2025 Plans @ 02-29-2024	2024Q3 Calibrated PAIR	2025Q3 Calibrated PAIR	Rate Increase
Plan 1	16322PA0060083	M		10,996	$ 417.12	$ 450.56	**7.19%**
Plan 2	16322PA0060084	M		11,995	$ 412.55	$ 440.36	
Plan 3	16322PA0060086	M		1,908	$ 408.11	$ 434.22	
Plan 4	16322PA0060087	M		1,316	$ 399.86	$ 422.13	
Plan 5	16322PA0060088	M		1,570	$ 349.45	$ 376.12	
Plan 6	16322PA0060089	M		552	$ 283.02	$ 289.59	
Plan 7	16322PA0060097	E		1,155	$ 371.31	$ 398.99	
Plan 8	16322PA0060098	E		7,617	$ 356.21	$ 383.55	
Plan 9	16322PA0060099	E		2,548	$ 321.57	$ 345.97	
Plan 10	16322PA0060126	M		505	$ 344.69	$ 376.81	
Plan 11	16322PA0060128	E		1,526	$ 391.71	$ 419.12	
Plan 12	16322PA0060129	E		1,372	$ 376.70	$ 403.32	
Plan 13	16322PA0060130	E		129	$ 369.36	$ 395.44	
Plan 14	16322PA0060131	E		76	$ 306.36	$ 328.45	
Plan 15	16322PA0060132	M		247	$ 312.11	$ 336.75	
Plan 16	16322PA0060133	DM	16322PA0060132	21	$ 313.76	$ 336.75	
Plan 17	16322PA0060134	E		175	$ 385.61	$ 414.34	
Plan 18	16322PA0060135	M		157	$ 318.23	$ 344.67	
Plan 19	16322PA0060140	N		0	$ -	$ 506.61	
Plan 20	16322PA0060141	N		0	$ -	$ 496.56	
Plan 21	16322PA0060142	N		0	$ -	$ 463.00	
Plan 22	16322PA0060143	N		0	$ -	$ 376.15	
Plan 23	16322PA0070029	M		5,994	$ 401.68	$ 434.42	
Plan 24	16322PA0070030	M		14,395	$ 397.92	$ 425.29	
Plan 25	16322PA0070032	M		1,879	$ 394.13	$ 419.91	
Plan 26	16322PA0070033	M		1,467	$ 386.85	$ 409.05	
Plan 27	16322PA0070034	M		2,414	$ 339.41	$ 365.35	
Plan 28	16322PA0070035	M		1,012	$ 278.59	$ 280.79	
Plan 29	16322PA0070073	M		432	$ 334.95	$ 366.45	
Plan 30	16322PA0070075	E		5,921	$ 378.82	$ 405.93	
Plan 31	16322PA0070076	E		4,578	$ 365.67	$ 392.11	
Plan 32	16322PA0070077	E		330	$ 358.14	$ 384.02	
Plan 33	16322PA0070078	E		437	$ 297.03	$ 318.96	
Plan 34	16322PA0070079	M		723	$ 303.10	$ 327.57	
Plan 35	16322PA0070080	DM	16322PA0070079	22	$ 304.69	$ 327.57	
Plan 36	16322PA0070081	E		508	$ 374.22	$ 400.87	
Plan 37	16322PA0070082	M		1,204	$ 310.19	$ 335.30	
Plan 38	16322PA0070091	E		32	$ 358.61	$ 385.90	
Plan 39	16322PA0070092	E		92	$ 344.50	$ 371.45	
Plan 40	16322PA0070093	E		77	$ 311.46	$ 335.72	
Plan 41	16322PA0070094	N		0	$ -	$ 484.66	
Plan 42	16322PA0070095	N		0	$ -	$ 476.34	
Plan 43	16322PA0070096	N		0	$ -	$ 445.37	
Plan 44	16322PA0070097	N		0	$ -	$ 364.98	
Plan 45	16322PA0080001	M		1,307	$ 346.15	$ 374.62	
Plan 46	16322PA0080002	M		1,614	$ 342.91	$ 366.75	
Plan 47	16322PA0080003	M		543	$ 292.49	$ 315.06	
Plan 48	16322PA0080004	M		114	$ 240.08	$ 242.14	
Plan 49	16322PA0080005	M		945	$ 334.65	$ 352.80	
Plan 50	16322PA0080006	M		89	$ 286.02	$ 303.61	
Plan 51	16322PA0080009	M		54	$ 288.64	$ 316.01	
Plan 52	16322PA0080010	N		0	$ -	$ 417.94	
Plan 53	16322PA0080011	N		0	$ -	$ 410.77	
Plan 54	16322PA0080012	N		0	$ -	$ 399.26	

Exhibit 13d: Calculation of 2024Q4 to 2025Q4 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2025 Plans @ 02-29-2024	2024Q4 Calibrated PAIR	2025Q4 Calibrated PAIR	Rate Increase
Plan 1	16322PA0060083	M		10,996	$ 422.26	$ 456.82	**7.36%**
Plan 2	16322PA0060084	M		11,995	$ 417.64	$ 446.47	
Plan 3	16322PA0060086	M		1,908	$ 413.14	$ 440.25	
Plan 4	16322PA0060087	M		1,316	$ 404.79	$ 427.99	
Plan 5	16322PA0060088	M		1,570	$ 353.76	$ 381.34	
Plan 6	16322PA0060089	M		552	$ 286.51	$ 293.61	
Plan 7	16322PA0060097	E		1,155	$ 375.89	$ 404.53	
Plan 8	16322PA0060098	E		7,617	$ 360.60	$ 388.87	
Plan 9	16322PA0060099	E		2,548	$ 325.53	$ 350.77	
Plan 10	16322PA0060126	M		505	$ 348.94	$ 382.04	
Plan 11	16322PA0060128	E		1,526	$ 396.54	$ 424.93	
Plan 12	16322PA0060129	E		1,372	$ 381.34	$ 408.91	
Plan 13	16322PA0060130	E		129	$ 373.91	$ 400.92	
Plan 14	16322PA0060131	E		76	$ 310.14	$ 333.01	
Plan 15	16322PA0060132	M		247	$ 315.96	$ 341.42	
Plan 16	16322PA0060133	DM	16322PA0060132	21	$ 317.63	$ 341.42	
Plan 17	16322PA0060134	E		175	$ 390.37	$ 420.09	
Plan 18	16322PA0060135	M		157	$ 322.15	$ 349.45	
Plan 19	16322PA0060140	N		0	$ -	$ 513.64	
Plan 20	16322PA0060141	N		0	$ -	$ 503.45	
Plan 21	16322PA0060142	N		0	$ -	$ 469.42	
Plan 22	16322PA0060143	N		0	$ -	$ 381.37	
Plan 23	16322PA0070029	M		5,994	$ 406.63	$ 440.45	
Plan 24	16322PA0070030	M		14,395	$ 402.82	$ 431.19	
Plan 25	16322PA0070032	M		1,879	$ 398.99	$ 425.74	
Plan 26	16322PA0070033	M		1,467	$ 391.62	$ 414.72	
Plan 27	16322PA0070034	M		2,414	$ 343.59	$ 370.42	
Plan 28	16322PA0070035	M		1,012	$ 282.03	$ 284.68	
Plan 29	16322PA0070073	M		432	$ 339.08	$ 371.54	
Plan 30	16322PA0070075	E		5,921	$ 383.49	$ 411.56	
Plan 31	16322PA0070076	E		4,578	$ 370.18	$ 397.55	
Plan 32	16322PA0070077	E		330	$ 362.56	$ 389.35	
Plan 33	16322PA0070078	E		437	$ 300.69	$ 323.39	
Plan 34	16322PA0070079	M		723	$ 306.84	$ 332.11	
Plan 35	16322PA0070080	DM	16322PA0070079	22	$ 308.44	$ 332.11	
Plan 36	16322PA0070081	E		508	$ 378.84	$ 406.44	
Plan 37	16322PA0070082	M		1,204	$ 314.02	$ 339.95	
Plan 38	16322PA0070091	E		32	$ 363.03	$ 391.25	
Plan 39	16322PA0070092	E		92	$ 348.74	$ 376.61	
Plan 40	16322PA0070093	E		77	$ 315.30	$ 340.38	
Plan 41	16322PA0070094	N		0	$ -	$ 491.39	
Plan 42	16322PA0070095	N		0	$ -	$ 482.95	
Plan 43	16322PA0070096	N		0	$ -	$ 451.55	
Plan 44	16322PA0070097	N		0	$ -	$ 370.04	
Plan 45	16322PA0080001	M		1,307	$ 350.42	$ 379.81	
Plan 46	16322PA0080002	M		1,614	$ 347.14	$ 371.84	
Plan 47	16322PA0080003	M		543	$ 296.09	$ 319.43	
Plan 48	16322PA0080004	M		114	$ 243.04	$ 245.50	
Plan 49	16322PA0080005	M		945	$ 338.78	$ 357.69	
Plan 50	16322PA0080006	M		89	$ 289.55	$ 307.82	
Plan 51	16322PA0080009	M		54	$ 292.20	$ 320.39	
Plan 52	16322PA0080010	N		0	$ -	$ 423.74	
Plan 53	16322PA0080011	N		0	$ -	$ 416.47	
Plan 54	16322PA0080012	N		0	$ -	$ 404.80	

2025 Business Rules Template v14.0		*All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.*					
		Enter the Issuer Rule on the first row (no Product ID or Plan ID).					
		For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.					
		For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule.					
		Issuer level rule will apply only to plan type indicated in cell C10.					
HIOS Issuer ID*	16322						
Medical, Dental, or Both?*	Medical						
Product ID	**Plan ID (Standard Component)**	**Medical or Dental Rule?***	**What is the maximum number of rated underage dependents on this policy?**	**Is there a maximum age for a dependent?**	**How is age determined for rating and eligibility purposes?**	**How is tobacco status determined for subscribers and dependents?**	**What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?**
		Medical	3	25	Age on effective date	Not Applicable	Self, Yes; Spouse, No; Child, No; Stepson or Stepdaughter, No; Life Partner, No; Foster Child, No; Ward, No

Standard Questions – SG Health Options

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

    Projected membership for plan year 2025 does not vary significantly from the February 2024 enrollment. Membership projections for renewing plans are assumed equal to the February 2024 enrollment, and a small number of members is assumed to enroll in new plans.

2. Experience Period Claims:
    a. Please confirm that all claims which are capitated have been removed from the experience period claims.

    [redacted]

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

    We can confirm that all non-EHB claims have been removed from the experience period claims.

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

    [redacted]

3. COVID:
    a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.

    We can confirm that Tables 2-4 of the PAAM Exhibits are not adjusting for COVID. We are not including a COVID adjustment factor in our filing, thus no associated factor is reflected in Table 5 of the PAAM Exhibits.

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

    The COVID adjustment factor in the filing is 1.0 (no adjustment).

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%.

For Plan Year 2025, UPMC Health Plan will apply cost share for COVID-19 diagnostic and antibody testing and prescription antiviral and monoclonal antibody treatment in accordance with the cost share set forth in a member's plan documents. COVID-19 vaccines will continue to be covered at no-cost to members as a preventive service. Over-the-counter COVID-19 tests will not be eligible for reimbursement under a member's medical benefit.

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.

Please reference Supporting Exhibit 12 for derivation of the Annual Trend used to calculate quarterly rates in Table 5A (5.67%), as this value differs from the Total Annual Trend in Table 3. Our Table 3 value (4.73%) is utilized as a basis to calculate an additional amount of claims trend to be applied by renewal month that will ultimately run into CY2025. For example, a March renewing group will have:

[1+ 4.73% annual] ^ [[2 months of additional trend into 2025] / [12 months annualized]] - 1 = 0.77% of additional trend

This same process is completed for all renewal months. The total additional trend running into CY2025 after accounting for all months is then weighted by the February 2024 renewal month membership distribution to arrive at an overall additional trend of 2.4%.

The process then pivots to a quarterly basis, as Small Group rates can vary by renewal quarter, not renewal month. Our 1.39% quarterly trend is determined by assuring the weighted additional trend running into CY2025 of 2.4% (as calculated in the previous step) is achieved at the quarterly level.

Finally, our quarterly trend is annualized to arrive at the value represented in Table 5A:

[1 + 1.39%] ^ 4 - 1 = 5.67%

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

Our quarterly trend is sourced from our annualized trend as outlined in our response to Question (4a) above, i.e. [1 + 5.67%] ^ (1/4) - 1 = 1.39% of additional trend per renewal quarter. We are assuming the additional amount of quarterly trend is uniform as renewal quarters progress, thus this is a reasonable assumption.

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.

UPMC is filing a 0.5% surplus and risk load for the 2025 rating period, including consideration of the 21% federal income tax rate. The surplus and tax are both reflected in Table 6, and cell C57 does not reflect any additional adjustments.

   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.

We can confirm that the Risk Adjustment User Fee of $0.18 PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2025.

   c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

[redacted]

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).

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

   b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

Unlike the AV Calculator (AVC), which relies on a national data set, UPMC models actuarial value of benefit based on its own allowed claims experience. The UPMC benefit valuation calculator is updated annually and is used to determine the actuarial value of a plan design by readjudicating an experience period claim by claim to calculate the plan liability for each policyholder. The ratio of the total plan liability to the total allowed claims is the plan AV. This simulation ensures that UPMC has the ability to calculate factors that account for embedded versus aggregate deductibles or out-of-pocket maximums, and that claim types align with our schedule of benefits.

Table 10 of the PAAM Exhibits illustrates the AV results from both the AVC and our pricing process for each plan.

7. Expanded Bronze Plans:

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

All Bronze Plans offered under UPMC Health Options, Inc. (Issuer HIOS ID 16322) in the Small Group market are within standard Bronze de minimus range.

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.

Proposed geographic rating factors have not changed from the previous year.

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

Proposed 2025 network factors did not change relative to one another when compared to 2024 network factors. However, the factors are normalized each year in order to average to 1.000 based on current (February) enrollment.

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)

	MLR		Member Months	
Calendar Year	Actual	Projected	Actual	Projected
2020	102.9%	92.6%	1,375,464	1,141,752
2021	108.5%	91.3%	1,404,008	1,488,312
2022	98.3%	91.9%	1,289,547	1,332,324

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

Because the policies issued in the Small Group market do not necessarily align with the calendar year, there tends to be a lag between pricing MLR and calendar year MLR. In

addition to that impact, differences observed between calendar year actual MLR and plan year projection MLR can be attributed to claims experience emerging differently than expected as well as Risk Adjustment transfers generally materializing less favorable than projected at the time of pricing.

The actual and pricing member months are comparable. Variances are generally driven by relative rate position among other carriers, which are not known at the time of rating, as well as any holistic changes to the market.

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

UPMC does not expect to pay 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.

UPMC does not intend to discontinue the issuance of any plan, product, or book of business at the end of the policy term for current policyholders without offering alternative coverage.

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.

Not applicable

12. Copay Adjustment Programs:

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

UPMC intends to operate a copay adjustment program for policies covered by this rate filing.

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

The program in effect for PY 2025 will not apply copay assistance coupons to the MOOP.

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

Exhibit 8 in the enclosed Supporting Exhibits quantifies the impact on the projected period relative to the experience period of the discontinuation of the SaveOnSP program. The expected savings for the forthcoming copay adjustment program in PY 2025 is reflected separately from the impact of the former program and is included in Exhibit 8 of the Supporting Exhibits.

Objection Letter Status:Data Request Sent

Objection Letter Date:06/05/2024

Respond By Date:06/19/2024

Submitted Date:06/05/2024 01:41 PM
Dear Matthew Killam,

Introduction:

June 5, 2024

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by June 19, 2024. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made.

[redacted]

[redacted]

2. Please provide a detailed quantitative exhibit that includes a demonstration of the actual to projected trend for the previous five years, with 2023 being the latest year. Please include any adjustments for COVID where appropriate.

UPMC Small Group

		Actual Trend		
Year	Actual Allowed PMPM	Year-Over-Year	2-Year Compounded (Annualized)	Projected Trend
2019	$499	4.6%	3.5%	3.2%
2020	$533	6.7%	5.6%	3.0%
2021	$573	7.6%	7.1%	3.4%
2022	$561	-2.1%	2.6%	5.0%
2023	$590	5.1%	1.4%	5.6%
Avg		4.4%	4.1%	4.1%
2025 Filing				4.7%

We've included the requested actual to projected trend exhibit for our Small Group ACA market.

Actual trend figures in the exhibit are expressed annually using two methods:

1. Year-Over-Year, e.g. 2023 annual trend = [2023 pmpm] / [2022 pmpm] - 1.
2. 2-Year Compounded, e.g. 2023 annual trend = [[2023 pmpm] / [2021 pmpm]] ^ (1/2) - 1

In addition to Year-Over-Year trends, we've also included the 2-Year Compounded figures described above to better align with prescribed ACA rate buildup methodology. Given we must use the 12-month experience period 2 years preceding a filing plan year, we develop a 2-year trend factor to project the experience period forward to effective year. For example, the 2023 filing used 2021 data as its experience period, trended 2 years forward to the projection period. Just as a 2-year projection approach is prescribed in the ACA filings, we thought it useful to also include a similar 2-Year Compounded representation for actual trends as an additional perspective in the exhibit above.

Projected trend figures in the exhibit represent the annual trend assumption as included in our annual filings, e.g. 2023 projected trend = 5.6% = [Table 5 Two Year Projection Factor] ^ (1/2) - 1.

2020 actual experience has been adjusted for COVID, consistent with the approach employed in our 2022 annual filing (calendar year 2020 data represented our experience period at the time).

While yearly historic trends fluctuate year-to-year, particularly due to the unprecedented volatility in claims utilization since the inception of the COVID pandemic, our 5-year averages of actual vs projected trend in the exhibit above are similar. It is also important to note that we employed a least squares regression analysis to develop our projected trend for the 2025 filing.

3. As referenced on page 9 of the Actuarial Memorandum, please provide a detailed quantitative exhibit that supports the assumption of a $0 High Cost Risk Pool (HCRP) recovery net of the program's surcharge.

Based on the mechanics and parameters of the HCRP program, we are not confident in assuming that any carrier would receive or pay money in any given year net of the program's surcharge. UPMC's own recent experience with the program has resulted in small transfers in both directions.

UPMC High-Cost Risk Pool Program Receipt

Recovery Net of Surcharge

Market	2020	2021	2022
Individual	$ (0.22)	$ 0.57	$ 1.22
Small Group	$ (0.31)	$ (0.69)	$ (0.29)

Negative numbers indicate UPMC paying into the program
Positive numbers indicate UPMC receiving money from the program

4. Please provide a detailed narrative on why UPMC is using their fully-insured commercial block of business in calculating the AV for each plan instead of only the small group ACA block of business, or even potentially its combined individual and small group ACA block of business.

UPMC actuarial models AV as a paid-to-allowed ratio using its entire fully-insured commercial book of business (including ACA business) in order to limit year-to-year fluctuation in results, increase credibility both overall and within each benefit service category, and to maintain consistency between employer group offerings.

Because the valuation approach simulates contract-level readjudication of a plan benefit design using the entire population, the results are more consistent year-to-year than if we used separate cohorts (e.g. large employer groups vs small employer groups vs individual market contracts). In addition, while AV on its own is only part of the pricing differential among benefit plans, the consistency in pricing AV across employer group rating cohorts means that employer groups who either choose to offer ICHRA or who size down to / up from ACA Small Group rating have the option to choose similar plans with similar relative premium rates.

5. Based on the prescription drug rebate data provided in Table 4b on the Manual Data tab of the PAAM Exhibits, a rolling-12 calculation of prescription drug rebate trend appears to be around 5%. Please provide a detailed narrative on why it is reasonable to assume that there will not be material changes in drug rebates from the 2023 base period to the 2025 rating period, as indicated in UPMC's response to standard

objection #2c.

Pharmacy rebates are measured and projected as a percent of paid pharmacy costs. In order to capture the appropriate impact of pharmacy rebates in the index rate, we illustrate the pharmacy rebate dollars in the experience period and prior in Table 4 as the percent of paid that we expect to receive in the projected period, thus eliminating the need for an adjustment to the index rate.

6. The following objection pertains to Exhibit 3 of the Supporting Exhibits:

a. Please provide a detailed narrative that describes why it is reasonable to assume the same projected enrollment distribution across legal entities.

The distribution of members across UPMC legal entities shifted materially following a change in 2021 in terms of which products were offered on each legal entity, but we have not made changes since we don't have any reason to believe they will shift further at this time.

7. The following objection pertains to Exhibit 7 of the Supporting Exhibits:

a. Please provide support and/or formulas for all of the hard-coded numbers in Exhibit 7.

Please see below for Exhibit 7 support:

Exhibit 7 Column	Exhibit 7 Column Name	Description
B	Product / Service Area Factor	Reflects the cost differential for each legal entity's products (EPO/PPO/HMO) and provider contracting agreements by service area
C	Network Calibration Factor	Reflects the cost differential for each legal entity's networks (Premium, MyCare, Partner, Standard); = 1 / Premium network factor; Premium network factor sourced from cell N27 in Health Options PAAM Table 14
D	Induced Demand Factor	Inverse of the induced demand normalization factor; = 1 / induced demand normalization factor
E	Average Geographic Factor	Average area factor by legal entity; Sourced from cell T5 in PAAM Table 10, also cell K50 in PAAM Table 7
F	Normalization Factor	Normalizes network costs across legal entities; This factor ensures normalization to 1.00 across all legal entities when weighting by projected enrollment; See cell H11 in Exhibit 7 for demonstration
H	Normalized Product / Service Area / Induced Demand Factor	The product of Product / Service Area Factor, Network Calibration Factor, Induced Demand Factor, Average Geographic Factor, and Normalization Factor = B * C * D * E * F
I	Portion of Projected Enrollment	Projected enrollment distribution by legal entity; Sourced from projected lives column W in PAAM Table 10
J	Change in Network Factor	Final "Change in Network" factor submitted in filing (cell D19 in PAAM Table 5); Same as column H

8. The following objections pertain to Exhibit 8 of the Supporting Exhibits:

a. Please provide quantitative and qualitative support for the $17.40 of Projected Savings from Initiatives (column H). Please describe each unique initiative and the development of its PMPM impact.

The projected savings is outlined in greater detail in the table below. Initiatives are typically itemized and quantified by UPMC Health Plan's Department of Health Economics. This department is comprised of actuaries and analysts who work closely with clinical and contracting staff to identify, measure, and project savings associated with efforts to reduce medical and pharmacy expenditure without adversely impacting member care or experiences. Examples of such efforts include contracting changes not captured in historical trend, intervention services to connect members with the appropriate level of care, or improving accuracy and efficiencies in coding and billing practices. The cost impacts are quantified as per member per month savings for 2025 relative to the 2023 calendar year experience period.

Initiative	PMPM Impact	Brief Description
Medical Management	$ 2.40	Reflects Initiatives aimed to reduce utilization of inappropriate or unnecessary services by implementing measures to enhance PCP coordination of care and care management benefit scaling.
Payment integrity	$ 3.60	Reflects Initiatives aimed to reduce utilization of inappropriate or unnecessary services by implementing changes to payment integrity and coding practices.
Reduce Unnecessary & Inappropriate Services	$ 3.89	Reflects Initiatives aimed to reduce utilization of inappropriate or unnecessary services by implementing measures to enhance PCP coordination of care, care management benefit scaling, guiding members to more appropriate level of care, and changes to payment integrity and coding practices.
Contracting/Benefit Design/Other	$ 1.20	Reflects Initiatives aimed to reduce spending through contracting reductions or other care model efficiencies by implementing measures like DME and medical supply rate reductions, or favorably negotiated lab contracts.
Pharmacy Management	$ 6.31	PBM contract updates, UPMC facility pharmacy efficiencies.
Total	**$ 17.40**	

b. Please provide a detailed narrative on why the Projected Cost Impact from Act 1 of 2023 is being built into the rate development (column I).

The requirements of Act 1 of 2023 were not implemented until 1/1/24 and therefore are not reflected in our CY 2023 experience period.

[redacted]

9. The following objections pertain to Exhibit 9 of the Supporting Exhibits:

a. Please provide a detailed narrative that describes the variance in the expected transfer PMPMs calculated in steps 0 and 1.

The expected transfer PMPM calculated in Step 0 of Exhibit 9 of the Supporting Documents is developed based on the comparison of the insurer specific risk factors and the statewide average risk factors. This calculation is performed in Table 16 of the PAAM Exhibits. Step 1 is the best estimate for our 2023 expected transfer amount based on estimates provided to us by Wakely. In prior years, we have seen a pattern of our final transfer amounts being more unfavorable than our estimated transfer amounts from Wakely. For this reason, we made an adjustment to our Wakely transfer estimate for 2023 to take into account the further degradation that we typically see with our final transfer amounts.

b. Please provide a detailed quantitative exhibit that supports the $0.19 Transfer Adjustment PMPM in step 3.

The adjustment in Step 3 of Exhibit 9 of the Supporting Documents is meant to reflect the change in expected transfer PMPM from using the 2023 HHS Risk Model to the 2025 Final HHS Risk Model. Further support for the development of this change in transfer PMPM is shown in Exhibit 9a in the revised Supporting Documents.

10. The following objections pertain to Exhibit 10 of the Supporting Exhibits:

a. Please provide a detailed quantitative exhibit that supports the Agent/Broker Fees and Commissions PMPM.

The following table shows the calculation of our projected broker expense PMPM.

[redacted]

b. Please provide a detailed quantitative exhibit that supports the Quality Improvement Initiatives PMPM.

The table below illustrates the composition of quality incentives expected to be paid in the 2025 projected period on a PMPM basis. The Small ACA 2025 QI projected PMPM is based on 2023 actual expense with any foreseen adjustments to QI program arrangements. CY2023 Actual Quality Incentive Expenses incurred support the following programs:

- **Care Coordination Fees (CCFs)**
- **Hospital P4P Program**
- **Hierarchical Condition Category (HCC) Risk Adjustment Campaign**

	Quality Incentive PMPMs		
	2023	2024	2025
	Actuals	*Projection*	*Projection*
Small ACA			
Quality Incentive Programs	$4.92	$4.28	$4.54

11. Please explain why UPMC is adding a profit margin of 0.50% in 2025.

UPMC includes a risk margin in its premium rating to bolster our adaptability to changing market conditions and aid in our strategy to meet the needs of our members, employer groups, and providers.

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at vromig@pa.gov.

Sincerely,

Valerie Romig
Actuary
Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely, Valerie Romig

Objection Letter Status:Data Request Sent

Objection Letter Date:07/03/2024

Respond By Date:07/17/2024

Submitted Date:07/03/2024 10:38 AM
Dear Matthew Killam,

Introduction:

July 3, 2024

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by July 17, 2024. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made.

1. Please provide all tables included in UPMC's response submitted on June 19th in Microsoft Excel, retaining all formulas.

All tables provided in the data call response submitted on June 19, 2024 are included in the enclosed file "UPMC Data Call Tables 7-17-24 HO SG.xlsx". Additionally, any tables included as part of our responses to this data call are also included in Excel format.

2. Regarding your response to objection #5:

a. Tables 4 and 4b of the PAAM Exhibits should only include historical experience. UPMC's response to objection #5 alludes to expected values being used in these tables. Please confirm that all data shown in Tables 4 and 4b is historical and does not include expected pharmacy rebates. If expected values are being used in Tables 4 and 4b, please update these tables to only include historical experience.

b. If drug rebates are expected to increase, which they are, 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.

PAAM Exhibits Tables 4 and 4b have been updated to reflect historical experience. The increase in pharmacy rebate dollars between the experience period and the projected period is instead incorporated in the Change in Other factor in PAAM Exhibits Table 5. Accordingly, Supporting Exhibit 8 has been revised to include this factor. As discussed, these revisions will accompany the rate filing resubmission on July 31, 2024.

3. Regarding your response to objection #6, the original objection still stands, but the Department would like to provide clarification as to what we are looking for. Regarding Exhibit 3 of the Supporting Exhibits, please provide a detailed narrative that describes why it is reasonable to assume the same projected enrollment distribution across legal entities. In other words, please provide a detailed narrative that describes why it is reasonable to use the same Current/Projected Enrollment Distribution between Health Benefits, Health Coverage, and Health Options. For example, why is the Current/Projected Enrollment Distribution 1.26% for age 21 across all three legal entities?

As noted in the memorandum, UPMC develops projected manual index rates for each ACA market (e.g. Individual, Small Group) as a single risk pool, combining the experience of each legal entity. We calibrate the projected rate using a combined single risk pool age distribution, to align with the pooled experience that the manual rate represents. Stated differently, we believe it is reasonable to use the same market-wide enrollment distribution among each legal entity as the appropriate distribution to calibrate the index rate. This approach reduces potential year-to-year rate increase volatility for each entity.

[redacted]

[redacted]

[redacted]

[redacted]

[redacted]

5. Regarding your response to objection #9:

a. Please provide a detailed narrative that explains what UPMC believes was the driving factor behind the further degradation that has been typically seen with final transfer amounts.

To estimate the experience period risk transfer, we analyzed the risk adjustment estimates provided by the Wakely National Risk Adjustment Reporting (WNRAR) project, which provides estimates to carriers regarding expected transfers, risk scores, and state average premium and rating factors five times throughout the year. To our knowledge, Wakely is applying completion rates using both national and issuer-specific data. With UPMC being an integrated health plan carrier, we suspect that the transfer estimates are likely overstated towards the beginning of the year as the Wakely completion model may be "over-completing" the UPMC-specific risk scores compared to others in the market.

b. The response states, "In prior years, we have seen a pattern of our final transfer amounts being more unfavorable than our estimated transfer amounts from Wakely." Please provide a detailed quantitative exhibit that shows expected versus actual transfer amounts for the past five years.

The table below shows Wakely's estimated transfer amounts for UPMC on a PMPM basis for the past five years at a given time for the Small Group market. For example, the July row illustrates the transfer PMPM that Wakely believed UPMC would experience using YTD July experience for that year. Positive numbers equate to a transfer inflow (receivable), while negative numbers translate to a transfer outflow (payable). The "degradation" we spoke to in the data call response submitted 6-19-24 refers to the fact that the estimated Wakely transfers tend to worsen for UPMC as the year progresses (i.e. a receivable becomes a payable, or a payable becomes larger).

	2019	2020	2021	2022	2023
April	$ 4.20	$ 7.17	$ 4.19	$ 12.01	$ (12.21)
July	$ 3.76	$ 1.02	$ (2.35)	$ (2.40)	$ (17.33)
October	$ (2.26)	$ (0.38)	$ (7.97)	$ (9.72)	$ (21.94)
December	$ (5.88)	$ (2.37)	$ (10.81)	$ (16.28)	$ (25.05)
Dec w/Runout	$ 9.14	$ (4.54)	$ (12.22)	$ (17.64)	
Actual Transfer PMPM	$ 1.62	$ (6.56)	$ (11.96)	$ (17.51)	

6. Regarding your response to objection #10b, the Department was looking for a detailed quantitative exhibit that supports the Quality Improvement Initiatives PMPM of $16.61 shown on Exhibit 10 of the Supporting Exhibits. Please explain how UPMC's response to objection #10b supports the $16.61 shown on Exhibit 10 or provide additional support that does so.

The Department request for support for the Quality Improvement PMPM in the data call we received on 6-5-24 was misinterpreted. To clarify, the expense associated with Quality Improvement, $16.61 PMPM, is comprised of three components: Shared Savings, Quality Incentive Programs, and Global Incentives. UPMC Actuarial relies on projections undertaken by the Finance department for these expenses, and we provided the experience and projection PMPMs for only one of the three components in our data call response as a result of the misinterpretation.

The table below is revised from the prior data call and now includes all components of the Quality Improvement Initiatives from Supporting Exhibit 10.

	Quality Improvement Initiatives, PMPM		
	2023	**2024**	**2025**
Expense Type	*Actuals*	*Projection*	*Projection*
Shared Savings	$5.69	$6.18	$6.55
Quality Incentive Programs	$4.92	$4.28	$4.54
Global Incentives	$2.05	$4.96	$5.52
Total Quality Improvement	$12.65	$15.42	$16.61

Please be advised that there may be additional questions based on the responses to the above.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at vromig@pa.gov.

Sincerely,

Valerie Romig

Actuary

Bureau of Life, Accident and Health Insurance

Conclusion:

Sincerely, Valerie Romig

Objection Letter Status: Data Request Sent

Objection Letter Date: 07/24/2024

Respond By Date: 07/31/2024

Submitted Date: 07/24/2024 08:28 AM

Dear Matthew Killam,

Introduction:

July 24, 2024

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by July 31, 2024. If you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made.

1. Using the 7/14/23 version of the PAAM Exhibits from the PY24 filing, the total expected ultimate incurred claims for 2022 (sum of cells F97-F108 in Table 4 of the I Data tab) were $601,381,502.75. Based on the current filing with more complete claims for 2022, the expected ultimate incurred claims (sum of cells F85-F96 in Table 4 of the I Data tab) are $599,042,267.91. This implies an overestimation in the PY24 filing of $2,339,234.84. Please provide a detailed narrative discussing what factors led to this overestimation and describe any adjustments made as a result.

The expected ultimate incurred claims for 2022 as of the 7/14/23 version of the PAAM Exhibits were based on data paid through 2/28/2023 and the current estimate for expected ultimate incurred claims for 2022 now uses data paid as of 2/29/2024. The previous estimate for 2022 had 2 months of runout, and as we received additional months of paid data, we observed that for the latter half of 2022, the claim payments were slightly lower than the historical average expectation. The largest variance was for the December 2022 incurred month, which was the least complete month as of 2/28/2023. As a result, we are reflecting the lower paid in the lower ultimate incurred claims for 2022 after the additional runout. We believe that the <0.5% variance in 2022 ultimate incurred is within the range of expected variance for estimates using 2 months of runout.

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

The experience period risk adjustment transfer in Table 2 now reflects the entity-specific information in the Summary Report on Individual and Small Group Market Risk Adjustment Transfers for the 2023 Benefit Year, which CMS released on July 22, 2024.

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

As mentioned in the memorandum and in the data call responses submitted on 6-19-24, UPMC Health Plan has engaged in bolstering its capability to accurately capture the risk score of the populations it insures. The final CY 2023 transfer was more favorable than expected as a result of these activities, and we've adjusted the expected impact of further incremental improvement in CY 2025 relative to CY 2023 accordingly.

4. 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.

We can confirm that we have tested the rates in these tables and templates and have found them to be identical.

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

Confirmed.

Please be advised that there may be additional questions based on the responses to the above.

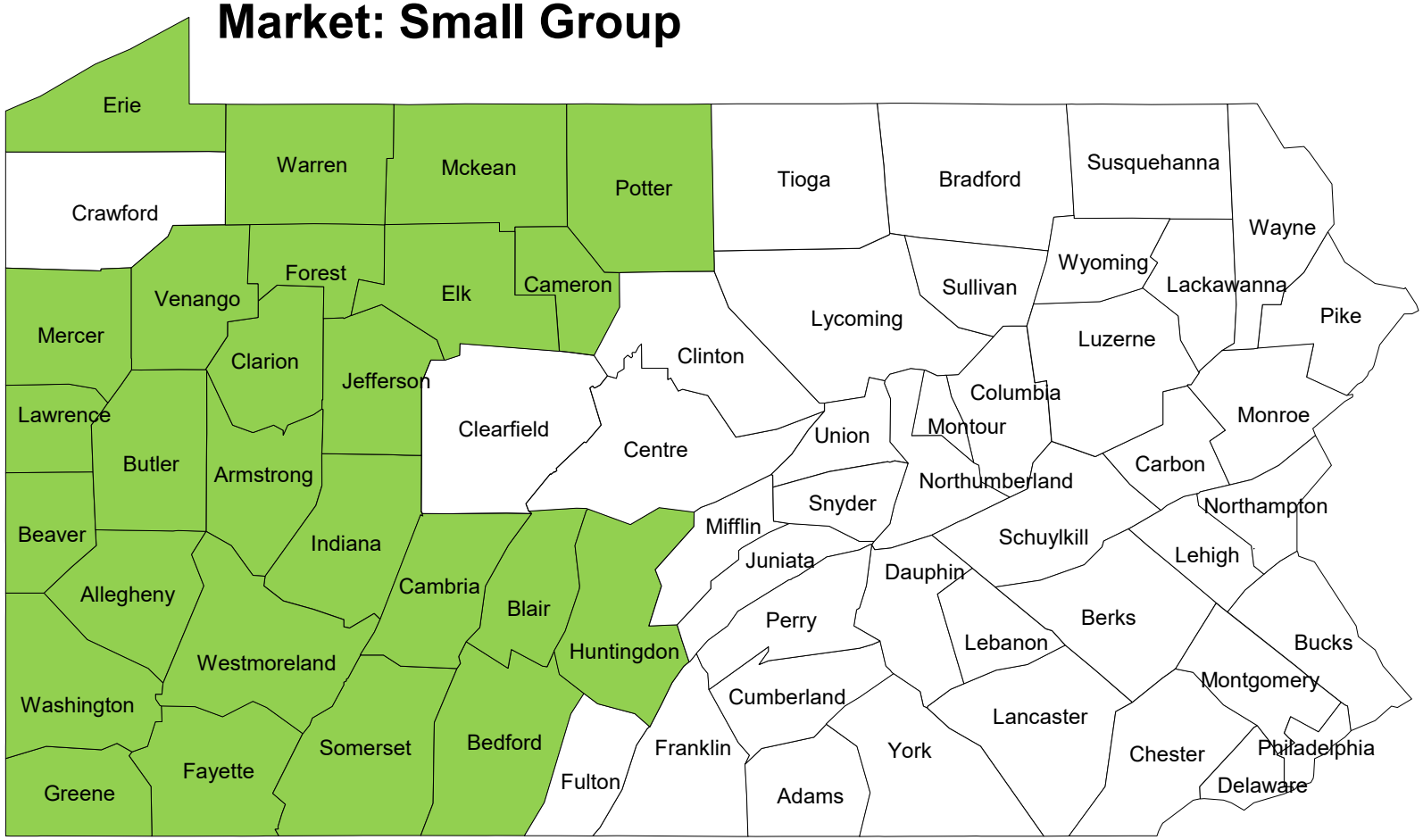
Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at vromig@pa.gov.

Sincerely,

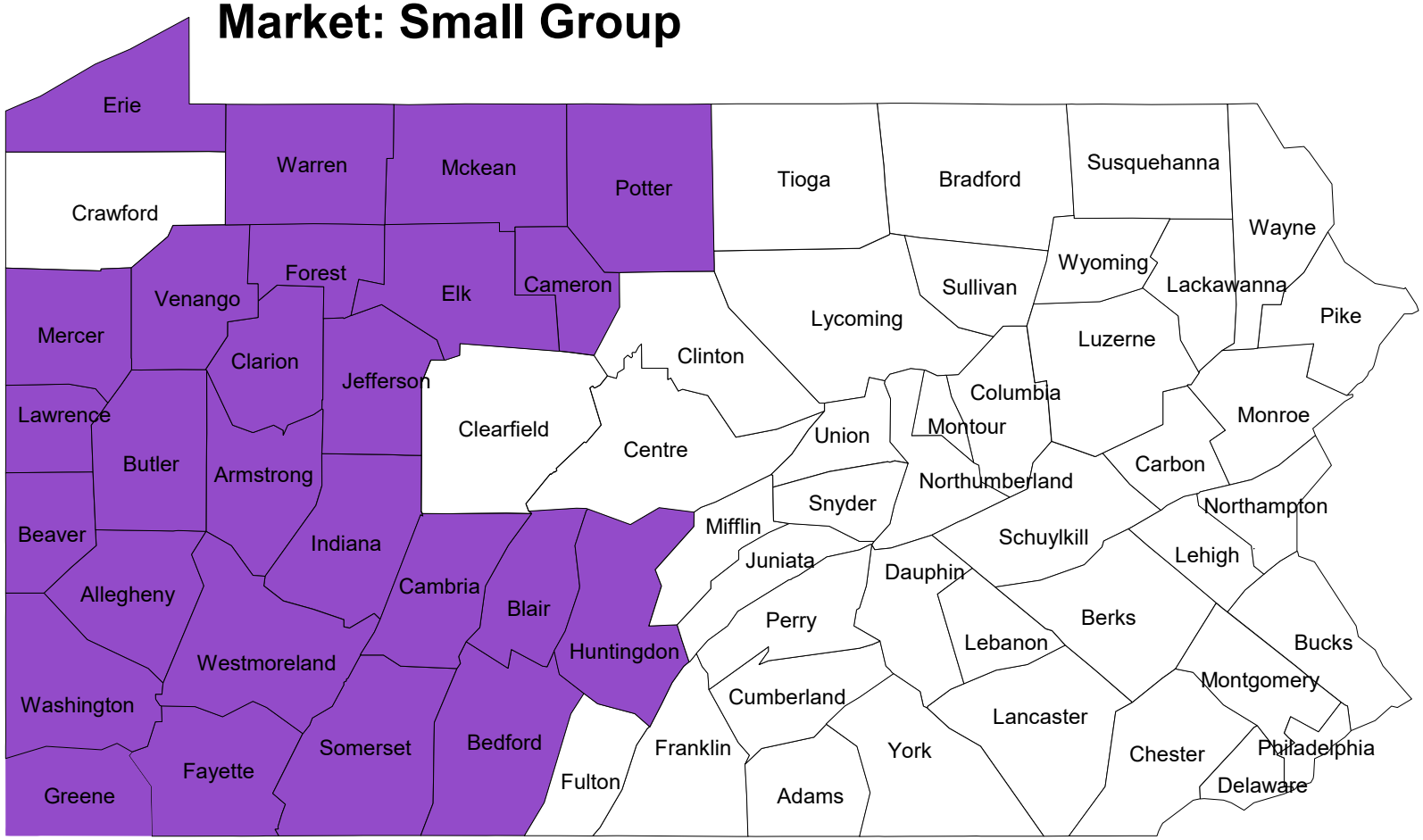
Valerie Romig
Actuary
Bureau of Life, Accident and Health Insurance

2024 Service Area
Issuer: UPMC Health Options
Market: Small Group



Key (modify as needed)
: On-exchange service area
: Off-exchange service area

2025 Service Area
Issuer: UPMC Health Options
Market: Small Group



Key (modify as needed)
: On-exchange service area
: Off-exchange service area